OP's C2B-services
Example messages
Pain 03
Payment transfer products
August 2020

OP reserves the right to changes

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1 Example messages

```
<CstmrCdtTrfInitn>
    <GrpHdr>
        <MsgId>20190102-0000001</MsgId>
        <CreDtTm>2019-01-12T09:00:01+02:00</CreDtTm>
        <NbOfTxs>6</NbOfTxs>
        <CtrlSum>20000.00</CtrlSum>
        <InitgPty>
            <Nm>Firma Oy</Nm>
            <PstlAdr>
                <Ctry>FI</Ctry>
                <AdrLine>Teollisuuskatu 1</AdrLine>
                <AdrLine>00550 Helsinki</AdrLine>
            </PstlAdr>
        </InitgPty>
    </GrpHdr>
```

1.1 SEPA-payment

```
    <PmtInf>
        <PmtInfId>20190102-123456-01</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
        <ReqdExctnDt>2019-05-10</ReqdExctnDt>
        <Dbtr>
            <Nm>Firma Oy</Nm>
            <Id>
                <OrgId>
                    <Othr>
                        <Id>12345678900</Id>
                        <SchmeNm>
                            <Cd>BANK</Cd>
                        </SchmeNm>
                    </Othr>
                </OrgId>
            </Id>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>FI2550001520322972</IBAN>
            </Id>
            <Ccy>EUR</Ccy>
```

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```
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BIC>OKOYFIHH</BIC>
            </FinInstnId>
        </DbtrAgt>
        <ChrgBr>SLEV</ChrgBr>
        <CdtTrfTxInf>
            <PmtId>
                <EndToEndId>9834454645554699</EndToEndId>
            </PmtId>
            <Amt>
                <InstdAmt Ccy="EUR">150</InstdAmt>
            </Amt>
            <CdtrAgt>
                <FinInstnId>
                    <BIC>GENODEFF</BIC>
                </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                <Nm>Warenhaus Koln</Nm>
                <PstlAdr>
                    <Ctry>DE</Ctry>
                    <AdrLine>Kirchenstrasse 3</AdrLine>
                    <AdrLine>DE-26458 Koln GERMANY</AdrLine>
                </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>20190814-123456-01</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
            <CtgyPurp>
                <Cd>SALA</Cd>
```

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```
    </CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2019-08-14</ReqdExctnDt>
<Dbtr>
    <Nm>Firma Oy</Nm>
    <Id>
        <OrgId>
            <Othr>
                <Id>12345678900</Id>
                <SchmeNm>
                    <Cd>BANK</Cd>
                </SchmeNm>
            </Othr>
        </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>
    <Amt>
        <InstdAmt Ccy="EUR">2000</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>OKOYFIHH</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Pekka Palkansaaja</Nm>
        <PstlAdr>
            <Ctry>FI</Ctry>
            <AdrLine>Kotikatu 1</AdrLine>
            <AdrLine>00100 Helsinki</AdrLine>
        </PstlAdr>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>010160-777H</Id>
```

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```
                    <SchmeNm>
                        <Cd>SOSE</Cd>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>FI5158410220025201</IBAN>
        </Id>
    </CdtrAcct>
    <Purp>
        <Cd>SALA</Cd>
    </Purp>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>98344546455632</EndToEndId>
    </PmtId>
    <PmtTpInf>
            <SvcLvl>
                <Cd>URGP</Cd>
            </SvcLvl>
     </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="EUR">450</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>OKOYFIHH</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Ella Eläkkeensaaja</Nm>
        <PstlAdr>
            <Ctry>FI</Ctry>
            <AdrLine>Kotikatu 1</AdrLine>
            <AdrLine>00100 Helsinki</AdrLine>
        </PstlAdr>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>150540-123T</Id>
                    <SchmeNm>
                        <Cd>SOSE</Cd>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </Cdtr>
```

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```
        <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>
                <SvcLvl>
                    <Cd>URGP</Cd>
                </SvcLvl>
         </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">350.50</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NDEAFIHH</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Oy Yritys Ab</Nm>
            <PstlAdr>
                <Ctry>FI</Ctry>
                <AdrLine>Hämeenkatu 1</AdrLine>
                <AdrLine>00100 Helsinki</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>FI7210423000000226</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>Pikamaksusuoritus laskuunne 69854/31.7.2019</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
```

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1.4 Urgent payment batch

```
<PmtInf>
    <PmtInfId>20190814-123456-01</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <SvcLvl>
            <Cd>URGP</Cd>
        </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2019-08-14</ReqdExctnDt>
    <Dbtr>
        <Nm>Firma Oy</Nm>
        <Id>
            <OrgId>
                <Othr>
                    <Id>12345678900</Id>
                    <SchmeNm>
                        <Cd>BANK</Cd>
                    </SchmeNm>
                </Othr>
            </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>
        <Amt>
            <InstdAmt Ccy="EUR">150</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NDEAFIHH</BIC>
            </FinInstnId>
        </CdtrAgt>
```

```
            <Cdtr>
                <Nm>Oy Yritys Ab</Nm>
                <PstlAdr>
                    <Ctry>FI</Ctry>
                    <AdrLine>Hämeenkatu 1</AdrLine>
                    <AdrLine>00100 Helsinki</AdrLine>
                </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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
   <CstmrCdtTrfInitn>
      <GrpHdr>
         <MsgId>P2BBSCT20200203Try11</MsgId>
         <CreDtTm>2020-02-03T10:24:00+03:00</CreDtTm>
         <NbOfTxs>1</NbOfTxs>
         <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>
```

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```
<Dbtr>
   <Id>
      <OrgId>
         <Othr>
            <Id>181161163</Id>
            <SchmeNm>
               <Cd>BANK</Cd>
            </SchmeNm>
         </Othr>
      </OrgId>
   </Id>
</Dbtr>
<DbtrAcct>
   <Id>
      <IBAN>FI2550001520322972</IBAN>
   </Id>
</DbtrAcct>
<DbtrAgt>
   <FinInstnId>
      <BIC>OKOYFIHH</BIC>
   </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
   <PmtId>
      <In-strId>P3InstIDBatch0P20P202002031</InstrId>
      <EndTo-EndId>9834454645554699</EndToEndId>
   </PmtId>
   <Amt>
      <InstdAmt Ccy="EUR">9.60</InstdAmt>
   </Amt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtrAgt>
      <FinInstnId>
         <BIC>DABAFIHH</BIC>
      </FinInstnId>
   </CdtrAgt>
   <Cdtr>
      <Nm>Yritys Oy</Nm>
      <PstlAdr>
         <Ctry>FI</Ctry>
         <AdrLine>HELSINKI</AdrLine>
      </PstlAdr>
   </Cdtr>
   <CdtrAcct>
      <Id>
```

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```
            <IBAN>FI2112345600000785</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>viesti</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

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>
                <Othr>
                    <Id>086222228</Id>
                    <SchmeNm>
                        <Cd>BANK</Cd>
                    </SchmeNm>
                </Othr>
            </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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
   <CstmrCdtTrfInitn>
      <GrpHdr>
         <MsgId>P2BBSCT20200203Try11</MsgId>
         <CreDtTm>2020-02-04T10:24:00+03:00</CreDtTm>
         <NbOfTxs>1</NbOfTxs>
         <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>2020-02-04</ReqdExctnDt>
<Dbtr>
   <Id>
      <OrgId>
         <Othr>
            <Id>058858851</Id>
            <SchmeNm>
               <Cd>BANK</Cd>
            </SchmeNm>
         </Othr>
      </OrgId>
   </Id>
</Dbtr>
<DbtrAcct>
   <Id>
      <IBAN>FI2550001520322972</IBAN>
   </Id>
</DbtrAcct>
<DbtrAgt>
   <FinInstnId>
      <BIC>OKOYFIHH</BIC>
   </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
   <PmtId>
      <In-strId>P2BInsIDBnBSCT20200203Pay11</InstrId>
      <EndTo-EndId>9834454645554699</EndToEndId>
   </PmtId>
   <Amt>
      <InstdAmt Ccy="EUR">7.77</InstdAmt>
   </Amt>
   <CdtrAgt>
      <FinInstnId>
         <BIC>DABAFIHH</BIC>
      </FinInstnId>
   </CdtrAgt>
   <Cdtr>
      <Nm>Yritys Oy</Nm>
      <PstlAdr>
         <Ctry>FI</Ctry>
         <AdrLine>Helsinki</AdrLine>
      </PstlAdr>
   </Cdtr>
   <CdtrAcct>
      <Id>
         <IBAN>FI2112345600000785</IBAN>
      </Id>
   </CdtrAcct>
   <RmtInf>
```

```
            <Ustrd>viesti</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
      </PmtInf>
   </CstmrCdtTrfInitn>
</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.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
   <CstmrCdtTrfInitn>
      <GrpHdr>
         <MsgId>P2BBSCT20200203Try11</MsgId>
         <CreDtTm>2020-02-04T10:24:00+03:00</CreDtTm>
         <NbOfTxs>1</NbOfTxs>
         <InitgPty>
            <Nm>Firma Oy</Nm>
         </InitgPty>
      </GrpHdr>
      <PmtInf>
         <PmtInfId>20190901-123456-01</PmtInfId>
         <PmtMtd>TRF</PmtMtd>
         <PmtTpInf>
            <SvcLvl>
               <Cd>SEPA</Cd>
            </SvcLvl>
         </PmtTpInf>
         <ReqdExctnDt>2020-02-04</ReqdExctnDt>
         <Dbtr>
            <Id>
               <OrgId>
                  <Othr>
                     <Id>058858851</Id>
                     <SchmeNm>
                        <Cd>BANK</Cd>
                     </SchmeNm>
                  </Othr>
               </OrgId>
            </Id>
         </Dbtr>
         <DbtrAcct>
            <Id>
               <IBAN>FI2550001520322972</IBAN>
            </Id>
         </DbtrAcct>
         <DbtrAgt>
            <FinInstnId>
               <BIC>OKOYFIHH</BIC>
            </FinInstnId>
         </DbtrAgt>
         <ChrgBr>SLEV</ChrgBr>
         <CdtTrfTxInf>
            <PmtId>
               <In-strId>P2BInsIDBnBSCT20200203Pay11</InstrId>
               <EndTo-EndId>9834454645554699</EndToEndId>
            </PmtId>
```

```
            <PmtTpInf>
               <LclInstrm>
                  <Cd>INST</Cd>
               </LclInstrm>
            </PmtTpInf>
            <Amt>
               <InstdAmt Ccy="EUR">7.77</InstdAmt>
            </Amt>
            <CdtrAgt>
               <FinInstnId>
                  <BIC>DABAFIHH</BIC>
               </FinInstnId>
            </CdtrAgt>
            <Cdtr>
               <Nm>Yritys Oy</Nm>
               <PstlAdr>
                  <Ctry>FI</Ctry>
                  <AdrLine>Helsinki</AdrLine>
               </PstlAdr>
            </Cdtr>
            <CdtrAcct>
               <Id>
                  <IBAN>FI2112345600000785</IBAN>
               </Id>
            </CdtrAcct>
            <RmtInf>
               <Ustrd>viesti</Ustrd>
            </RmtInf>
         </CdtTrfTxInf>
      </PmtInf>
   </CstmrCdtTrfInitn>
</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 7.00 €. (net total)

```
<InstrPrty>NORM</InstrPrty>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
            <Cd>PERI</Cd>
        </LclInstrm>


<RmtInf>
    <Strd>
        <RfrdDocInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>CINV</Cd>
                </CdOrPrtry>
            </Tp>
        </RfrdDocInf>
        <RfrdDocAmt>
            <RmtdAmt Ccy="EUR">27.00</RmtdAmt>
        </RfrdDocAmt>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>SCOR</Cd>
                </CdOrPrtry>
            </Tp>
            <Ref>111111118</Ref>
        </CdtrRefInf>
    </Strd>
    <Strd>
        <RfrdDocInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>CREN</Cd>
                </CdOrPrtry>
            </Tp>
            <RltdDt>2019-01-04</RltdDt>
        </RfrdDocInf>
        <RfrdDocAmt>
            <CdtNoteAmt Ccy="EUR">20.00</CdtNoteAmt>
        </RfrdDocAmt>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
```

```
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
                </Tp>
                <Ref>121212128</Ref>
            </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>
                <Othr>
                    <Id>12345678900</Id>
                    <SchmeNm>
                        <Cd>BANK</Cd>
                    </SchmeNm>
                </Othr>
            </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>
```

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```
        </Amt>
        <ChrgBr>SHAR</ChrgBr>
        <CdtrAgt>
            <FinInstnId>
                <BIC>IRVTUS3N</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Ewing Oil</Nm>
            <PstlAdr>
                <Ctry>US</Ctry>
                <AdrLine>5th Avenue</AdrLine>
                <AdrLine>Dallas</AdrLine>
                <AdrLine>TEXAS 1234</AdrLine>
                <AdrLine>USA</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <Othr>
                    <Id>9876543210</Id>
                </Othr>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>Invoice 5656</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
```

1.10 International payment – payment order (clearing-code)

```
<CdtTrfTxInf>
  <PmtId>
      <InstrId>InstrId_2019_039</InstrId>
      <EndToEndId>e2e_040</EndToEndId>
  </PmtId>
  <Amt>
     <InstdAmt Ccy="USD">25.21</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
     <FinInstnId>
          <ClrSysMmbId>
                  <<ClrSysId>
                        <Cd>USABA</Cd>
                  </ClrSysId>
                  <MmbId>123456789</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 kahdessa 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>
```

```
            <Ctry>IN</Ctry>
            <AdrLine>Indian Street 3</AdrLine>
            <AdrLine>Indiala</AdrLine>
            <AdrLine>Kalkuta</AdrLine>
            <AdrLine>INDIA</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>C-310312345</Id>
            </Othr>
        </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>
            <Ctry>TR</Ctry>
            <AdrLine>Ata 7</AdrLine>
            <AdrLine>Istanbul</AdrLine>
            <AdrLine>TURKEY</AdrLine>
        </PstlAdr>
    </Cdtr>
    <RmtInf>
        <Ustrd>Reservation 7878799</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
```

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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>
                        <Ctry>FI</Ctry>
                        <AdrLine>Teollisuuskatu 1</AdrLine>
                        <AdrLine>00550 Helsinki</AdrLine>
                        <AdrLine>FINLAND</AdrLine>
                    </PstlAdr>
                </Cdtr>
                   <CdtrAcct>
                        <Id>
                             <IBAN>FI2550001520322972</IBAN>
                        </Id>
                   </CdtrAcct>
                <RmtInf>
                    <Ustrd>Invoice 5656</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
```

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 KO8SL 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 KO8SL DT0114.9KMT4200010001</GrpCxlId>
          <OrgnlMsgId>;8)G57 RE3LL TS0114.DN0B420000</OrgnlMsgId>
          <OrgnlMsgNmId>pain.001.01.03</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 KO8SL 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

```
<?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>
            <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.001.01.03</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>
```

2 Example response messages

2.1 Report on technical validation

2.1.1 Report on accepted technical validation

```
<CstmrPmtStsRpt>
        <GrpHdr>
            <MsgId>1539869</MsgId>
            <CreDtTm>2019-06-08T12:01:10+03:00</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>20190102-0000001</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
            <GrpSts>ACTC</GrpSts>
        </OrgnlGrpInfAndSts>
    </CstmrPmtStsRpt>
```

2.1.2 Report on rejected technical validation

```
<CstmrPmtStsRpt>
        <GrpHdr>
            <MsgId>1539869</MsgId>
            <CreDtTm>2019-06-08T12:01:10+03:00</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>20190102-0000001</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
            <GrpSts>RJCT</GrpSts>
               <StsRsnInf>
                 <Rsn>
                     <Cd>NARR</Cd>
                 </Rsn>
                 <AddtlInf>pain.001.001.03 could not be processed, please verify structure.
cvc-datatype-valid.1.2.1: '4847,37'</AddtlInf>
                 <AddtlInf>is not a valid value for 'decimal'.cvc-type.3.1.3: The value
'4847,37' of element 'CtrlSum' is not val</AddtlInf>
                 <AddtlInf>id.</AddtlInf>
```

```
            </StsRsnInf>
        </OrgnlGrpInfAndSts>
    </CstmrPmtStsRpt>
```

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.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>4582644</MsgId>
         <CreDtTm>2019-02-18T13:31:37+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>MsgId_20190218-00001</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <GrpSts>ACCP</GrpSts>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
         <OrgnlPmtInfId>20190218-123456-01</OrgnlPmtInfId>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <OrgnlCtrlSum>90.08</OrgnlCtrlSum>
         <PmtInfSts>ACCP</PmtInfSts>
         <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>ACCP</DtldSts>
            <DtldCtrlSum>90.08</DtldCtrlSum>
         </NbOfTxsPerSts>
         <TxInfAndSts>
            <OrgnlTxRef>
               <Amt>
                  <InstdAmt Ccy="EUR">90.08</InstdAmt>
               </Amt>
               <ReqdExctnDt>2019-02-18</ReqdExctnDt>
               <UltmtDbtr>
                  <Nm>Alkuperäinen Maksaja</Nm>
               </UltmtDbtr>
               <Dbtr>
                  <Nm>Firma Oy</Nm>
               </Dbtr>
               <DbtrAcct>
                  <Id>
                     <IBAN>FI9250009420108078</IBAN>
                  </Id>
               </DbtrAcct>
            </OrgnlTxRef>
         </TxInfAndSts>
      </OrgnlPmtInfAndSts>
   </CstmrPmtStsRpt>
</Document>
```

2.2.2 Report on partially accepted content validation

The payload contains four batches:

Batch 1
- credit transfer of 27,10 is OK
- credit transfer of 22,85 has an incorrect reference
- credit transfer of 111.730,33 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
- 610,27
- 130,64

Batch 3
- credit transfer of 525,74 is OK
- credit transfer of 140,98 is OK

Batch 4
- credit transfer of 500.000,54 is OK

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>4582646</MsgId>
         <CreDtTm>2019-02-18T13:31:39+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>MsgId_20190218-000008</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
         <GrpSts>PART</GrpSts>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
         <OrgnlPmtInfId>20190218-258741-01</OrgnlPmtInfId>
         <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
         <OrgnlCtrlSum>111780.28</OrgnlCtrlSum>
         <PmtInfSts>PART</PmtInfSts>
         <NbOfTxsPerSts>
            <DtldNbOfTxs>2</DtldNbOfTxs>
            <DtldSts>ACCP</DtldSts>
            <DtldCtrlSum>111757.43</DtldCtrlSum>
         </NbOfTxsPerSts>
         <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>RJCT</DtldSts>
            <DtldCtrlSum>22.85</DtldCtrlSum>
         </NbOfTxsPerSts>
```

```
<TxInfAndSts>
   <OrgnlInstrId>InstrId_123654789</OrgnlInstrId>
   <OrgnlEndToEndId>e2e-123654789</OrgnlEndToEndId>
   <TxSts>RJCT</TxSts>
   <StsRsnInf>
      <Rsn>
         <Cd>NARR</Cd>
      </Rsn>
      <AddtlInf>Incorrect reference.</AddtlInf>
   </StsRsnInf>
   <OrgnlTxRef>
      <Amt>
         <InstdAmt Ccy="EUR">22.85</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>FI3341391020006619</IBAN>
         </Id>
      </CdtrAcct>
      <UltmtCdtr>
         <Nm>Lopullinen Saaja</Nm>
      </UltmtCdtr>
   </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
   <OrgnlPmtInfId>20190218-258741-02</OrgnlPmtInfId>
   <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
   <OrgnlCtrlSum>740.91</OrgnlCtrlSum>
   <PmtInfSts>RJCT</PmtInfSts>
   <StsRsnInf>
      <Rsn>
         <Cd>DT01</Cd>
      </Rsn>
      <AddtlInf>Incorrect due date</AddtlInf>
   </StsRsnInf>
   <NbOfTxsPerSts>
      <DtldNbOfTxs>2</DtldNbOfTxs>
      <DtldSts>RJCT</DtldSts>
      <DtldCtrlSum>740.22</DtldCtrlSum>
   </NbOfTxsPerSts>
   <TxInfAndSts>
      <OrgnlTxRef>
         <Amt>
            <InstdAmt Ccy="EUR">740.91</InstdAmt>
```

```
            </Amt>
            <ReqdExctnDt>2019-01-08</ReqdExctnDt>
            <UltmtDbtr>
               <Nm>Alkuperäinen Maksaja</Nm>
            </UltmtDbtr>
            <Dbtr>
               <Nm>Firma Oy</Nm>
            </Dbtr>
            <DbtrAcct>
               <Id>
                  <IBAN>FI0750009420105728</IBAN>
               </Id>
            </DbtrAcct>
         </OrgnlTxRef>
      </TxInfAndSts>
   </OrgnlPmtInfAndSts>
   <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190218-258741-03</OrgnlPmtInfId>
      <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
      <OrgnlCtrlSum>666.72</OrgnlCtrlSum>
      <PmtInfSts>ACCP</PmtInfSts>
      <NbOfTxsPerSts>
         <DtldNbOfTxs>2</DtldNbOfTxs>
         <DtldSts>ACCP</DtldSts>
         <DtldCtrlSum>666.72</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
         <OrgnlTxRef>
            <Amt>
               <InstdAmt Ccy="EUR">666.72</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>
   </OrgnlPmtInfAndSts>
   <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190109-258741-04</OrgnlPmtInfId>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
      <PmtInfSts>ACCP</PmtInfSts>
      <NbOfTxsPerSts>
         <DtldNbOfTxs>1</DtldNbOfTxs>
         <DtldSts>ACCP</DtldSts>
         <DtldCtrlSum>500000.54</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
         <OrgnlTxRef>
            <Amt>
               <InstdAmt Ccy="EUR">500000.54</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>
   </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</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.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>4582652</MsgId>
         <CreDtTm>2019-02-18T13:35:15+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>MsgId_20190218-00001</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <GrpSts>ACSP</GrpSts>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
         <OrgnlPmtInfId>20190218-123456-01</OrgnlPmtInfId>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <OrgnlCtrlSum>90.08</OrgnlCtrlSum>
         <PmtInfSts>ACSP</PmtInfSts>
         <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>ACSP</DtldSts>
            <DtldCtrlSum>90.08</DtldCtrlSum>
         </NbOfTxsPerSts>
         <TxInfAndSts>
            <OrgnlTxRef>
               <Amt>
                  <InstdAmt Ccy="EUR">90.08</InstdAmt>
               </Amt>
               <ReqdExctnDt>2019-02-18</ReqdExctnDt>
               <UltmtDbtr>
                  <Nm>Alkuperäinen Maksaja</Nm>
               </UltmtDbtr>
```

```
            <Dbtr>
               <Nm>Firma Oy</Nm>
            </Dbtr>
            <DbtrAcct>
               <Id>
                  <IBAN>FI9250009420108078</IBAN>
               </Id>
            </DbtrAcct>
         </OrgnlTxRef>
      </TxInfAndSts>
   </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

2.3.2 Report on partly accepted payload ('pain')

The payload contains four batches:

Batch 1

- credit transfer of 27,10 is OK
- credit transfer of 22,85 incorrect reference -> payment rejected upon receipt
- credit transfer of 111.730,33 is OK

Batch 2 old due date, whole batch rejected upon receipt

- 610,27 €
- 130,64 €

Batch 3

- payment 525,74 processed
- payment 140,98 processed

Batch 4

- credit transfer of 500.000,54 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.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>4582654</MsgId>
         <CreDtTm>2019-02-18T13:35:19+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>MsgId_20190218-000008</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
         <GrpSts>PART</GrpSts>
      </OrgnlGrpInfAndSts>
```

```
<OrgnlPmtInfAndSts>
   <OrgnlPmtInfId>20190218258741-01</OrgnlPmtInfId>
   <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
   <OrgnlCtrlSum>111757.43</OrgnlCtrlSum>
   <PmtInfSts>PDNG</PmtInfSts>
   <StsRsnInf>
      <Rsn>
         <Cd>AM04</Cd>
      </Rsn>
      <AddtlInf>Insufficient funds</AddtlInf>
   </StsRsnInf>
   <NbOfTxsPerSts>
      <DtldNbOfTxs>3</DtldNbOfTxs>
      <DtldSts>PDNG</DtldSts>
      <DtldCtrlSum>111757.43</DtldCtrlSum>
   </NbOfTxsPerSts>
   <TxInfAndSts>
      <OrgnlTxRef>
         <Amt>
            <InstdAmt Ccy="EUR">111757.43</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>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
   <OrgnlPmtInfId>20190218-258741-03</OrgnlPmtInfId>
   <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
   <OrgnlCtrlSum>666.72</OrgnlCtrlSum>
   <PmtInfSts>ACSP</PmtInfSts>
   <NbOfTxsPerSts>
      <DtldNbOfTxs>2</DtldNbOfTxs>
      <DtldSts>ACSP</DtldSts>
      <DtldCtrlSum>666.72</DtldCtrlSum>
   </NbOfTxsPerSts>
   <TxInfAndSts>
      <OrgnlTxRef>
         <Amt>
            <InstdAmt Ccy="EUR">666.72</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>
      </OrgnlPmtInfAndSts>
      <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>20190218-258741-04</OrgnlPmtInfId>
        <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
        <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
        <PmtInfSts>PDNG</PmtInfSts>
        <StsRsnInf>
          <Rsn>
            <Cd>AM04</Cd>
          </Rsn>
          <AddtlInf>Insufficient funds</AddtlInf>
        </StsRsnInf>
        <NbOfTxsPerSts>
          <DtldNbOfTxs>1</DtldNbOfTxs>
          <DtldSts>PDNG</DtldSts>
          <DtldCtrlSum>500000.54</DtldCtrlSum>
        </NbOfTxsPerSts>
        <TxInfAndSts>
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="EUR">500000.54</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>
      </OrgnlPmtInfAndSts>
    </CstmrPmtStsRpt>
</Document>
```

2.3.3 The response message only contains payments awaiting sufficient funds

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrPmtStsRpt>
      <GrpHdr>
        <MsgId>4582633</MsgId>
        <CreDtTm>2019-02-18T14:02:17+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
        <OrgnlMsgId>MsgId_20190218-00008</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
        <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
        <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
        <GrpSts>PDNG</GrpSts>
      </OrgnlGrpInfAndSts>
```

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```
<OrgnlPmtInfAndSts>
   <OrgnlPmtInfId>20190218-258741-01</OrgnlPmtInfId>
   <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
   <OrgnlCtrlSum>111757.43</OrgnlCtrlSum>
   <PmtInfSts>PDNG</PmtInfSts>
   <StsRsnInf>
      <Rsn>
         <Cd>AM04</Cd>
      </Rsn>
      <AddtlInf>Insufficient funds</AddtlInf>
   </StsRsnInf>
   <NbOfTxsPerSts>
      <DtldNbOfTxs>2</DtldNbOfTxs>
      <DtldSts>PDNG</DtldSts>
      <DtldCtrlSum>111757.43</DtldCtrlSum>
   </NbOfTxsPerSts>
   <TxInfAndSts>
      <OrgnlTxRef>
         <Amt>
            <InstdAmt Ccy="EUR">111757.43</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>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
   <OrgnlPmtInfId>20190218-258741-04</OrgnlPmtInfId>
   <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
   <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
   <PmtInfSts>PDNG</PmtInfSts>
   <StsRsnInf>
      <Rsn>
         <Cd>AM04</Cd>
      </Rsn>
      <AddtlInf>Insufficient funds</AddtlInf>
   </StsRsnInf>
   <NbOfTxsPerSts>
      <DtldNbOfTxs>1</DtldNbOfTxs>
      <DtldSts>PDNG</DtldSts>
      <DtldCtrlSum>500000.54</DtldCtrlSum>
   </NbOfTxsPerSts>
   <TxInfAndSts>
      <OrgnlTxRef>
         <Amt>
            <InstdAmt Ccy="EUR">500000.54</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>
   </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</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.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>4582675</MsgId>
         <CreDtTm>2019-02-18T17:32:03+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>MsgId_20190218-000008</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
         <GrpSts>RJCT</GrpSts>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
         <OrgnlPmtInfId>20190109-258741-01</OrgnlPmtInfId>
         <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
         <OrgnlCtrlSum>111757.43</OrgnlCtrlSum>
         <PmtInfSts>RJCT</PmtInfSts>
         <StsRsnInf>
            <Rsn>
               <Cd>AM04</Cd>
            </Rsn>
            <AddtlInf>Insufficient funds</AddtlInf>
         </StsRsnInf>
         <NbOfTxsPerSts>
            <DtldNbOfTxs>2</DtldNbOfTxs>
            <DtldSts>RJCT</DtldSts>
            <DtldCtrlSum>111757.43</DtldCtrlSum>
         </NbOfTxsPerSts>
         <TxInfAndSts>
            <OrgnlTxRef>
               <Amt>
                  <InstdAmt Ccy="EUR">111757.43</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>
   </OrgnlPmtInfAndSts>
   <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190218-258741-04</OrgnlPmtInfId>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
      <PmtInfSts>RJCT</PmtInfSts>
      <StsRsnInf>
         <Rsn>
            <Cd>AM04</Cd>
         </Rsn>
         <AddtlInf> Insufficient funds </AddtlInf>
      </StsRsnInf>
      <NbOfTxsPerSts>
         <DtldNbOfTxs>1</DtldNbOfTxs>
         <DtldSts>RJCT</DtldSts>
         <DtldCtrlSum>500000.54</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
         <OrgnlTxRef>
            <Amt>
               <InstdAmt Ccy="EUR">500000.54</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>
   </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</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.002.001.03">
```

```
<CstmrPmtStsRpt>
    <GrpHdr>
        <MsgId>1316426908834</MsgId>
        <CreDtTm>2019-09-19T13:08:28.834+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
        <OrgnlMsgId>123456789</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
        <GrpSts>ACSC</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>20190901-123-01</OrgnlPmtInfId>
        <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
        <OrgnlCtrlSum>1.24</OrgnlCtrlSum>
        <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>ACSC</DtldSts>
            <DtldCtrlSum>1.24</DtldCtrlSum>
        </NbOfTxsPerSts>
        <TxInfAndSts>
            <OrgnlInstrId>instrid</OrgnlInstrId>
            <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
            <TxSts>ACSC</TxSts>
            <AcctSvcrRef>593728B70003</AcctSvcrRef>
            <OrgnlTxRef>
                <Amt>
                    <InstdAmt Ccy="EUR">1.24</InstdAmt>
                </Amt>
                <ReqdExctnDt>2019-09-19</ReqdExctnDt>
                <DbtrAcct>
                    <Id>
                        <IBAN>FI1258410220039095</IBAN>
                    </Id>
                </DbtrAcct>
                <CdtrAcct>
                    <Id>
                        <IBAN>FI2758410220035721</IBAN>
                    </Id>
                </CdtrAcct>
            </OrgnlTxRef>
        </TxInfAndSts>
    </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</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.002.001.03">
```

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```
<CstmrPmtStsRpt>
    <GrpHdr>
        <MsgId>1316770988216</MsgId>
        <CreDtTm>2019-09-23T12:43:08.216+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
        <OrgnlMsgId>123456789</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
        <GrpSts>RJCT</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>20190920-123456-01</OrgnlPmtInfId>
        <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
        <OrgnlCtrlSum>1.24</OrgnlCtrlSum>
        <PmtInfSts>RJCT</PmtInfSts>
        <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>RJCT</DtldSts>
            <DtldCtrlSum>1.24</DtldCtrlSum>
        </NbOfTxsPerSts>
        <TxInfAndSts>
            <OrgnlInstrId>instrid</OrgnlInstrId>
            <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
            <TxSts>RJCT</TxSts>
            <StsRsnInf>
                <Rsn>
                    <Cd>AC01</Cd>
                </Rsn>
                <AddtlInf>Incorrect payee's account.</AddtlInf>
            </StsRsnInf>
            <OrgnlTxRef>
                <Amt>
                    <InstdAmt Ccy="EUR">1.24</InstdAmt>
                </Amt>
                <ReqdExctnDt>2019-09-23</ReqdExctnDt>
                <DbtrAcct>
                    <Id>
                        <IBAN>FI1258410220039095</IBAN>
                    </Id>
                </DbtrAcct>
                <CdtrAcct>
                    <Id>
                        <IBAN>FI5051009420103111</IBAN>
                    </Id>
                </CdtrAcct>
            </OrgnlTxRef>
        </TxInfAndSts>
    </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

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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.002.001.03">
    <CstmrPmtStsRpt>
        <GrpHdr>
            <MsgId>1317097820647</MsgId>
            <CreDtTm>2019-09-27T07:30:20.647+03:00</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>123456789</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
            <GrpSts>PDNG</GrpSts>
        </OrgnlGrpInfAndSts>
        <OrgnlPmtInfAndSts>
            <OrgnlPmtInfId>20190920-123456-01</OrgnlPmtInfId>
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
            <OrgnlCtrlSum>1.24</OrgnlCtrlSum>
            <NbOfTxsPerSts>
                <DtldNbOfTxs>1</DtldNbOfTxs>
                <DtldSts>PDNG</DtldSts>
                <DtldCtrlSum>1.24</DtldCtrlSum>
            </NbOfTxsPerSts>
            <TxInfAndSts>
                <OrgnlInstrId>instrid</OrgnlInstrId>
                <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
                <TxSts>PDNG</TxSts>
                <StsRsnInf>
                    <Rsn>
                        <Cd>NARR</Cd>
                    </Rsn>
                    <AddtlInf>Unclear, contact your own bank.</AddtlInf>
                </StsRsnInf>
                <OrgnlTxRef>
                    <Amt>
                        <InstdAmt Ccy="EUR">1.24</InstdAmt>
                    </Amt>
                    <ReqdExctnDt>2019-09-27</ReqdExctnDt>
                    <DbtrAcct>
                        <Id>
                            <IBAN>FI1258410220039095</IBAN>
                        </Id>
                    </DbtrAcct>
                    <CdtrAcct>
                        <Id>
                            <IBAN>FI2112345600000785</IBAN>
                        </Id>
                    </CdtrAcct>
                </OrgnlTxRef>
            </TxInfAndSts>
```

```
        </OrgnlPmtInfAndSts>
    </CstmrPmtStsRpt>
</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.002.001.03">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>1580741873319</MsgId>
         <CreDtTm>2020-02-03T16:57:53.319+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>TESTPAIN3OPTOOP202002031</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
         <OrgnlPmtInfId>P3SINGLEPmtInfOP2OP202002031</OrgnlPmtInfId>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <OrgnlCtrlSum>9.60</OrgnlCtrlSum>
         <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>ACSC</DtldSts>
            <DtldCtrlSum>9.60</DtldCtrlSum>
         </NbOfTxsPerSts>
         <TxInfAndSts>
            <OrgnlInstrId>P3InstIDBatchOP2OP202002031</OrgnlInstrId>
            <OrgnlEndToEndId>9834454645554699
            </OrgnlEndToEndId>
            <TxSts>ACSC</TxSts>
            <AcctSvcrRef>20200203598526010048</AcctSvcrRef>
            <OrgnlTxRef>
               <Amt>
                  <InstdAmt Ccy="EUR">9.60</InstdAmt>
               </Amt>
               <ReqdExctnDt>2020-02-03</ReqdExctnDt>
               <MndtRltdInf>
                  <AmdmntInfDtls>
                     <OrgnlCdtrAgt>
                        <FinInstnId>
                           <BIC>DABAFIHH</BIC>
                        </FinInstnId>
                     </OrgnlCdtrAgt>
```

```
            </AmdmntInfDtls>
         </MndtRltdInf>
         <DbtrAcct>
            <Id>
               <IBAN>FI2550001520322972</IBAN>
            </Id>
         </DbtrAcct>
         <Cdtr>
            <Nm>Yritys Oy</Nm>
            <PstlAdr>
               <Ctry>FI</Ctry>
            </PstlAdr>
         </Cdtr>
         <CdtrAcct>
            <Id>
               <IBAN>FI2112345600000785</IBAN>
            </Id>
         </CdtrAcct>
      </OrgnlTxRef>
   </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</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.002.001.03"
   xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>5303034</MsgId>
         <CreDtTm>2020-02-04T14:34:05+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2020-02-04T10:24:00+03:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <GrpSts>ACSP</GrpSts>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
         <OrgnlPmtInfId>20190901-123456-01</OrgnlPmtInfId>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <OrgnlCtrlSum>7.77</OrgnlCtrlSum>
```

```
        <PmtInfSts>ACSP</PmtInfSts>
        <NbOfTxsPerSts>
          <DtldNbOfTxs>1</DtldNbOfTxs>
          <DtldSts>ACSP</DtldSts>
          <DtldCtrlSum>7.77</DtldCtrlSum>
        </NbOfTxsPerSts>
        <TxInfAndSts>
          <OrgnlTxRef>
            <Amt>
              <InstdAmt Ccy="EUR">7.77</InstdAmt>
            </Amt>
            <ReqdExctnDt>2020-02-04</ReqdExctnDt>
            <Dbtr>
              <Nm>Firma Oy</Nm>
            </Dbtr>
            <DbtrAcct>
              <Id>
                <IBAN>FI2550001520322972</IBAN>
              </Id>
            </DbtrAcct>
          </OrgnlTxRef>
        </TxInfAndSts>
      </OrgnlPmtInfAndSts>
    </CstmrPmtStsRpt>
</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.002.001.03"
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrPmtStsRpt>
      <GrpHdr>
        <MsgId>5303032</MsgId>
        <CreDtTm>2020-02-04T14:34:05+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
        <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
        <OrgnlCreDtTm>2020-02-04T10:24:00+03:00</OrgnlCreDtTm>
        <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
        <GrpSts>ACSP</GrpSts>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>20190901-123456-01</OrgnlPmtInfId>
```

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```
        <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
        <OrgnlCtrlSum>7.77</OrgnlCtrlSum>
        <PmtInfSts>ACSP</PmtInfSts>
        <NbOfTxsPerSts>
           <DtldNbOfTxs>1</DtldNbOfTxs>
           <DtldSts>ACSP</DtldSts>
           <DtldCtrlSum>7.77</DtldCtrlSum>
        </NbOfTxsPerSts>
        <TxInfAndSts>
           <OrgnlTxRef>
              <Amt>
                 <InstdAmt Ccy="EUR">7.77</InstdAmt>
              </Amt>
              <ReqdExctnDt>2020-02-04</ReqdExctnDt>
              <Dbtr>
                 <Nm>Firma Oy</Nm>
              </Dbtr>
              <DbtrAcct>
                 <Id>
                    <IBAN>FI2550001520322972</IBAN>
                 </Id>
              </DbtrAcct>
           </OrgnlTxRef>
        </TxInfAndSts>
     </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</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.002.001.03"
   xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
   <CstmrPmtStsRpt>
      <GrpHdr>
         <MsgId>5303038</MsgId>
         <CreDtTm>2020-02-04T14:36:35+02:00</CreDtTm>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
         <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
         <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
         <OrgnlCreDtTm>2020-02-04T10:24:00+03:00</OrgnlCreDtTm>
         <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
         <GrpSts>RJCT</GrpSts>
      </OrgnlGrpInfAndSts>
      <TxInfAndSts>
```

```
        <OrgnlInstrId>P2BInsIDBnBSCT20200203Pay11</OrgnlInstrId>
        <OrgnlEndToEndId>9834454645554699
        </OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>MS03</Cd>
          </Rsn>
          <AddtlInf>Reason not specified. Please contact the
            beneficiary about how to settle the transaction.
          </AddtlInf>
        </StsRsnInf>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">2.00</InstdAmt>
          </Amt>
          <ReqdExctnDt>2020-02-04</ReqdExctnDt>
          <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>
        </OrgnlTxRef>
      </TxInfAndSts>
    </CstmrPmtStsRpt>
</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:schemaLocation="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>
                            <SchmeNm>
                                <Cd>BANK</Cd>
                            </SchmeNm>
                        </Othr>
                    </OrgId>
                </Id>
            </MsgRcpt>
        </GrpHdr>
        <Ntfctn>
            <Id>4575875871</Id>
            <CreDtTm>2019-02-11T18:00:02+03:00</CreDtTm>
            <Acct>
                <Id>
                    <IBAN>FI2550001520322972</IBAN>
                </Id>
                <Svcr>
                    <FinInstnId>
                        <BIC>OKOYFIHH</BIC>
                    </FinInstnId>
                </Svcr>
            </Acct>
            <Ntry>
                <Amt Ccy="XXX">208.52</Amt>
                <CdtDbtInd>DBIT</CdtDbtInd>
                <Sts>BOOK</Sts>
                <BookgDt>
                    <Dt>2019-11-02</Dt>
                </BookgDt>
                <BkTxCd>
                    <Prtry>
                        <Cd>Veloitus</Cd>
                    </Prtry>
                </BkTxCd>
                <NtryDtls>
                    <Btch>
                        <PmtInfId>201910101-123456-01</PmtInfId>
                        <NbOfTxs>1</NbOfTxs>
                    </Btch>
```

```
<TxDtls>
    <Refs>
        <AcctSvcrRef>191102ACCTSTMTARCH04</AcctSvcrRef>
        <InstrId>201910101-123456-01</InstrId>
         <EndToEndId>983445464555469 9</EndToEndId>
    </Refs>
    <AmtDtls>
        <InstdAmt>
            <Amt Ccy="USD">208.52</Amt>
            <CcyXchq>
               <TrgtCcy>EUR</TrgtCcy>
               <UnitCcy>USD</UnitCcy>
               <XchqRate>0.8341</XchqRate>
               <QtnDt>2019-02-11T14:12:02+03:00</QtnDt>
                                              </CcyXchq>
        </InstdAmt>
        <CntrValAmt>
            <Amt>250</Amt>
        </CntrValAmt>
    </AmtDtls>
    <Chrgs>
        <Br>SHAR</Br>
    </Chrgs>
    <RltdPties>
        <Dbtr>
            <Nm>Firma Oy</Nm>
            <Id>
               <OrgId>
                 <Othr>
                     <Id>12345678900</Id>
                  </Othr>
               </OrgId>
            </Id>
        </Dbtr>
        <Cdtr>
            <Nm>Ewing Oil</Nm>
            <PstlAdr>
               <Ctry>US</Ctry>
               <AdrLine>5th Avenue</AdrLine>
               <AdrLine>5th Avenue</AdrLine>
               <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>
            </RltdAgts>
            <RmtInf>
                <Ustrd>Invoice 5656</Ustrd>
            </RmtInf>
            <RltdDts>
                <AccptncDtTm>2019-11-02</AccptncDtTm>
            </RltdDts>
        </TxDtls>
    </NtryDtls>
</Ntry>
```

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.001.001.03</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.001.001.03</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.001.001.03</OrgnlMsgNmId>
  <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>
  <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>2019-09-29</OrgnlReqdExctnDt>
  <OrgnlInstrId>ABC/100928/CCT01/2</OrgnlInstrId>
  <TxCxlSts>ACCR</TxCxlSts>
        <OrgnlInstdAmt Ccy="EUR">1020.00</OrgnlInstdAmt>
        <OrgnlReqdExctnDt>2019-09-29</OrgnlReqdExctnDt>
  </TxInfAndSts>
 </OrgnlPmtInfAndSts>
</RsltnOfInvstgtn>
```

3.2.3 Report on a totally rejected cancellation request

```
<RsltnOfInvstgtn>
  <Assgnmt>
    <Id>CANCR03/100928/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.001.001.03</OrgnlMsgNmId>
     <OrgCreDtTm>2019-09-08T16:12:30</OrgCreDtTm>
    <GrpCxlSts>RJCR</GrpCxlSts>
    <OrgnlPmtinfAndSts>
    <OrgnlPmtInfId>PMT000002</OrgnlPmtInfId>
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