OP's C2B-services Example messages

Pain 02

Payment transfer products

OP reserves the right to changes

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Author
OP-Palvelut Oy

Mailing address
P.O. Box 909
00013 OP

Street address
Gebhardinaukio 1
HELSINKI

Telephone
010252010

Internet
op.fi

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>
            <PmtInfId>20190102-123456-01</PmtInfId>
            <PmtMtd>TRF</PmtMtd>
            <PmtTpInf>
                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
            </PmtTpInf>
            <ReqdExctnDt>2019-05-10</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>
            <ChrgBr>SLEV</ChrgBr>
            <CdtTrfTxInf>
                <PmtId>
                    <EndToEndId>9834454645554699</EndToEndId>
```

```
        </PmtId>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
        </PmtTpInf>
        <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>
    <PmtInfId>20190102-123456-01</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
        <CtgyPurp>SALA</CtgyPurp>
    </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>
<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>
                <SclSctyNb>150539-123H</SclSctyNb>
            </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>
```

```
<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>
    <PmtInfId>20190814-123456-01</PmtInfId>
        <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>
```

```
        <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 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 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:schemaLo-
cation="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>
         <NbOfTxs>1</NbOfTxs>
         <Grpg>MIXD</Grpg>
         <InitgPty>
            <Nm>Firma Oy</Nm>
         </InitgPty>
      </GrpHdr>
      <PmtInf>
         <PmtInfId>20190901-123456-01</PmtInfId>
         <PmtMtd>TRF</PmtMtd>
         <PmtTpInf>
            <SvcLvl>
               <Cd>SEPA</Cd>
```

```
            </SvcLvl>
            <LclInstrm>
               <Cd>INST</Cd>
            </LclInstrm>
         </PmtTpInf>
         <ReqdExctnDt>2020-02-03</ReqdExctnDt>
         <Dbtr>
            <Nm>Firma Oy</Nm>
            <PstlAdr>
               <AdrLine>Teollisuuskatu 1</AdrLine>
               <AdrLine>00550 Helsinki</AdrLine>
               <Ctry>FI</Ctry>
            </PstlAdr>
            <Id>
               <OrgId>
                  <BkPtyId>058858851</BkPtyId>
               </OrgId>
            </Id>
         </Dbtr>
         <DbtrAcct>
            <Id>
               <IBAN>FI2550001520322972</IBAN>
            </Id>
         </DbtrAcct>
         <DbtrAgt>
            <FinInstnId>
               <BIC>OKOYFIHH</BIC>
            </FinInstnId>
         </DbtrAgt>
         <CdtTrfTxInf>
            <PmtId>
               <InstrId>P2BInsIDBnBSCT20200203Pay11</InstrId>
               <EndToEndId>9834454645554699</EndToEndId>
            </PmtId>
            <Amt>
               <InstdAmt Ccy="EUR">1.00</InstdAmt>
            </Amt>
            <ChrgBr>SLEV</ChrgBr>
            <CdtrAgt>
               <FinInstnId>
                  <BIC>DABAFIHH</BIC>
               </FinInstnId>
            </CdtrAgt>
            <Cdtr>
               <Nm>Yritys Oy</Nm>
            </Cdtr>
            <CdtrAcct>
               <Id>
                  <IBAN>FI2112345600000785</IBAN>
               </Id>
            </CdtrAcct>
            <RmtInf>
               <Ustrd>pikasiirto</Ustrd>
            </RmtInf>
         </CdtTrfTxInf>
      </PmtInf>
   </pain.001.001.02>
</Document>
```

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

```
<PmtInf>
    <PmtInfId>P3DLTHANK2799dtest20191114try2</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
            <Cd>INST</Cd>
        </LclInstrm>
    </PmtTpInf>
    <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>P3e2eIDDLT2779dtesta20191114try2</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">9.15</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>HANDFIHH</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>RYAN GLOSS</Nm>
            <PstlAdr>
                <Ctry>FI</Ctry>
                <AdrLine>Helsinki</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>FI4531313005123450</IBAN>
            </Id>
        </CdtrAcct>
        <Purp>
            <Cd>SALA</Cd>
```

```
            </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:schemaLoca-
tion="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>
         <PmtInfId>20190901-123456-01</PmtInfId>
         <PmtMtd>TRF</PmtMtd>
         <PmtTpInf>
            <SvcLvl>
               <Cd>SEPA</Cd>
            </SvcLvl>
            <LclInstrm>
               <Cd>INST</Cd>
            </LclInstrm>
         </PmtTpInf>
         <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>
         <CdtTrfTxInf>
            <PmtId>
               <InstrId>P2BInsIDBnBSCT20200203Pay11</InstrId>
               <EndToEndId>9834454645554699</EndToEndId>
            </PmtId>
            <Amt>
               <InstdAmt Ccy="EUR">10.16</InstdAmt>
            </Amt>
            <CdtrAgt>
               <FinInstnId>
                  <BIC>DABAFIHH</BIC>
               </FinInstnId>
            </CdtrAgt>
            <Cdtr>
               <Nm>Yritys 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:20022:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="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>
   <PmtInfId>20190901-123456-01</PmtInfId>
   <PmtMtd>TRF</PmtMtd>
   <PmtTpInf>
      <SvcLvl>
         <Cd>SEPA</Cd>
      </SvcLvl>
   </PmtTpInf>
   <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>
   <CdtTrfTxInf>
      <PmtId>
         <InstrId>P2BInsIDBnBSCT20200203Pay11</InstrId>
         <EndToEndId>9834454645554699</EndToEndId>
      </PmtId>
      <PmtTpInf>
         <LclInstrm>
            <Cd>INST</Cd>
         </LclInstrm>
      </PmtTpInf>
      <Amt>
         <InstdAmt Ccy="EUR">10.16</InstdAmt>
      </Amt>
      <CdtrAgt>
         <FinInstnId>
            <BIC>DABAFIHH</BIC>
         </FinInstnId>
      </CdtrAgt>
      <Cdtr>
         <Nm>Yritys 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>
```

1.6 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>
```

```
                </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>00000000000000001245</CdtrRef>
                    </CdtrRefInf>
                </Strd>
                </RmtInf>
```

1.9 International payment – payment order

```
        <PmtInf>
            <PmtInfId>20190102-123456-01</PmtInfId>
            <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>
```

```
        <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>
              <ClrSysMmbId>
```

```
                        <MmbId>USABA123456789</MmbId>
                    </ClrSysMmbId>
                        <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>
```

```
        <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>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
        </PmtTpInf>
        <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>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR>45000</InstdAmt>
        </Amt>
        <ChrgBr>SHAR</ChrgBr>
        <CdtrAgt>
            <FinInstnId>
                <BIC>OKOYFIHH</BIC>
```

```
            </ FinInstnId >
        </ CdtrAgt >
        <Cdtr>
            <Nm>Firma Oy</Nm>
            <PstlAdr>
                <AdrLine>Teollisuuskatu 1</AdrLine>
                <AdrLine>00550 Helsinki FINLAND</AdrLine>
                <Ctry>FI</Ctry>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>FI2550001520322972</CdtrAcct >
        <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.DN0B420000</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.01.02</OrgnlMsgNmId>
            <GrpCxl>false</GrpCxl>
         </OrgnlGrpInfAndCxl>
         <OrgnlPmtInfAndCxl>
            <Case>
               <Id>NOTPROVIDED</Id>
               <Cretr>
                  <Pty>
                     <Id>
                        <OrgId>
                           <Othr>
                              <Id>020212100</Id>
                              <SchmeNm>
                                 <Cd>BANK</Cd>
                              </SchmeNm>
                           </Othr>
                        </OrgId>
                     </Id>
```

```
            </Pty>
         </Cretr>
      </Case>
      <OrgnlPmtInfId>;8)G57 RE3LL TS0114.DN0B420001</OrgnlPmtInfId>
      <PmtInfCxl>false</PmtInfCxl>
      <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>
   </OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>
```

1.15 Cancelling the batch

1.15.1 C2B payment initiation message

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLoca-
tion="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02 pain.001.001.02.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-in-
stance" 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>
         <NbOfTxs>4</NbOfTxs>
         <Grpg>MIXD</Grpg>
         <InitgPty>
            <Nm>Aineistohoitaja</Nm>
            <Id>
               <OrgId>
                  <BkPtyId>150284188153</BkPtyId>
               </OrgId>
            </Id>
         </InitgPty>
      </GrpHdr>
      <PmtInf>
         <PmtInfId>PmtInfId_2019-10-31_001</PmtInfId>
         <PmtMtd>TRF</PmtMtd>
         <PmtTpInf>
            <SvcLvl>
               <Cd>SEPA</Cd>
            </SvcLvl>
```

```
</PmtTpInf>
<ReqdExctnDt>2019-11-02</ReqdExctnDt>
<Dbtr>
   <Nm>Virtanen</Nm>
   <Id>
      <OrgId>
         <BkPtyId>014785232</BkPtyId>
      </OrgId>
   </Id>
</Dbtr>
<DbtrAcct>
   <Id>
      <IBAN>FI9250009420108078</IBAN>
   </Id>
</DbtrAcct>
<DbtrAgt>
   <FinInstnId>
      <BIC>OKOYFIHH</BIC>
   </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
   <Nm>Ultimaatti Debtori</Nm>
   <PstlAdr>
      <AdrLine>PL 123 00101 Helsinki</AdrLine>
      <Ctry>FI</Ctry>
   </PstlAdr>
</UltmtDbtr>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
   <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>
      <FinInstnId>
         <CmbndId>
            <BIC>OKOYFIHH</BIC>
            <PstlAdr>
               <Ctry>FI</Ctry>
            </PstlAdr>
         </CmbndId>
      </FinInstnId>
   </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>
```

```
            <Nm>Ultimaatti Kreditori</Nm>
         </UltmtCdtr>
         <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>
      <PmtInfId>PmtInfId_2019-10-31_002</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
         <SvcLvl>
            <Cd>SEPA</Cd>
         </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2019-11-02</ReqdExctnDt>
      <Dbtr>
         <Nm>Karhu</Nm>
         <Id>
            <OrgId>
               <BkPtyId>014785232</BkPtyId>
            </OrgId>
         </Id>
      </Dbtr>
      <DbtrAcct>
```

```
    <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>
      </CdtTrfTxInf>
      <CdtTrfTxInf>
         <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>0000078640077940620 2</CdtrRef>
               </CdtrRefInf>
            </Strd>
         </RmtInf>
      </CdtTrfTxInf>
   </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>
```

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```
            <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>
            <OrgnlPmtInfId>PmtInfId_2019-10-31_001</OrgnlPmtInfId>
            <NbOfTxs>2</NbOfTxs>
            <CtrlSum>130.04</CtrlSum>
            <PmtInfCxl>true</PmtInfCxl>
         </OrgnlPmtInfAndCxl>
      </Undrlyg>
   </CstmrPmtCxlReq>
</Document>
```

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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>
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
            <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>
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
            <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

```
<?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> 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>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <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

- 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: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>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>
         <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
         <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>
    <TxInfAndSts>
      <OrgnlPmtInfId>20190218-587412-02</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000018</OrgnlTxId>
      <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>
      <OrgnlPmtInfId>20190218-587412-03</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000022</OrgnlTxId>
      <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>
      <OrgnlPmtInfId>20190218-587412-04</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000026</OrgnlTxId>
      <TxSts>ACCP</TxSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">500000.48</InstdAmt>
```

```
            </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: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>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>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <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>
```

```
        </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>
```

```
            <Nm>Alkuperäinen Maksaja</Nm>
         </UltmtDbtr>
         <Dbtr>
            <Nm>Firma Oy</Nm>
         </Dbtr>
         <DbtrAcct>
            <Id>
               <IBAN>FI0750009420105728</IBAN>
            </Id>
         </DbtrAcct>
      </OrgnlTxRef>
   </TxInfAndSts>
   <TxInfAndSts>
      <OrgnlPmtInfId>20190218-587412-03</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000022</OrgnlTxId>
      <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>
      <OrgnlPmtInfId>20190218-587412-04</OrgnlPmtInfId>
      <OrgnlTxId>201902185UTV00000026</OrgnlTxId>
      <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>
      </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>
```

```
            <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>
```

```
            </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>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:20022: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>
        <OrgnlGrpInfAndSts>
            <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>
```

```
        </OrgnlGrpInfAndSts>
        <TxInfAndSts>
            <OrgnlPmtInfId>20190901-123456-01</OrgnlPmtInfId>
            <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>
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
            <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>
```

```
                    <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>
        <OrgnlGrpInfAndSts>
            <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>
        </OrgnlGrpInfAndSts>
        <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>
```

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>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
         <OrgnlCreDtTm>2020-02-03T17:24:00+02:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <GrpSts>ACSC</GrpSts>
      </OrgnlGrpInfAndSts>
      <TxInfAndSts>
         <OrgnlPmtInfId>PAIN2PmtIDBnBSCT20200203Pay11</OrgnlPmtInfId>
         <OrgnlInstrId>P2BInsIDBnBSCT20200203Pay11</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>Yritys Oy</Nm>
```

```
            </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>
      <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>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>
```

```
   </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>
```

```
</GrpHdr>
<OrgnlGrpInfAndSts>
   <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
   <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
   <OrgnlCreDtTm>2020-02-04T17:24:00+02:00</OrgnlCreDtTm>
   <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
   <GrpSts>RJCT</GrpSts>
</OrgnlGrpInfAndSts>
<TxInfAndSts>
   <OrgnlPmtInfId>20190901-123456-01
   </OrgnlPmtInfId>
   <OrgnlInstrId>P2BInsIDBnBSCT20200203Pay11
   </OrgnlInstrId>
   <OrgnlEndToEndId>9834454645554699
   </OrgnlEndToEndId>
   <OrgnlTxId>202002045UTH00000187</OrgnlTxId>
   <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>Yritys 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>
```

```
<NtryDtls>
    <Btch>
        <PmtInfId>201910101-123456-01</PmtInfId>
        <NbOfTxs>1</NbOfTxs>
    </Btch>
    <TxDtls>
        <Refs>
            <MsgId>MsgId_20190129-00009</MsgId>
            <AcctSvcrRef>191102ACCTSTMTARCH04</AcctSvcrRef>
            <InstrId>201910101-123456-01</InstrId>
            <EndToEndId>9834454645554699</EndToEndId>
        </Refs>
        <AmtDtls>
            <InstdAmt>
                <Amt Ccy="USD">250.9</Amt>
                <CcyXchq>
                    <SrcCcy>USD</SrcCcy>
                    <TrgtCcy>EUR</TrgtCcy>
                    <UnitCcy>EUR</UnitCcy>
                     <XchqRate>1.3389</XchqRate>
                     <QtnDt>2019-02-11T14:12:02+03:00</QtnDt>
                </CcyXchq>
            </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>
        </AmtDtls>
        <Chrgs>
            <Amt Ccy="EUR">0.0</Amt>
            <Br>SHAR</Br>
        </Chrgs>
        <RltdPties>
            <Dbtr>
                <Nm>Firma Oy</Nm>
            </Dbtr>
            <UltmtDbtr>
                <Nm>Alkuperäinen Maksaja</Nmr>
            </UltmtDbtr>
            <Cdtr>
                <Nm>Ewing Oil</Nm>
                <PstlAdr>
                    <Ctry>US</Ctry>
                    <AdrLine>5th Avenue</AdrLine>
                    <AdrLine>5th Avenue</AdrLine>
                    </PstlAdr>
```

```
                    </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>
            </TxDtls>
        </NtryDtls>
    </Ntry>
  </Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
```

3 Example responses to cancellation request

3.1 Report on technical validation (content check)

3.1.1 Report on rejected technical validation

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

```
                    </Id>
                  </Othr>
                 </OrgId>
                </Id>
              </Pty>
             </Assgne>
            <CreDtTm>2019-09-08T16:10:30</CreDtTm>
            </Assgnmt>
            <Sts>
              <AssgnmentCxlConf>True</AssgnmentCxlConf>
            </Sts>
            <CxlDtls>
              <OrgnlGrpInfAndSts>
               <OrgnlGrpCxlId>CANCEL001</OrgnlGrpCxlId>
               <OrgnlMsgId>PAYMENT001</OrgnlMsgId>
               <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
               <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>
          </RsltnOfInvstgtn>
```

3.2 Report for cancellation request processing

3.2.1 Report for successfully processed cancellation request

```
          <RsltnOfInvstgtn>
            <Assgnmt>
              <Id>CANCROI/100928/ROI001</Id>
               <Assgnr>
                 <Agt>
                   <FinInstnId>
                     <BIC>OKOYFIHH</BIC>
                   </FinInstnId>
                 </Agt>
               </Assgnr>
               <Assgne>
                 <Pty>
                      <Nm>ABC Corporation</Nm>
                        <Id>
                            <OrgId>
                                 <Othr>
                                   <Id>088899996</Id>
                                    <SchmeNm>
                                      <Cd>BANK</Cd>
                                    </ScmeNm>
                                 </Id>
                            </Othr>
                           </OrgId>
                         </Id>
                 </Pty>
               </Assgne>
            <CreDtTm>2019-09-08T16:10:30</CreDtTm>
            </Assgnmt>
            <Sts>
```

```
      <AssgnmentCxlConf>True</AssgnmentCxlConf>
     </Sts>
     <CxlDtls>
       <OrgnlGrpInfAndSts>
        <OrgnlGrpCxlId>CANCEL001</OrgnlGrpCxlId>
        <OrgnlMsgId>PAYMENT001</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
        <OrgCreDtTm>2019-09-08T16:10:30</OrgCreDtTm>
        <OrgnlNbOfTxs>3</OrgnlnbofTxs>
        <OrgnlCtrlSum>333,33</OrgnlCtrlSum>
      <GrpCxlSts>ACCR</GrpCxlSts>
      <OrgnlPmtinfAndSts>
      <OrgnlPmtInfId>PMT000001</OrgnlPmtInfId>
      <PmtInfCxlSts>ACCR</PmtInfCxlSts>
    </RsltnOfInvstgtn>
```

3.2.2 Notification for partially successful cancellation request

```
<RsltnOfInvstgtn>
 <Assgnmt>
  <Id>CANCROI/100928/ROI002</Id>
   <Assgnr>
    <Agt>
     <FinInstnId>
       <BIC>OKOYFIHH</BIC>
     </FinInstnId>
    </Agt>
   </Assgnr>
   <Assgne>
    <Pty>
     <Nm>ABC Corporation</Nm>
     <Id>
      <OrgId>
       <Othr>
           <Id>088899996</Id>
          <SchmeNm>
           <Cd>BANK</Cd>
          </ScmeNm>
        </Id>
       </Othr>
      </OrgId>
     </Id>
    </Pty>
   </Assgne>
  <CreDtTm>2019-09-08T16:10:30</CreDtTm>
  </Assgnmt>
  <Sts>
  <AssgnmentCxlConf>True</AssgnmentCxlConf>
  </Sts>
  <CxlDtls>
  <OrgnlGrpInfAndSts>
   <OrgnlMsgId>ABC/100928/CCT01</OrgnlMsgId>
   <OrgnlMsgNmId>pacs.001.001.02</OrgnlMsgNmId>
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   <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
   <GrpCxlSts>PACR</GrpCxlSts>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
   <OrgnlPmtInfCxlId>PMTCXL0001</OrgnlPmtInfCxlId>
   <OrgnlPmtInfId>ABC/086</OrgnlPmtInfId>
   <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
  <TxInfAndSts>
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```
<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>
</RsltnOfInvstgtn>
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3.2.3 Report on a totally rejected cancellation request

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<RsltnOfInvstgtn>
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    <Id>CANCRO3/100928/ROI003</Id>
     <Assgnr>
       <Agt>
         <FinInstnId>
          <BIC>OKOYFIHH</BIC>
         </FinInstnId>
       </Agt>
     </Assgnr>
     <Assgne>
       <Pty>
           <Nm>ABC Corporation</Nm>
             <Id>
                 <OrgId>
                     <Othr>
                       <Id>088899996</Id>
                       <SchmeNm>
                         <Cd>BANK</Cd>
                       </ScmeNm>
                     </Id>
                 </Othr>
               </OrgId>
             </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
```

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```
            </AddtlInf>
          </Rsn>
        </CxlStsRsnInf>
       </OrgnlPmtInfAndSts
       <OrgnlPmtinfAndSts>
         <OrgnlPmtInfId>PMT000003</OrgnlPmtInfId>
         <PmtInfCxlSts>RJCR</PmtInfCxlSts>
         <CxlStsRsnInf>
           <Rsn>
             <Prtry>NARR</Prtry>
             <AddtlInf>Payment cancellation not allowed
             </AddtlInf>
           </Rsn>
       </CxlStsRsnInf>
       </OrgnlPmtInfAndSts
     </OrgnlGrpInfAndSts>
  </CxlDtls>
</RsltnOfInvstgtn>
```