



OP's C2B-services Example messages

Pain 02

Payment transfer products

OP reserves the right to changes

Contents

1	Example messages.....	2
1.1	SEPA-payment.....	2
1.2	SEPA-salary and an individual urgent payment.....	3
1.3	Individual urgent payment, can be included in the same batch as a SEPA payment	4
1.4	Urgent payment batch.....	5
1.5	SEPA instant payment.....	6
1.5.1	Individual SEPA instant payment.....	6
1.5.2	Individual salary as a SEPA instant payment, can be included in the same batch as a SEPA payment	8
1.5.3	SEPA instant payment batch, code at the batch level.....	9
1.5.4	SEPA instant payment batch, code at the transaction level	10
1.6	SEPA credit transfer with a reference.....	12
1.7	SEPA credit transfer with a message.....	12
1.8	ERI invoice itemisation.....	12
1.9	International payment – payment order	13
1.10	International payment – payment order (clearing-code).....	14
1.11	International payment – urgent payment order.....	15
1.12	International payment – SWIFT cheque.....	16
1.13	International payment – International order.....	16
1.14	Cancelling individual payment transactions	17
1.15	Cancelling the batch.....	18
1.15.1	C2B payment initiation message	18
1.15.2	Cancellation request.....	22
2	Example response messages.....	24
2.1	Report on technical validation.....	24
2.1.1	Report on accepted technical validation.....	24
2.1.2	Report on rejected technical validation	24
2.2	Report on payload content validation	24
2.2.1	Report on accepted content validation.....	24
2.2.2	Report on partially accepted content validation	25
2.3	Report on payment.....	28
2.3.1	Report on accepted payload ('pain').....	28
2.3.2	Report on partly accepted payload ('pain').....	29
2.3.3	The response message only contains payments awaiting sufficient funds.....	31
2.3.4	At the end of the day, an RJCT response, where the payments with insufficient funds are displayed as rejected.	32
2.4	Real-time C2B SEPA instant payment response messages.....	33
2.4.1	Report on accepted real-time C2B SEPA instant payment debit and credit transactions.....	33
2.4.2	Report on failed real-time C2B SEPA instant payment debit and credit transactions.....	34
2.4.3	Report on pending real-time C2B SEPA instant payment.....	35
2.5	SEPA instant payment response messages.....	36
2.5.1	Successful individual SEPA instant payment.....	36
2.5.2	Successful SEPA instant payment batch, code at the batch level.....	37
2.5.3	Successful SEPA instant payment batch, code at the transaction level.....	38
2.5.4	Failed SEPA instant payment batch.....	38
2.6	Notification for successful payment ('camt').....	40
3	Example responses to cancellation request.....	42
3.1	Report on technical validation (content check)	42
3.1.1	Report on rejected technical validation	42
3.2	Report for cancellation request processing.....	43
3.2.1	Report for successfully processed cancellation request	43
3.2.2	Notification for partially successful cancellation request.....	44
3.2.3	Report on a totally rejected cancellation request.....	45

1 Example messages

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>20190102-0000001</MsgId>
      <CreDtTm>2019-01-12T09:00:01+02:00</CreDtTm>
      <NbOfTxs>6</NbOfTxs>
      <CtrlSum>20000.00</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Firma Oy</Nm>
        <PstlAdr>
          <AdrLine>Teollisuuskatu 1</AdrLine>
          <AdrLine>00550 Helsinki</AdrLine>
          <Ctry>FI</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
```

1.1 SEPA-payment

```
<PmtInf>
  <PmtInflId>20190102-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt>2019-05-10</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
    <Id>
      <Orgld>
        <BkPtyld>12345678900</BkPtyld>
      </Orgld>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxlnf>
    <PmtId>
      <EndToEndId>9834454645554699</EndToEndId>
```

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

```

</PmtId>
<PmtTplnf>
  <InstrPrty>NORM</InstrPrty>
</PmtTplnf>
<Amt>
  <InstdAmt Ccy="EUR">150</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>GENODEFF</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Warenhaus Koln</Nm>
  <PstlAdr>
    <AdrLine>Kirchenstrasse 3</AdrLine>
    <AdrLine>DE-26458 Koln GERMANY</AdrLine>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE89370400440532013000</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Invoice 123</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

1.2 SEPA-salary and an individual urgent payment

```

<PmtInf>
  <PmtInflId>20190102-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>SALA</CtgyPurp>
  </PmtTplnf>
  <ReqdExctnDt>2019-08-14</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <BkPtyId>12345678900</BkPtyId>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>

```

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

```

<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Prtry>URGP</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">450</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Ella Eläkkeensaaja</Nm>
    <PstlAdr>
      <AdrLine>Kotikatu 1</AdrLine>
      <AdrLine>00100 Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
    <Id>
      <PrvtId>
        <SciSctyNb>150539-123H</SciSctyNb>
      </PrvtId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI5158410220025201</IBAN>
    </Id>
  </CdtrAcct>
  <Purp>
    <Cd>PENS</Cd>
  </Purp>
</CdtTrfTxInf>
</PmtInf>
  
```

1.3 Individual urgent payment, can be included in the same batch as a SEPA payment

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Prtry>URGP</Prtry>
    </SvcLvl>
  </PmtTpInf>
  
```

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

```

<Amt>
  <InstdAmt Ccy="EUR">350.50</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>NDEAFIHH</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Oy Yritys Ab</Nm>
  <PstlAdr>
    <AdrLine>Hämeenkatu 1</AdrLine>
    <AdrLine>00100 Helsinki</AdrLine>
    <Ctry>FI</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FI7210423000000226</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Pikamaksusuoritus laskuunne 6532 / 30.7.2013</Ustrd>
</RmtInf>
</CdtTrfTxInf>
  
```

1.4 Urgent payment batch

```

<PmtInf>
  <PmtInflId>20190814-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>URGP</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2019-08-14</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <BkPtyId>12345678900</BkPtyId>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  
```

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

```

<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">2000.10</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>NDEAFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Oy Yrityks Ab</Nm>
    <PstlAdr>
      <AdrLine>Hämeenkatu 1</AdrLine>
      <AdrLine>00100 Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI7210423000000226</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Pikamaksusuoritus laskuunne 1568962/1.8.2019</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

1.5 SEPA instant payment

1.5.1 Individual SEPA instant payment

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>P2BBSCT20200203Try11</MsgId>
      <CreDtTm>2020-02-03T17:24:00+02:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Firma Oy</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>20190901-123456-01</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>

```

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

```

</SvcLvl>
<LclInstrm>
  <Cd>INST</Cd>
</LclInstrm>
</PmtPlnf>
<ReqdExctnDt>2020-02-03</ReqdExctnDt>
<Dbtr>
  <Nm>Firma Oy</Nm>
  <PstlAdr>
    <AdrLine>Teollisuuskatu 1</AdrLine>
    <AdrLine>00550 Helsinki</AdrLine>
    <Ctry>FI</Ctry>
  </PstlAdr>
  <Id>
    <Orgld>
      <BkPtyld>058858851</BkPtyld>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI2550001520322972</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnld>
    <BIC>OKOYFIHH</BIC>
  </FinInstnld>
</DbtrAgt>
<CdtTrfTxlnf>
  <PmtId>
    <InstrId>P2BlnsIDBnBSCT20200203Pay11</InstrId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1.00</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnld>
      <BIC>DABAFIHH</BIC>
    </FinInstnld>
  </CdtrAgt>
  <Cdtr>
    <Nm>Yritys Oy</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI2112345600000785</IBAN>
    </Id>
  </CdtrAcct>
  <Rmtlnf>
    <Ustrd>pikasiirto</Ustrd>
  </Rmtlnf>
</CdtTrfTxlnf>
</Pmtlnf>
</pain.001.001.02>
</Document>

```

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

1.5.2 Individual salary as a SEPA instant payment, can be included in the same batch as a SEPA payment

```

<PmtInf>
  <PmtInflId>P3DLTHANK2799dtest20191114try2</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>INST</Cd>
    </LclInstrm>
  </PmtTplnf>
  <ReqdExctnDt>2019-11-14</ReqdExctnDt>
  <Dbtr>
    <Id>
      <OrgId>
        <Id>086222228</Id>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI9458410220186805</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>P3InIDDLT2779dtest20191114try2</InstrId>
      <EndToEndId>P3e2eIDDLT2779dtest20191114try2</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">9.15</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>HANDFIHH</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>RYAN GLOSS</Nm>
      <PstAdr>
        <Ctry>FI</Ctry>
        <AdrLine>Helsinki</AdrLine>
      </PstAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>FI4531313005123450</IBAN>
      </Id>
    </CdtrAcct>
    <Purp>
      <Cd>SALA</Cd>
  </CdtTrfTxInf>

```

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

```

    </Purp>
    <RmtInf>
      <Ustrd>TEST SALA SEPA INST</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>

```

1.5.3 SEPA instant payment batch, code at the batch level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>P2BBSCT20200203Try11</MsgId>
      <CreDtTm>2020-02-04T17:24:00+02:00</CreDtTm>
      <BtchBookg>>false</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Firma Oy</Nm>
        <Id>
          <OrgId>
            <BkPtyId>058858851</BkPtyId>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>20190901-123456-01</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <PmtTplnf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>INST</Cd>
        </LclInstrm>
      </PmtTplnf>
      <ReqdExctnDt>2020-02-04</ReqdExctnDt>
      <Dbtr>
        <Nm>Firma Oy</Nm>
        <Id>
          <OrgId>
            <BkPtyId>058858851</BkPtyId>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI2550001520322972</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>OKOYFIHH</BIC>
        </FinInstnId>
      </DbtrAgt>
      <UltmtDbtr>

```

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

```

<Nm>Ultimate Company</Nm>
<PstlAdr>
  <AdrLine>PL 123 00101 Helsinki</AdrLine>
  <Ctry>FI</Ctry>
</PstlAdr>
</UltmtDbtr>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>P2BlnsIDBnBSCT20200203Pay11</InstrId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">10.16</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>DABAFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Yrityys Oy</Nm>
    <PstlAdr>
      <AdrLine>Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI2112345600000785</IBAN>
    </Id>
  </CdtrAcct>
  <UltmtCdtr>
    <Nm>Creditor</Nm>
  </UltmtCdtr>
  <RmtInf>
    <Ustrd>pikasiirto</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

1.5.4 SEPA instant payment batch, code at the transaction level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:pain.001.001.02 pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>P2BBsCT20200203Try11</MsgId>
      <CreDtTm>2020-02-04T17:24:00+02:00</CreDtTm>
      <BtchBookg>false</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Firma Oy</Nm>
        <Id>
          <OrgId>

```

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

```

    <BkPtyId>058858851</BkPtyId>
  </OrgId>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfd>20190901-123456-01</PmtInfd>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt>2020-02-04</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <Id>
      <OrgId>
        <BkPtyId>058858851</BkPtyId>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  <UltmtDbtr>
    <Nm>Ultimate Company</Nm>
    <PstlAdr>
      <AdrLine>PL 123 00101 Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </UltmtDbtr>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxlnf>
    <PmtId>
      <InstrId>P2BInslDBnBSCT20200203Pay11</InstrId>
      <EndToEndId>9834454645554699</EndToEndId>
    </PmtId>
    <PmtTplnf>
      <LclInstrm>
        <Cd>INST</Cd>
      </LclInstrm>
    </PmtTplnf>
    <Amt>
      <InstdAmt Ccy="EUR">10.16</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>DABAFIHH</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Yritys Oy</Nm>

```

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

```

    <PstlAdr>
      <AdrLine>Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI2112345600000785</IBAN>
    </Id>
  </CdtrAcct>
  <UltmtCdtr>
    <Nm>Creditor</Nm>
  </UltmtCdtr>
  <RmtInf>
    <Ustrd>pikasiirto</Ustrd>
  </RmtInf>
  </CdtrTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

1.6 SEPA credit transfer with a reference

The reference is exported to the recipient's reference listing.

```

    <RmtInf>
      <Strd>
        <CdtrRefInf>
          <CdtrRefTp>
            <Cd>SCOR</Cd>
          </CdtrRefTp>
          <CdtrRef>00000000000000001245</CdtrRef>
        </CdtrRefInf>
      </Strd>
    </RmtInf>

```

1.7 SEPA credit transfer with a message

The message is exported to the recipient's account statement.

```

    <RmtInf>
      <Ustrd>Laskunnumero 1122</Ustrd>
    </RmtInf>

```

1.8 ERI invoice itemisation

In ERI structured invoice details

- at least one invoice detail must be a credit note CREN
- there must be at least one normal invoice in addition to the credit note CINV

The references are not exported to reference listing but the information is passed on to the creditor's account statement with reference:

In the example, InstdAmt is 1030.70 €. (net total)

```

    <InstrPrty>NORM</InstrPrty>
      <SvcLvl>
        <Cd>SEPA</Cd>

```

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

```

</SvcLvl>
<LclInstrm>
  <Cd>PERI</Cd>
</LclInstrm>

<RmtInf>
  <Strd>
    <RfrdDocInf>
      <RfrdDocTp>
        <Cd>CINV</Cd>
      </RfrdDocTp>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="EUR">1230.70</RmtdAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <CdtrRefTp>
        <Cd>SCOR</Cd>
      </CdtrRefTp>
      <CdtrRef>00000000000000000013</CdtrRef>
    </CdtrRefInf>
  </Strd>
  <Strd>
    <RfrdDocInf>
      <RfrdDocTp>
        <Cd>CREN</Cd>
      </RfrdDocTp>
    </RfrdDocInf>
    <RfrdDocAmt>
      <CdtNoteAmt Ccy="EUR">200.00</CdtNoteAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <CdtrRefTp>
        <Cd>SCOR</Cd>
      </CdtrRefTp>
      <CdtrRef>0000000000000000001245</CdtrRef>
    </CdtrRefInf>
  </Strd>
</RmtInf>
    
```

1.9 International payment – payment order

```

<PmtInf>
  <PmtInflId>20190102-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <ReqdExctnDt>2019-05-10</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <BkPtyId>12345678900</BkPtyId>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    
```

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

```

<Id>
  <IBAN>FI2550001520322972</IBAN>
</Id>
<Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="USD">250.90</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>IRVTUS3N</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Ewing Oil</Nm>
    <PstlAdr>
      <AdrLine>5th Avenue</AdrLine>
      <AdrLine>Dallas</AdrLine>
      <AdrLine>TEXAS 1234</AdrLine>
      <AdrLine>USA</AdrLine>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <BBAN>9876543210</BBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Invoice 5656</Ustrd>
  </RmtInf>
</CdtTrfTxInf>

```

1.10 International payment – payment order (clearing-code)

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>InstrId_2019_038</InstrId>
    <EndToEndId>e2e_038</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="USD">25.21</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>

```

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

```

        <Mmbld>USABA123456789</Mmbld>
    </ClrSysMmbld>
    <Nm>First National Bank</Nm>
    <PstlAdr>
        <Ctry>US</Ctry>
        <AdrLine>123 5th Avenue</AdrLine>
        <AdrLine>New York</AdrLine>
        <AdrLine>256985 NY</AdrLine>
    </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>John Doe</Nm>
    <PstlAdr>
        <Ctry>US</Ctry>
        <AdrLine>PO BOX 7</AdrLine>
        <AdrLine>New York</AdrLine>
        <AdrLine>256985 NY</AdrLine>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>60763131926819</Id>
        </Othr>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>clearing-koodi yhdessä kentässä</Ustrd>
</RmtInf>
</CdtTrfTxInf>
    
```

1.11 International payment – urgent payment order

```

<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>9834454645554699</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="INR">290.10</InstdAmt>
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtrAgt>
        <FinInstnId>
            <BIC>SBININBB104</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Indi As</Nm>
        <PstlAdr>
            <AdrLine>Indian Street 3</AdrLine>
            <AdrLine>Indiala</AdrLine>
            <AdrLine>Kalkuta</AdrLine>
            <AdrLine>INDIA</AdrLine>
            <Ctry>IN</Ctry>
        </PstlAdr>
    </Cdtr>
    
```

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


```

<CdtrAcct>
  <Id>
    <PrtryAcct>
      <Id>C-310312345</Id>
    </PrtryAcct>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Payment number 678 5 carpets</Ustrd>
</RmtInf>
</CdtTrfTxInf>
  
```

1.12 International payment – SWIFT cheque

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTplnf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTplnf>
  <Amt>
    <InstdAmt Ccy="USD">150</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <ChqInstr>
    <DlvryMtd>
      <Prtry>SWIFT</Prtry>
    </DlvryMtd>
  </ChqInstr>
  <Cdtr>
    <Nm>Hotel Ahmed</Nm>
    <PstlAdr>
      <AdrLine>Ata 7</AdrLine>
      <AdrLine>Istanbul</AdrLine>
      <AdrLine>TURKEY</AdrLine>
      <Ctry>TR</Ctry>
    </PstlAdr>
  </Cdtr>
  <RmtInf>
    <Ustrd>Reservation 7878799</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
  
```

1.13 International payment – International order

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTplnf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTplnf>
  <Amt>
    <InstdAmt Ccy="EUR">45000</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  
```

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

```

        </ FinInstnId >
    </ CdrAgt >
    <Cdr>
        <Nm>Firma Oy</Nm>
        <PstlAdr>
            <AdrLine>Teollisuuskatu 1</AdrLine>
            <AdrLine>00550 Helsinki FINLAND</AdrLine>
            <Ctry>FI</Ctry>
        </PstlAdr>
    </Cdr>
    <CdrAcct>FI2550001520322972</CdrAcct >
    <RmtInf>
        <Ustrd>Invoice 765</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
    
```

1.14 Cancelling individual payment transactions

```

<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
    <CstmrPmtCxlReq>
        <Assgnmt>
            <Id>;8)G57 K08SL DT0114.9KMT420000</Id>
            <Assgnr>
                <Pty>
                    <Nm>Testi</Nm>
                </Pty>
            </Assgnr>
            <Assgne>
                <Agt>
                    <FinInstnId>
                        <BIC>OKOYFIHH</BIC>
                    </FinInstnId>
                </Agt>
            </Assgne>
            <CreDtTm>2019-01-14T14:35:32+02:00</CreDtTm>
        </Assgnmt>
        <Undrlyg>
            <OrgnlGrpInfAndCxl>
                <GrpCxlId>;8)G57 K08SL DT0114.9KMT4200010001</GrpCxlId>
                <OrgnlMsgId>;8)G57 RE3LL TS0114.DNOB420000</OrgnlMsgId>
                <OrgnlMsgNmId>pain.001.01.02</OrgnlMsgNmId>
                <GrpCxl>>false</GrpCxl>
            </OrgnlGrpInfAndCxl>
            <OrgnlPmtInfAndCxl>
                <Case>
                    <Id>NOTPROVIDED</Id>
                    <Cretr>
                        <Pty>
                            <Id>
                                <Orgld>
                                    <Othr>
                                        <Id>020212100</Id>
                                        <SchmeNm>
                                            <Cd>BANK</Cd>
                                        </SchmeNm>
                                    </Othr>
                                </Orgld>
                            </Id>
                        </Pty>
                    </Cretr>
                </Case>
            </OrgnlPmtInfAndCxl>
        </Undrlyg>
    </CstmrPmtCxlReq>
    
```

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

```

    </Pty>
  </Cretr>
</Case>
<OrgnlPmtInflId>:8)G57 RE3LL TS0114.DNOB420001</OrgnlPmtInflId>
<PmtInflCxl>false</PmtInflCxl>
<TxInf>
  <CxlId>:8)G57 K08SL DT0114.9KMT420001</CxlId>
  <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
  <OrgnlInstdAmt Ccy="EUR">2500.00</OrgnlInstdAmt>
  <OrgnlReqdExctnDt>2019-01-14</OrgnlReqdExctnDt>
  <OrgnlTxRef>
    <DbtrAcct>
      <Id>
        <IBAN>FI9112120720054543</IBAN>
      </Id>
    </DbtrAcct>
    <CdtrAcct>
      <Id>
        <IBAN> FI9112120720054543</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInf>
</OrgnlPmtInflAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

1.15 Cancelling the batch

1.15.1 C2B payment initiation message

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>SEPA_2 erää_2019-10-31</MsgId>
      <CreDtTm>2019-10-31T10:24:00+02:00</CreDtTm>
      <BtchBookg>false</BtchBookg>
      <NbOfTx>4</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Aineistohoitaja</Nm>
        <Id>
          <OrgId>
            <BkPtyId>150284188153</BkPtyId>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInfl>
      <PmtInflId>PmtInfl_2019-10-31_001</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTPlnf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>

```

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

```

</PmtPlnf>
<ReqdExctnDt>2019-11-02</ReqdExctnDt>
<Dbtr>
  <Nm>Virtanen</Nm>
  <Id>
    <Orgld>
      <BkPtyld>014785232</BkPtyld>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI9250009420108078</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnld>
    <BIC>OKOYFIHH</BIC>
  </FinInstnld>
</DbtrAgt>
<UltmtDbtr>
  <Nm>Ultimaatti Debtori</Nm>
  <PstlAdr>
    <AdrLine>PL 123 00101 Helsinki</AdrLine>
    <Ctry>FI</Ctry>
  </PstlAdr>
</UltmtDbtr>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxlnf>
  <PmtId>
    <InstrId>InstrId_2019-10-31_001</InstrId>
    <EndToEndId>e2e_2019-10-31_001</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">117.02</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnld>
      <Cmbndld>
        <BIC>OKOYFIHH</BIC>
        <PstlAdr>
          <Ctry>FI</Ctry>
        </PstlAdr>
      </Cmbndld>
    </FinInstnld>
  </CdtrAgt>
  <Cdtr>
    <Nm>Oy Yritys Ab</Nm>
    <PstlAdr>
      <AdrLine>PO BOX 71</AdrLine>
      <AdrLine>Vantaa</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI6050009420105744</IBAN>
    </Id>
  </CdtrAcct>
</UltmtCdtr>

```

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

```

    <Nm>Ultimaatti Kreditori</Nm>
  </UltmtCctr>
  <RmtInf>
    <Ustrd>Viestillinen maksu</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>InstrId_2019-10-31_002</InstrId>
    <EndToEndId>e2e_2019-10-31_002</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">13.02</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <CmbndId>
        <BIC>OKOYFIHH</BIC>
        <PstlAdr>
          <Ctry>FI</Ctry>
        </PstlAdr>
      </CmbndId>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Bolag AB</Nm>
    <PstlAdr>
      <AdrLine>PO BOX 123</AdrLine>
      <AdrLine>00500 Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI6050009420105744</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Lasku 23.10.2019</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
<PmtInf>
  <PmtInflId>PmtInflId_2019-10-31_002</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt>2019-11-02</ReqdExctnDt>
  <Dbtr>
    <Nm>Karhu</Nm>
    <Id>
      <OrgId>
        <BkPtyId>014785232</BkPtyId>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>

```

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

```

<Id>
  <IBAN>FI9250009420108078</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>Alkuperäinen Maksaja</Nm>
  <PstlAdr>
    <AdrLine>PL 123 00101 Helsinki</AdrLine>
    <Ctry>FI</Ctry>
  </PstlAdr>
</UltmtDbtr>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>InstrId_2019-10-31_003</InstrId>
    <EndToEndId>e2e_2019-10-31_003</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">25.02</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <CmbndId>
        <BIC>OKOYFIHH</BIC>
        <PstlAdr>
          <Ctry>FI</Ctry>
        </PstlAdr>
      </CmbndId>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Siivouspalvelu Pölytpois</Nm>
    <PstlAdr>
      <AdrLine>Hakaniemenkatu 1</AdrLine>
      <AdrLine>Helsinki</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI6050009420105744</IBAN>
    </Id>
  </CdtrAcct>
  <UltmtCdtr>
    <Nm>Lopullinen Saaja</Nm>
  </UltmtCdtr>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <CdtrRefTp>
          <Cd>SCOR</Cd>
          <Issr>ISO</Issr>
        </CdtrRefTp>
        <CdtrRef>1245</CdtrRef>
      </CdtrRefInf>
    </Strd>
  </RmtInf>

```

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

```

    </Strd>
  </RmtInf>
</CdtTrfTxlnf>
<CdtTrfTxlnf>
  <PmtId>
    <InstrId>InstrId_2019-10-31_004</InstrId>
    <EndToEndId>e2e_2019-10-31_004</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">61.02</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <CmbndId>
        <BIC>OKOYFIHH</BIC>
        <PstlAdr>
          <Ctry>FI</Ctry>
        </PstlAdr>
      </CmbndId>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>K-Kauppa Merituuli</Nm>
    <PstlAdr>
      <AdrLine>Espoonlahdenkatu 55</AdrLine>
      <AdrLine>Espoo</AdrLine>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI6050009420105744</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <CdtrRefTp>
          <Cd>SCOR</Cd>
        </CdtrRefTp>
        <CdtrRef>00000786400779406202</CdtrRef>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
</CdtTrfTxlnf>
</PmtInf>
</pain.001.001.02>
</Document>

```

1.15.2 Cancellation request

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 file:///C:/Kultalin-
kki_ws/c2b_ws/camt.055.001.01.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-in-
stance" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>Maksuerän poisto_2019-10-31</Id>
    <Assgnr>

```

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

```

<Pty>
  <Nm>Karhu</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>014785232</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Pty>
</Assgnr>
<Assgne>
  <Agt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </Agt>
</Assgne>
<CreDtTm>2019-10-31T10:31:35+03:00</CreDtTm>
</Assgnmt>
<Undrlyg>
  <OrgnlGrpInfAndCxl>
    <GrpCxlId>erän poisto_2019-10-31</GrpCxlId>
    <OrgnlMsgId>SEPA_2_ erää_2019-10-31</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.01.02</OrgnlMsgNmId>
    <GrpCxl>false</GrpCxl>
  </OrgnlGrpInfAndCxl>
  <OrgnlPmtInfAndCxl>
    <Case>
      <Id>NOTPROVIDED</Id>
      <Cretr>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>014785232</Id>
                <SchmeNm>
                  <Cd>BANK</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Cretr>
    </Case>
    <OrgnlPmtInflId>PmtInflId_2019-10-31_001</OrgnlPmtInflId>
    <NbOfTx>2</NbOfTx>
    <CtrlSum>130.04</CtrlSum>
    <PmtInfCxl>true</PmtInfCxl>
  </OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

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

2 Example response messages

2.1 Report on technical validation

2.1.1 Report on accepted technical validation

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>1539869</MsgId>
      <CreDtTm>2019-06-08T12:01:10+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>20190102-0000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-01-12T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <GrpSts>ACTC</GrpSts>
    </OrgnlGrpInfAndSts>
  </pain.002.001.02>
</Document>
```

2.1.2 Report on rejected technical validation

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>1539869</MsgId>
      <CreDtTm>2019-06-08T12:01:10+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>20190102-0000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-01-12T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <StsRsn>
          <Cd>NARR</Cd>
        </StsRsn>
        <AddtlStsRsnInf>pain.001.001.02 could not be processed, please verify structure.
cvc-datatype-valid.1.2.1: '4847,37'</AddtlStsRsnInf>
        <AddtlStsRsnInf>is not a valid value for 'decimal'.cvc-type.3.1.3: The value
'4847,37' of element 'CtrlSum' is not val</AddtlStsRsnInf>
        <AddtlStsRsnInf>id.</AddtlStsRsnInf>
      </StsRsnInf>
    </OrgnlGrpInfAndSts>
  </pain.002.001.02>
</Document>
```

2.2 Report on payload content validation

2.2.1 Report on accepted content validation

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

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.02.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId> 4582642</MsgId>
      <CreDtTm>2019-02-18T13:31:34+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <OrgnlCtrlSum>150</OrgnlCtrlSum>
      <GrpSts>ACCP</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-123456-01</OrgnlPmtInfId>
      <OrgnlTxId>201502185UTV00000010</OrgnlTxId>
      <TxSts>ACCP</TxSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">150</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-02-18</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Alkuperäinen Maksaja</Nm>
        </UltmtDbtr>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI0750009420105728</IBAN>
          </Id>
        </DbtrAcct>
      </OrgnlTxRef>
    </TxInfAndSts>
  </pain.002.001.02>
</Document>

```

2.2.2 Report on partially accepted content validation

The payload contains four batches:

Batch 1

- credit transfer of 27,11 is OK
- credit transfer of 22,10 has an incorrect reference
- credit transfer of 111.730,35 is OK

Two transactions in the batch will be processed later

Batch 2 has an incorrect requested execution date, so the entire batch is rejected

- 610,45
- 130,55

Batch 3

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

- credit transfer of 525,30 is OK
 - credit transfer of 140,69 is OK
- Batch 4
- credit transfer of 500.000,48 is OK

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.02.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>4582643</MsgId>
      <CreDtTm>2019-02-18T13:31:35+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00009</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>8</OrgnlNbOfTx>
      <OrgnlCtrlSum>613187.03</OrgnlCtrlSum>
      <GrpSts>PART</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-587412-01</OrgnlPmtInfId>
      <OrgnlInstrId>InstrId_147859</OrgnlInstrId>
      <OrgnlEndToEndId>e2e_147859</OrgnlEndToEndId>
      <OrgnlTxId>201902185UTH00000015</OrgnlTxId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <StsRsn>
          <Cd>NARR</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Incorrect reference.</AddtlStsRsnInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">22.10</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-02-18</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Alkuperäinen Maksaja</Nm>
        </UltmtDbtr>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI0750009420105728</IBAN>
          </Id>
        </DbtrAcct>
        <Cdtr>
          <Nm>Oy Yritys Ab</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>FI7210423000000226</IBAN>
          </Id>
        </CdtrAcct>
        <UltmtCdtr>
          <Nm>Lopullinen Saaja</Nm>
        </UltmtCdtr>
      </OrgnlTxRef>
    </TxInfAndSts>
  </pain.002.001.02>
</Document>

```

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

```

    </UltmtCdtr>
  </OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190218-587412-02</OrgnlPmtInflId>
  <OrgnlTxld>201902185UTV00000018</OrgnlTxld>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsRsn>
      <Cd>DT01</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Incorrect due date</AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">741</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-01-09</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190218-587412-03</OrgnlPmtInflId>
  <OrgnlTxld>201902185UTV00000022</OrgnlTxld>
  <TxSts>ACCP</TxSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">665.99</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190218-587412-04</OrgnlPmtInflId>
  <OrgnlTxld>201902185UTV00000026</OrgnlTxld>
  <TxSts>ACCP</TxSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">500000.48</InstdAmt>

```

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

```

</Amt>
<ReqdExctnDt>2019-02-18ReqdExctnDt>
  <UltmtDbtr>
    <Nm>Alkuperäinen Maksaja</Nm>
  </UltmtDbtr>
  <Dbtr>
    <Nm>Firma Oy</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI0750009420105728</IBAN>
    </Id>
  </DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.3 Report on payment

2.3.1 Report on accepted payload ('pain')

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.02.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>4582650</MsgId>
      <CreDtTm>2019-02-18T13:35:12+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <OrgnlCtrlSum>150</OrgnlCtrlSum>
      <GrpSts>ACSP</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-123456-01</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000010</OrgnlTxId>
      <TxSts>ACSP</TxSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">150</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-02-18</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Alkuperäinen Maksaja</Nm>
        </UltmtDbtr>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI0750009420105728</IBAN>
          </Id>
        </DbtrAcct>

```

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

```

    </OrgnlTxRef>
  </TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.3.2 Report on partly accepted payload ('pain')

The payload contains three batches:

Batch 1

- credit transfer of 27,11
- credit transfer of 111.730,35

The customer's service agreement specifies that SEPA credit transfers can be bundled. The balance is insufficient for the bundled amount, so the batch cannot be paid.

Batch 2

- payment 525,30 processed
- payment 140,69 processed

Batch 3

- credit transfer of 500.000,48 not processed, because of insufficient balance

The payment processing report, generated during the day after the processing of each C2B reception, includes all successfully paid batches and batches/transactions with the PDNG status that temporarily have insufficient funds or are waiting for processing.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.02.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>4582651</MsgId>
      <CreDtTm>2019-02-18T13:35:13+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00009</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
      <OrgnlCtrlSum>613187.03</OrgnlCtrlSum>
      <GrpSts>PART</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-587412-01</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000013</OrgnlTxId>
      <TxSts>PDNG</TxSts>
      <StsRsnInf>
        <StsRsn>
          <Cd>AM04</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Insufficient funds</AddtlStsRsnInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">111757.46</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-02-18</ReqdExctnDt>
        <UltmtDbtr>

```

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

```

    <Nm>Alkuperäinen Maksaja</Nm>
  </UltmtDbtr>
  <Dbtr>
    <Nm>Firma Oy</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI0750009420105728</IBAN>
    </Id>
  </DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190218-587412-03</OrgnlPmtInflId>
  <OrgnlTxld>201902185UTV00000022</OrgnlTxld>
  <TxSts>ACSP</TxSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">665.99</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190218-587412-04</OrgnlPmtInflId>
  <OrgnlTxld>201902185UTV00000026</OrgnlTxld>
  <TxSts>PDNG</TxSts>
  <StsRsnInf>
    <StsRsn>
      <Cd>AM04</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Insufficient funds</AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">500000.48</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>

```

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

```

    </OrgnlTxRef>
  </TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.3.3 The response message only contains payments awaiting sufficient funds

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.02.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>4582632</MsgId>
      <CreDtTm>2019-02-18T14:02:14+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00009</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
      <OrgnlCtrlSum>613187.03</OrgnlCtrlSum>
      <GrpSts>PDNG</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-587412-01</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000013</OrgnlTxId>
      <TxSts>PDNG</TxSts>
      <StsRsnInf>
        <StsRsn>
          <Cd>AM04</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Insufficient funds</AddtlStsRsnInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">111757.46</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-02-18</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Alkuperäinen Maksaja</Nm>
        </UltmtDbtr>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI0750009420105728</IBAN>
          </Id>
        </DbtrAcct>
      </OrgnlTxRef>
    </TxInfAndSts>
  </TxInfAndSts>
  <OrgnlPmtInfId>20190218-587412-04</OrgnlPmtInfId>
  <OrgnlTxId>201902185UTV00000026</OrgnlTxId>
  <TxSts>PDNG</TxSts>
  <StsRsnInf>
    <StsRsn>
      <Cd>AM04</Cd>
    </StsRsn>
  </StsRsn>

```

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


```

    <AddtlStsRsnInf>Insufficient funds</AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">500000.48</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.3.4 At the end of the day, an RJCT response, where the payments with insufficient funds are displayed as rejected

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.02.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>4582674</MsgId>
      <CreDtTm>2019-02-18T17:32:02+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00009</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T09:00:01+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
      <OrgnlCtrlSum>613187.03</OrgnlCtrlSum>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-587412-01</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000013</OrgnlTxId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <StsRsn>
          <Cd>AM04</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Insufficient funds</AddtlStsRsnInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">111757.46</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-02-18</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Alkuperäinen Maksaja</Nm>

```

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

```

</UltmtDbtr>
<Dbtr>
  <Nm>Firma Oy</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI0750009420105728</IBAN>
  </Id>
</DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190218-587412-04</OrgnlPmtInflId>
  <OrgnlTxId>201902185UTV00000026</OrgnlTxId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsRsn>
      <Cd>AM04</Cd>
    </StsRsn>
    <AddtlStsRsnInf> Insufficient funds </AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">500000.48</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
  </UltmtDbtr>
    <Nm>Alkuperäinen Maksaja</Nm>
  </UltmtDbtr>
  <Dbtr>
    <Nm>Firma Oy</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI0750009420105728</IBAN>
    </Id>
  </DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.4 Real-time C2B SEPA instant payment response messages

2.4.1 Report on accepted real-time C2B SEPA instant payment debit and credit transactions

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.002.001.02">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>1315820711192</MsgId>
      <CreDtTm>2019-09-12T12:45:11.192+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>20190901-0000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-09-12T07:51:39.019+03:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <GrpSts>ACSC</GrpSts>
    </OrgnlGrplnfAndSts>
  </pain.002.001.02>
</Document>

```

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

```

</OrgnlGrpInfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190901-123456-01</OrgnlPmtInflId>
  <OrgnlInstrId>lasku 123</OrgnlInstrId>
  <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
  <OrgnlTxId>593728MD0002</OrgnlTxId>
  <TxSts>ACSC</TxSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">150.00</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-09-12</ReqdExctnDt>
    <DbtrAcct>
      <Id>
        <IBAN>FI1258410220039095</IBAN>
      </Id>
    </DbtrAcct>
    <CdtrAcct>
      <Id>
        <IBAN>FI7158400720016628</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>
    
```

2.4.2 Report on failed real-time C2B SEPA instant payment debit and credit transactions

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>1316162126672</MsgId>
      <CreDtTm>2019-09-16T11:35:26.672+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>20190901-0000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-09-16T07:51:39.019+03:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <StsRsn>
          <Cd>AC01</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Incorrect payee's account.</AddtlStsRsnInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">200.00</InstdAmt>
        </Amt>
        <ReqdExctnDt>2019-09-16</ReqdExctnDt>
        <DbtrAcct>
    
```

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

```

        <Id>
            <IBAN>FI1258410220039095</IBAN>
        </Id>
    </DbtrAcct>
    <CdtrAcct>
        <Id>
            <IBAN>FI4985400720016636</IBAN>
        </Id>
    </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>
    
```

2.4.3 Report on pending real-time C2B SEPA instant payment

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02">
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>1316162126672</MsgId>
            <CreDtTm>2019-09-16T11:35:26.672+03:00</CreDtTm>
        </GrpHdr>
        <OrgnlGrplnfAndSts>
            <OrgnlMsgId>20190901-0000001</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
            <OrgnlCreDtTm>2019-09-16T07:51:39.019+03:00</OrgnlCreDtTm>
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
            <GrpSts>PDNG</GrpSts>
        </OrgnlGrplnfAndSts>
        <TxInfAndSts>
            <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
            <TxSts>PDNG</TxSts>
            <StsRsnInf>
                <StsRsn>
                    <Cd>NARR</Cd>
                </StsRsn>
                <AddtlStsRsnInf>Unclear, contact your own bank.</AddtlStsRsnInf>
            </StsRsnInf>
            <OrgnlTxRef>
                <Amt>
                    <InstdAmt Ccy="EUR">200.00</InstdAmt>
                </Amt>
                <ReqdExctnDt>2019-09-16</ReqdExctnDt>
                <DbtrAcct>
                    <Id>
                        <IBAN>FI1258410220039095</IBAN>
                    </Id>
                </DbtrAcct>
                <CdtrAcct>
                    <Id>
                        <IBAN>FI4985400720016636</IBAN>
                    </Id>
                </CdtrAcct>
            </OrgnlTxRef>
        </TxInfAndSts>
    </pain.002.001.02>
</Document>
    
```

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

2.5 SEPA instant payment response messages

2.5.1 Successful individual SEPA instant payment

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>1580741935724</MsgId>
      <CreDtTm>2020-02-03T16:58:55.724+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2020-02-03T17:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <GrpSts>ACSC</GrpSts>
    </OrgnlGrplnfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInflId>PAIN2PmtIDBnBSCT20200203Pay11</OrgnlPmtInflId>
      <OrgnlInstrId>P2BlnsIDBnBSCT20200203Pay11</OrgnlInstrId>
      <OrgnlEndToEndId>9834454645554699
      </OrgnlEndToEndId>
      <OrgnlTxId>20200203598526010049</OrgnlTxId>
      <TxSts>ACSC</TxSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">1.00</InstdAmt>
        </Amt>
        <ReqdExctnDt>2020-02-03</ReqdExctnDt>
        <MndtRltdInf>
          <AmdmntInfDtls>
            <OrgnlCdtrAgt>
              <FinInstnId>
                <BIC>DABAFIHH</BIC>
              </FinInstnId>
            </OrgnlCdtrAgt>
          </AmdmntInfDtls>
        </MndtRltdInf>
        <RmtInf>
          <Strd />
        </RmtInf>
        <DbtrAcct>
          <Id>
            <IBAN>FI2550001520322972</IBAN>
          </Id>
        </DbtrAcct>
        <Cdtr>
          <Nm>Yrityys Oy</Nm>
      </OrgnlTxRef>
    </TxInfAndSts>
  </pain.002.001.02>
</Document>

```

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

```

    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>FI2112345600000785</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.5.2 Successful SEPA instant payment batch, code at the batch level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>5303036</MsgId>
      <CreDtTm>2020-02-04T14:34:06+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2020-02-04T17:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <GrpSts>ACSP</GrpSts>
    </OrgnlGrplnfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInflId>20190901-123456-01</OrgnlPmtInflId>
      <OrgnlTxId>202002045UTV00000183</OrgnlTxId>
      <TxSts>ACSP</TxSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">10.16</InstdAmt>
        </Amt>
        <ReqdExctnDt>2020-02-04</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Ultimate Company</Nm>
        </UltmtDbtr>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI2550001520322972</IBAN>
          </Id>
        </DbtrAcct>
      </OrgnlTxRef>
    </TxInfAndSts>

```

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

```

</pain.002.001.02>
</Document>

```

2.5.3 Successful SEPA instant payment batch, code at the transaction level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>5303035</MsgId>
      <CreDtTm>2020-02-04T14:34:05+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgnlCreDtTm>2020-02-04T17:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <GrpSts>ACSP</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190901-123456-01</OrgnlPmtInfId>
      <OrgnlTxId>202002045UTV00000180</OrgnlTxId>
      <TxSts>ACSP</TxSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">10.16</InstdAmt>
        </Amt>
        <ReqdExctnDt>2020-02-04</ReqdExctnDt>
        <UltmtDbtr>
          <Nm>Ultimate Company</Nm>
        </UltmtDbtr>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI2550001520322972</IBAN>
          </Id>
        </DbtrAcct>
      </OrgnlTxRef>
    </TxInfAndSts>
  </pain.002.001.02>
</Document>

```

2.5.4 Failed SEPA instant payment batch

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>5303039</MsgId>
      <CreDtTm>2020-02-04T14:36:36+02:00</CreDtTm>

```

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

```

</GrpHdr>
<OrgnlGrplnfAndSts>
  <OrgnlMsgld>P2BBSCT20200203Try11</OrgnlMsgld>
  <OrgnlMsgNmld>pain.001.001.02</OrgnlMsgNmld>
  <OrgnlCreDtTm>2020-02-04T17:24:00+02:00</OrgnlCreDtTm>
  <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
  <GrpSts>RJCT</GrpSts>
</OrgnlGrplnfAndSts>
<TxInfAndSts>
  <OrgnlPmtInflId>20190901-123456-01
  </OrgnlPmtInflId>
  <OrgnlInstrId>P2BlnsIDBnBSCT20200203Pay11
  </OrgnlInstrId>
  <OrgnlEndToEndId>9834454645554699
  </OrgnlEndToEndId>
  <OrgnlTxld>202002045UTH00000187</OrgnlTxld>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsRsn>
      <Cd>MS03</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Reason not specified. Please contact the
      beneficiary about how to settle the transaction.
    </AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">2.00</InstdAmt>
    </Amt>
    <ReqdExctnDt>2020-02-04</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Ultimate Company</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI2550001520322972</IBAN>
      </Id>
    </DbtrAcct>
    <CdtrAgt>
      <FinInstnId>
        <BIC>DABAFIHH</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Yrityys Oy</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>

```



```

    <IBAN>FI2112345600000785</IBAN>
  </Id>
</CdtrAcct>
<UltmtCdtr>
  <Nm>Creditor</Nm>
</UltmtCdtr>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.6 Notification for successful payment ('camt')

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02
camt.054.001.02.xsd">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>457587587</MsgId>
      <CreDtTm>2019-02-11T18:12:02+03:00</CreDtTm>
      <MsgRcpt>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456789</Id>
            </Othr>
          </OrgId>
        </Id>
      </MsgRcpt>
    </GrpHdr>
    <Ntfctn>
      <Id>4575875871</Id>
      <CreDtTm>2019-02-11T18:00:02+03:00</CreDtTm>
      <Acct>
        <Id>
          <IBAN>FI2550001520322972</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
        <Svcr>
          <FinInstnId>
            <BIC>OKOYFIHH</BIC>
          </FinInstnId>
        </Svcr>
      </Acct>
      <Ntry>
        <Amt Ccy="XXX">250.9</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>BOOK</Sts>
        <BookgDt>
          <Dt>2019-11-02</Dt>
        </BookgDt>
        <BkTxCd>
          <Prtry>
            <Cd>DBIT</Cd>
          </Prtry>
        </BkTxCd>

```

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

```

<NtryDtIs>
  <Btch>
    <PmtInflId>201910101-123456-01</PmtInflId>
    <NbOfTxs>1</NbOfTxs>
  </Btch>
  <TxDtIs>
    <Refs>
      <MsgId>MsgId_20190129-00009</MsgId>
      <AcctSvcrRef>191102ACCTSTMTARCH04</AcctSvcrRef>
      <InstrId>201910101-123456-01</InstrId>
      <EndToEndId>9834454645554699</EndToEndId>
    </Refs>
    <AmtDtIs>
      <InstdAmt>
        <Amt Ccy="USD">250.9</Amt>
        <CcyXchg>
          <SrcCcy>USD</SrcCcy>
          <TrgtCcy>EUR</TrgtCcy>
          <UnitCcy>EUR</UnitCcy>
          <XchgRate>1.3389</XchgRate>
          <QtnDt>2019-02-11T14:12:02+03:00</QtnDt>
        </CcyXchg>
      </InstdAmt>
      <TxAmt>
        <Amt Ccy="EUR">187.39</Amt>
        <CcyXchg>
          <SrcCcy>EUR</SrcCcy>
          <TrgtCcy>EUR</TrgtCcy>
          <UnitCcy>EUR</UnitCcy>
          <XchgRate>1</XchgRate>
        </CcyXchg>
      </TxAmt>
    <CntrValAmt>
      <Amt Ccy="EUR">187.39</Amt>
      <CcyXchg>
        <SrcCcy>EUR</SrcCcy>
        <TrgtCcy>EUR</TrgtCcy>
        <UnitCcy>EUR</UnitCcy>
        <XchgRate>1.000000</XchgRate>
      </CcyXchg>
    </CntrValAmt>
  </AmtDtIs>
  <Chrgs>
    <Amt Ccy="EUR">0.0</Amt>
    <Br>SHAR</Br>
  </Chrgs>
  <RltdPtIs>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Cdtr>
      <Nm>Ewing Oil</Nm>
      <PstlAdr>
        <Ctry>US</Ctry>
        <AdrLine>5th Avenue</AdrLine>
        <AdrLine>5th Avenue</AdrLine>
        </PstlAdr>
      </Cdtr>
    </RltdPtIs>
  </TxDtIs>
</NtryDtIs>
    
```

```

        </Cdtr>
        <CdtrAcct>
            <Id>
                <Othr>
                    >Id>9876543210</Id>
                </Othr>
            </Id>
        </CdtrAcct>
    </RltdPties>
    <RltdAgts>
        <CdtrAgt>
            <FinInstnId>
                <BIC>IRVTUS3N</BIC>
            </FinInstnId>
        </CdtrAgt>
        <IntrmyAgt1>
            <FinInstnId>
                <BIC> IRVTUS3N</BIC>
            </FinInstnId>
        </IntrmyAgt1>
    </RltdAgts>
    <RmtInf>
        <Ustrd>Invoice 5656</Ustrd>
    </RmtInf>
    <RltdDts>
        <AccptncDtTm>2019-11-02</AccptncDtTm>
    </RltdDts>
</TxDtIs>
</NtryDtIs>
</Ntry>
</Nfctn>
</BkToCstmrDbtCdtNfctn>
</Document>
    
```

3 Example responses to cancellation request

3.1 Report on technical validation (content check)

3.1.1 Report on rejected technical validation

```

    <RsltOfInvstgtn>
        <Assgnmt>
            <Id>CANCROI/100928/ROI001</Id>
            <Assgnr>
                <Agt>
                    <FinInstnId>
                        <BIC>OKOYFIHH</BIC>
                    </FinInstnId>
                </Agt>
            </Assgnr>
            <Assgne>
                <Pty>
                    <Nm>ABC Corporation</Nm>
                    <Id>
                        <Orgld>
                            <Othr>
                                <Id>088899996</Id>
                                <SchmeNm>
                                    <Cd>BANK</Cd>
                                </SchmeNm>
                            </Othr>
                        </Orgld>
                    </Pty>
                </Assgne>
            </Assgnmt>
        </RsltOfInvstgtn>
    
```

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OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	internet op.fi

```

        </ld>
        </Othr>
        </Orgld>
    </ld>
    </Pty>
</Assgne>
<CreDtTm>2019-09-08T16:10:30</CreDtTm>
</Assgnmt>
<Sts>
  <AssgnmentCxlConf>True</AssgnmentCxlConf>
</Sts>
<CxlDtls>
  <OrgnlGrpInfAndSts>
    <OrgnlGrpCxlld>CANCEL001</OrgnlGrpCxlld>
    <OrgnlMsgld>PAYMENT001</OrgnlMsgld>
    <OrgnlMsgNmld>pain.001.001.02</OrgnlMsgNmld>
    <OrgCreDtTm>2019-09-08T16:10:30</OrgCreDtTm>
    <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
    <OrgnlCtrlSum>333,33</OrgnlCtrlSum>
  <GrpCxlSts>RJCR</GrpCxlSts>
  <CxlStsRsnInf>
    <Rsn>
      <Prtry>NARR</Prtry>
      <AddtlInf>Invalid original message name identification
    </AddtlInf>
    </Rsn>
  </CxlStsRsnInf>
</OrgnlGrpInfAndSts>
</RsltOfInvstgtn>
    
```

3.2 Report for cancellation request processing

3.2.1 Report for successfully processed cancellation request

```

<RsltOfInvstgtn>
  <Assgnmt>
    <ld>CANCROI/100928/ROI001</ld>
    <Assgnr>
      <Agt>
        <FinInstnld>
          <BIC>OKOYFIHH</BIC>
        </FinInstnld>
      </Agt>
    </Assgnr>
    <Assgne>
      <Pty>
        <Nm>ABC Corporation</Nm>
        <ld>
          <Orgld>
            <Othr>
              <ld>088899996</ld>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </ld>
          </Othr>
        </Orgld>
      </ld>
    </Pty>
  </Assgne>
  <CreDtTm>2019-09-08T16:10:30</CreDtTm>
</Assgnmt>
<Sts>
    
```

Author	Mailing address	Street address	Telephone	Internet
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```

    <AssgnmentCxlConf>True</AssgnmentCxlConf>
  </Sts>
  <CxlDtls>
    <OrgnlGrpInfAndSts>
      <OrgnlGrpCxlId>CANCEL001</OrgnlGrpCxlId>
      <OrgnlMsgld>PAYMENT001</OrgnlMsgld>
      <OrgnlMsgNmld>pain.001.001.02</OrgnlMsgNmld>
      <OrgCreDtTm>2019-09-08T16:10:30</OrgCreDtTm>
      <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
      <OrgnlCtrlSum>333,33</OrgnlCtrlSum>
    <GrpCxlSts>ACCR</GrpCxlSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>PMT000001</OrgnlPmtInfId>
      <PmtInfCxlSts>ACCR</PmtInfCxlSts>
    </RsltOfInvstgtn>
  
```

3.2.2 Notification for partially successful cancellation request

```

<RsltOfInvstgtn>
  <Assgnmt>
    <Id>CANCROI/100928/ROI002</Id>
    <Assgnr>
      <Agt>
        <FinInstnId>
          <BIC>OKOYFIHH</BIC>
        </FinInstnId>
      </Agt>
    </Assgnr>
    <Assgne>
      <Pty>
        <Nm>ABC Corporation</Nm>
        <Id>
          <Orgld>
            <Othr>
              <Id>088899996</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </Orgld>
        </Id>
      </Pty>
    </Assgne>
    <CreDtTm>2019-09-08T16:10:30</CreDtTm>
  </Assgnmt>
  <Sts>
    <AssgnmentCxlConf>True</AssgnmentCxlConf>
  </Sts>
  <CxlDtls>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgld>ABC/100928/CCT01</OrgnlMsgld>
      <OrgnlMsgNmld>pacs.001.001.02</OrgnlMsgNmld>
      <OrgnlCreDtTm>2019-09-28T14:07:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
      <GrpCxlSts>PACR</GrpCxlSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfCxlId>PMTCXL0001</OrgnlPmtInfCxlId>
      <OrgnlPmtInfId>ABC/086</OrgnlPmtInfId>
      <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
    <TxInfAndSts>
  
```

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OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<OrgnlInstrId>ABC/100928/CCT01/1</OrgnlInstrId>
<TxCxlSts>RJCR</TxCxlSts>
<CxlStsRsnInf>
  <Rsn>
    <Prtry>NARR</Prtry>
    <AddtlInf>Incomplete transaction identification information</AddtlInf>
    <OrgnlInstdAmt Ccy="JPY">1000000.00</OrgnlInstdAmt>
    <OrgnlReqdExctnDt>2010-09-29</OrgnlReqdExctnDt>
  <OrgnlInstrId>ABC/100928/CCT01/2</OrgnlInstrId>
  <TxCxlSts>ACCR</TxCxlSts>
  <OrgnlInstdAmt Ccy="EUR">1020.00</OrgnlInstdAmt>
  <OrgnlReqdExctnDt>2019-09-29</OrgnlReqdExctnDt>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
</RsltOfInvstgtn>
  
```

3.2.3 Report on a totally rejected cancellation request

```

<RsltOfInvstgtn>
  <Assgnmt>
    <Id>CANCRO3/100928/ROI003</Id>
    <Assgnr>
      <Agt>
        <FinInstnId>
          <BIC>OKOYFIHH</BIC>
        </FinInstnId>
      </Agt>
    </Assgnr>
    <Assgne>
      <Pty>
        <Nm>ABC Corporation</Nm>
        <Id>
          <Orgld>
            <Othr>
              <Id>088899996</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </Orgld>
        </Id>
      </Pty>
    </Assgne>
    <CreDtTm>2019-09-08T16:12:30</CreDtTm>
  </Assgnmt>
  <Sts>
    <AssgnmentCxlConf>True</AssgnmentCxlConf>
  </Sts>
  <CxlDtls>
    <OrgnlGrpInfAndSts>
      <OrgnlGrpCxlId>CANCEL002</OrgnlGrpCxlId>
      <OrgnlMsgId>PAYMENT002</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
      <OrgCreDtTm>2019-09-08T16:12:30</OrgCreDtTm>
      <GrpCxlSts>RJCR</GrpCxlSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>PMT000002</OrgnlPmtInfId>
      <PmtInfCxlSts>RJCR</PmtInfCxlSts>
    <CxlStsRsnInf>
      <Rsn>
        <Prtry>NARR</Prtry>
        <AddtlInf>Payment already processed
      </Rsn>
    </CxlStsRsnInf>
  </CxlDtls>
</RsltOfInvstgtn>
  
```

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

```
</AddtlInf>
</Rsn>
</CxlStsRsnInf>
</OrgnlPmtInfAndSts
<OrgnlPmtInfAndSts>
<OrgnlPmtInflId>PMT000003</OrgnlPmtInflId>
<PmtInfCxlSts>RJCR</PmtInfCxlSts>
<CxlStsRsnInf>
<Rsn>
<Prtry>NARR</Prtry>
<AddtlInf>Payment cancellation not allowed
</AddtlInf>
</Rsn>
</CxlStsRsnInf>
</OrgnlPmtInfAndSts
</OrgnlGrplnfAndSts>
</CxlDtIs>
</RsltOfInvstgtn>
```