CONFIDENTIAL
30.6.2026

Outgoing payments

Service description

Pain.001.001.02

Pain.002.001.02

samlink

A Kyndryl Company

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1 SEPA CREDIT TRANSFER, APPLICATION GUIDELINE

The application guideline describes the use of the ISO 20022 Customer Credit Transfer Initiation message (message sent from the customer to the bank) and the Payment Status Report message (message sent from the bank to the customer) in SEPA credit transfers. The descriptions are based on the current approved SEPA Credit Transfer Implementation Guidelines version 2.3.

In addition to SEPA credit transfers, payment data according to this application guideline may also include foreign payments and POPS express transfer.

The application guideline will be maintained with new versions of the SEPA Credit Transfer Implementation Guidelines.

1.1 UNIFI AND ISO 20022

UNIFI (UNIversal Financial Industry message scheme) and ISO 20022 (International Organization for Standardization) refer to the same thing as far as payment transactions are concerned; a framework agreed jointly between companies, banks and organisations representing the financial industry as the financial industry standard and to develop the standards.

ISO 20022 messages are based on XML (Extensible Markup Language) technology, which has become more commonplace with the Internet.

1.2 SEPA AND ISO 20022

European banks, the European Central Bank, the national central banks and the European Commission are creating the Single Euro Payments Area (SEPA). The purpose is that consumers, companies and organisations will be able to pay and receive euro-denominated payments with the same conditions, rights and obligations regardless of whether the payment is made within a country or between different countries. The objective is to create uniform practices and standard level for basic payment services. In addition to basic services, banks may also choose to offer their customers a variety of additional services.

The SEPA Credit Transfer Rulebook and Implementation Guidelines versions can be found on the EPC (European Payments Council) page at www.europeanpaymentscouncil.eu. The Finnish SEPA migration plan can be found on the Federation of Finnish Financial Services site www.fkl.fi. The migration plans of other countries can be found at www.sepa.eu.

1.3 ISO 20022 MESSAGE DESCRIPTION IN SAMLINK CONNECTIONS

The purpose of this description is to describe the data content of the ISO 20022 payment message and feedback message from the point of view of SEPA and foreign payments when data is submitted to Samlink. XML express transfer to bank accounts in banks operating in Finland is also described in this guideline. The new information is highlighted.

The message description of the ISO standard message sent by the customer to the bank (C2B – Customer to Bank) including the data elements required by SEPA is ”CustomerCreditTransferInitiationV02” and the XML schema identifier is ”pain.001.001.02.xsd”.

The message description of the ISO standard feedback message sent by the bank to the customer (B2C – Bank To Customer) is ”PaymentStatusReportV02” and the XML schema identifier is ”pain.002.001.02.xsd”

The complete ISO 20022 message descriptions and ISO 20022 Message Usage Guide can be found at the ISO site www.iso20022.org. The site also includes the payment traffic code lists used by ISO (Payments External Code Lists).

The ISO 20022 schemas can be downloaded from the ISO site. It is recommended that the schemas found on the Internet are not used for validating XML files but rather use the schemas saved in the customer's local directory (the availability of schemas on the Internet may make the processing of the data more difficult or cause delays).

For the time being, XML express transfers submitted as payment data are forwarded to the receiving operating in Finland through the POPS network between banks.

If the payment data also contains foreign payments, they will be processed at the originator's bank and forwarded to the beneficiary customer according to the foreign payment processing rules separately from SEPA payments.

1.4 SUBMISSION OF SEPA-XML CREDIT TRANSFER DATA

The originator makes a separate agreement on the submission of SEPA-XML credit transfer data with the originator's bank.

The credit transfer data may contain both SEPA credit transfers, POPS instant payments and foreign payments.

When making payroll computation systems and bank connection software SEPA-compliant, it is important to notice the changes that will take place in paying salaries and pensions.

The most evident change is that the bank will not be provided payment date in the payment data but the due date. The correct due date ensures that the payments reach the beneficiaries on the right date, and issuing it is the responsibility of the originator or the originator's system.

The SEPA credit transfer standard does not include the concept of "payment date." Instead of a payment date, the date on which the originator's account is charged is provided in the order to pay, on the basis of which the banks make sure that the salaries and pensions are in the beneficiaries' accounts in all banks operating in Finland on the payday. This due date must be a banking day, and it must be the banking day preceding the payday.

XML express transfer data can be submitted to Samlink for processing on normal banking days between 8:00 am and 2:55 pm and on Holy Thursday and on New Year's Eve between 8:00 am and 11.55 am. We recommend that the data being submitted only contain express transfers. However, we are, for the time being, receiving XML express transfers also in the same batch with other payments, however always as a separate Payment

Information part. If the recipient is not included in the POPS system, the POPS instant payment will be changed to a SEPA credit transfer.

A separate application identifier has been specified for XML express transfer data. We recommend that the specific application identifier (XF) is used. For the time being, XML express transfer data can be submitted using the application identifier for the SEPA XML credit transfer data.

An XML express transfer is specified using the Instruction Priority value HIGH.

1.4.1 SEPA-XML data application identifier

The SEPA-XML credit transfer data application identifier is	XL
The SEPA credit transfer data feedback application identifier is	XF
The XML express transfer data application identifier is	XP

1.4.2 Receipt of SEPA-XML data in Web Services

The receipt of data and feedback will be described in a separate description (www.samlink.fi/software-services).

1.5 Payment information on payment transactions

In payment processing, as of 15 November 2026, only structured or hybrid addresses (a combination of structured and unstructured address formats) will be used. Support for unstructured addresses in payment files will end on 15 November 2026.

The change affects both SEPA credit transfers and foreign payments. For SEPA credit transfers, providing address information is not mandatory, whereas for international payments, providing address information is mandatory.

1.5.1 Structured address

A structured address must not contain unstructured address information, i.e. the AdrLine element. A structured address must include at least:

- Town Name
- Country (country code)

It is also recommended to provide additional structured address details, such as at least Street Name and Postal Code.

1.5.2 Hybrid address

A hybrid address is a combination of structured and unstructured address information.

A hybrid address must include at least:

- Address Line (free format address)
- Town Name
- Country Code (country code)

A hybrid address may include a maximum of two (2) Address Line elements for unstructured address information. Additional structured address details may also be included in a hybrid address, such as Postal Code.

Structured address details must not be repeated in the unstructured address field, as this may lead to payment rejection. For example, country and city information should not be repeated in the AdrLine field.

1.5.3 Handling of the address information

Incorrectly provided address information is not forwarded in SEPA credit transfers, whereas in foreign payments it will result in the rejection of the payment.

For foreign payments, both the beneficiary's and the beneficiary bank's address details are forwarded only in hybrid format. We recommend using a hybrid address (AdrLine, TwnNm, Ctry, PstlCd) for foreign payments. An address provided in structured format will be converted by the bank into a hybrid address.

The payer's address stored in the bank's customer records is forwarded to the beneficiary's financial institution. Any payer address information provided in the pain.001 message will not be forwarded in the payment message to the beneficiary's financial institution.

2 C2B PAYMENT MESSAGE (CUSTOMER CREDIT TRANSFER INITIATION) STRUCTURE

2.1 PARTIES TO THE PAYMENT

The table below describes the ISO concepts of the different parties involved in the payment chain.

Party ISO 20022	Synonyms	Description

Debtor	*Originator* *Ordering* *Party Buyer*	*Account holder* Payer Buyer	The party whose account is debited.
Ultimate Debtor	*Originator Reference Party*	*Original invoice recipient, invoiced party*	The party who has originally purchased goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the invoice recipient is a different party from the originator.
Initiating Party			The party forming the payment data. This can be the originator, an agency or a company's in-house service centre. A party that physically transmits the payment data to the bank does not appear in this role in the payment message.
Creditor	*Beneficiary* *Seller*	*Payment recipient* *Seller*	The party whose account is credited.
Ultimate Creditor	*Ultimate Beneficiary* *Beneficiary Reference Party*	*Final recipient*	The party ultimately receiving the payment. For example, the payment is credited to a financing company's account, but the ultimate beneficiary is the financing company's client.
Debtor agent	*Bank (Originating Bank Originator's Bank Payer's Bank)*	*Payer's bank*	The party is the originator's account bank.
Creditor agent	*Bank (Beneficiary's Bank Seller's Bank)*	*Beneficiary's bank*	The party is the beneficiary's account bank.

2.2 PAYMENT MESSAGE STRUCTURE

The payment message is comprised of three parts preceded by the root element of the entire message (<Document>)

- Group Header
- Payment Information
- Credit Transfer Transaction Information.

The root element must contain at least one xsi:schemaLocation attribute used for indicating the schema used and its version. If this attribute is not present, the data will be rejected.

2.2.1 Group Header – A-part

Group Header is only once in the payment message, and it contains the common identifier information of the message. These include the message sender's identifying information, a reference identifying the message (MessageIdentification) and creation time (CreationDateAndTime). A Group Header and the payments included in it comprise a single transmission batch/file.

2.2.2 Payment Information – B-part

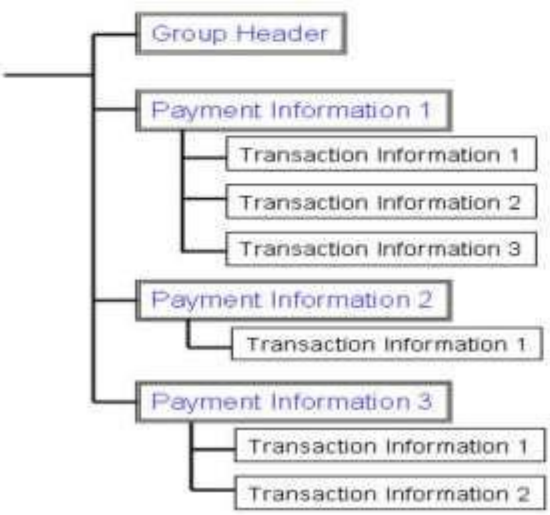
There can be several Payment Information parts in a payment message. It includes charging-related data elements. This includes the originator's/account holder's information (Debtor), payment account (Debtor Account), payment type (PaymentTypeInformation) and due date (Requested Execution Date). The Payment Information part is repeated if, for example, the charge due date and/or charging account change.

2.2.3 Credit Transfer Transaction Information – C-part

Credit Transfer Transaction Information is a part repeated within the Payment Information part. It includes credit-related data elements. These include the beneficiary (Creditor), beneficiary's bank (Creditor Agent), beneficiary's account (Creditor Account) and invoice identification data (RemittanceInformation).

2.3 PAYMENT MESSAGE STRUCTURE

A MIXED message contains several Payment Information parts under which one or more Credit Transfer Transaction Information parts are attached.



When transmitting SEPA-XML data to Samlink, the MIXED structure is used.

2.4 PAYMENT MESSAGE CHARGE ENTRY OPTIONS

The payment message is processed so that the Payment Information part becomes a single charge to the originator's account when the payments included in the Payment Information part are all SEPA credit transfers. The BatchBooking code will not be checked.

If the SEPA credit transfers are to be charged individually from the originator's account, separate Payment Information is composed for each payment.

A separate Payment Information part has to be made for each express transfer. An express transfer is specified using the InstructionPriority value HIGH.

If a euro-denominated Payment Information part contains both SEPA credit transfers and foreign payments, one charge is made for the SEPA credit transfers and the foreign payments will be processed separately as individual charges.

If foreign currency-denominated foreign payments are transmitted in the data or if the charging account is a foreign currency account (separate Payment Information part), they will be processed according to the foreign payment processing rules and charged from the customer's account individually.

2.5 PAYMENT MESSAGE CONTENT

The data content of the payment message required by SEPA credit transfer is described in the table below. The table contains those data elements of the ISO 20022 standard that are connected with SEPA-XML credit transfer and are either compulsory or optional when submitting data to Samlink. The application guidelines of a credit transfer to be processed as a foreign payment (non-SEPA payment) are described in the foreign payment column.

The payments are forwarded only on the basis of the data in the table data fields. If the message contains other ISO data fields, they will not be processed.

Explanations of the table columns:

Message data	SEPA credit transfer rule or application guideline	Foreign payment rule or application guideline

"Message data" column

- Level identifier in the heading level (A – Group Header, B – Payment
- Information or C – Credit Transfer Transaction Information)
- Data element name

- (1..1) means compulsory and occurs only once
- (1..n) compulsory and can occur an unlimited number of times
- (0..1) optional and occurs only once
- (0..n) optional and can occur an unlimited number of times
- ">> " means that the data element is an element subordinate to the preceding
- level
- {Or ... Or} means that the elements are alternative (Choice).

"Rule or application guideline" columns

- Element description and original ISO specification for some of the data
- "Component" means that the data element is a group-level specification
- including subelements
- "AOS data field" means that the element is additional information agreed by
- Finnish banks to the AOS (Additional Optional Services) SEPA Credit
- Transfer Rulebook and Implementation Guidelines version 2.3.
- 11
- "SEPA CT: AT-xx", if the element is data from SEPA Credit Transfer
- Rulebook and Implementation Guidelines version 2.3.
- The element data content for SEPA credit transfer and foreign payment where
- the data contents differ
- Processing rules for some of the data

The ISO 20022 description and XML schema specifications are available on the www.iso20022.org site.

2.5.1 Group Header

Group Header includes the common identifying information for all the payments included in the payment message.

Message data	**SEPA credit transfer rule or application guideline**	**Foreign payment special rule or application guideline**
A Group Header		

MessageIdentification (1..1)	An identifier identifying the payment message, provided by the composer of the payment message. The bank does not check the content. We recommend that the data is identifying data for a certain period. The data is returned to the customer with, for example, error feedback.	
CreationDateTime (1..1)	Payment message creation time (date and time) provided by the payment message initiator.	
BatchBooking (0..1)	This data is not checked; a joint charge will be made for the SEPA credit transfer Payment Information part, see section 2.4	Does not apply to foreign payments, which are always processed one by one.
NumberOfTransactions (1..1)	The number of individual transactions in the payment message, or Credit Transfer Transaction Information (C-parts) number of payments. The message will be rejected if the quantity does not match the number submitted to the bank.	
Grouping (1..1)	See section 2.3	
InitiatingParty (1..1):	Sender's information	
>>Name (0..1)	Sender's name	
>> PostalAddress (0..1)	Content is not checked	
>>> AddressLine (0..5)	Content is not checked	
>>> Country (1..1)	Content is not checked	
>> Identification (1..1)	Sender's identifier	

>>> OrganisationIdentification	Sender's identifier	

The sender's information is provided in the Group Header, but it is not checked or used when processing payments.

2.5.2 Payment Information

Payment Information includes charging-related data elements. The data is common with the payment transactions associated with this Payment Information (C-part).

The SEPA credit transfer does not include an express transfer feature, so all SEPA credit transfers are processed with InstructionPriority NORM.

Foreign payments are processed using the foreign payment processing rules.

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline
B Payment Information		
PaymentInformation Identification (0..1)	Identifier of the PaymentInformation part provided by the payment message composer, ”transmission batch identifier.” Use of the identifier is recommended. The data is returned on the bank statement.	

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline

PaymentMethod (1..1)	PaymentMethod indicates the payment method - ”TRF” – compulsory with a SEPA credit transfer	The following payment methods are allowed with foreign payments: ”TRF” – payment order ”CHK” – SWIFT cheque, in which case the payment does not have the receiving bank's BIC code or the beneficiary's account number ”TRF” – express order, in addition to this ServiceLevel/Priority = URGP For EEA countries the only allowed code value is
PaymentTypeInformation (0..1) :	Defines the payment type.	
>>InstructionPriority	InstructionPriority indicates the payment processing speed. Only value "NORM" is in use for SEPA payments, an XML express transfer is indicated with the value ”HIGH”.	
>>ServiceLevel (0..1)	For SEPA credit transfers “SEPA”	Foreign payment express order URGP
>> CategoryPurpose (0..1)	SALA, salary, pension and other so-called regular payments (see section 2.6). SEPA CT: AT-45 - Category Purpose of the Credit Transfer The subject of the payment is provided in the data element Purpose of the Credit Transfer.	

Message data	**SEPA credit transfer rule or application guideline**	**Foreign payment special rule or application guideline**

RequestedExecutionDate (1..1)	Charge/due date provided by the customer **SEPA CT: AT-07** – Requested Execution Date of the Instruction	
Debtor (1..1)	The party whose account is debited.	
>>Name (0..1)	Originator's name. Compulsory data for a SEPA credit transfer. **SEPA CT: AT-02** – Name of the Originator The name of the account holder of the payment account which is retrieved from the bank's system is forwarded to the recipient. If necessary the address information is forwarded also.	For foreign payments, the originator's name and address is retrieved from the bank's system.
>> PostalAddress (0..1)	Originator's address **SEPA CT: AT-03** – Address of the Originator If originator's address information is provided it is not validated or used in the payments.	If originator's name and address information are provided they are not validated or used in the payments.
>>> AddressLine (0..5)	Only data for two address lines can be used as the originator's address lines.	
>>> Country (1..1)	Originator's country code. The country code must be a valid ISO standard-compliant code, such as FI or DE. The country code is compulsory if an address is provided.	

>> Identification (0..1)	Originator's ID. Compulsory data for a SEPA credit transfer. Transmitted to the recipient (depending on the receiving country's and financial institution's laws, practices and systems). The bank does not check the data. **SEPA CT: AT-10** – Originator Identification code	

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline
{Or >>> OrganisationIdentification (1..1)	Company identifier In accordance with the electronic bank statement description (KTO), only one of the identifiers below is transmitted to the beneficiary's bank statement.	
>>>>BIC (0..1)	Bank Identifier Code. Not in use.	
>>>>IBEI (0..1)	International Business Entity Identifier. Not in use.	
>>>>BEI (0..1)	Business Entity Identifier. Not in use.	
>>>>EANGLN (0..1)	Global Location Number. Not in use.	
>>>>CHIPSUniversalIdentification (0..1)	(United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID). Not in use.	
>>>>DUNS (0..1)	Data Universal Numbering System. Not in use.	

>>>> BankPartyIdentification (0..1)	Service identifier, compulsory data. (not transmitted to the beneficiary's bank or the beneficiary) Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client. The length of the service identifier is 9 characters, the service identifier is agreed with the bank.	The service identifier is 9 characters long. The service identifier is agreed with the bank. Compulsory data.
>>>>TaxIdentificationNumber (0..1)	Number assigned by a tax authority to an entity. Not in use.	
>>>> ProprietaryIdentification (0..1)		
>>>>> Identification	Originator's Business ID. The data is transmitted to the beneficiary. Unique and unambiguous identifier for an organisation that is allocated by an institution.	
>>>>> Issuer	Entity that assigns the identification. Not in use.	

Message data	**SEPA credit transfer rule or application guideline**	**Foreign payment special rule or application guideline**
Or} >>> PrivateIdentification	Not in use	
DebtorAccount (1..1):	Payment charge account. Only an IBAN-format account is allowed. Charge accounts are agreed by way of an agreement.	Charge account
>>Identification		
>>>IBAN	**SEPA CT: AT-01** – Account Number of the Originator	

Or} >>>BBAN		
>>Currency		Account currency ISO code
DebtorAgent (1..1)	Originator's account bank. Only BIC code allowed. **SEPA CT: AT-06** – BIC of the Originator Bank	
UltimateDebtor (0..1)	The party who has originally purchased goods or services and to whom the seller has sent the invoice (original originator, invoiced party). Ultimate Debtor is used when the invoice recipient is a different party from the originator.	Not in use in foreign payments.
>>Name (0..1)	Name of the recipient of the original invoice **SEPA CT: AT-08**	
Or} >> Identification (0..1)	Identifier of the recipient of the original invoice **SEPA CT: AT-09** Only one identifier is possible	
ChargeBearer (0..1)	Indicates the party (parties) liable for payment-related fees. Only "SLEV" (= FollowingService level) is allowed for a SEPA credit transfer.	The following payment methods are allowed for foreign payments: CRED = BorneByCreditor, V DEBT = BornebyDebtor, T SHAR = Shared, J For a foreign payment, BLANK is interpreted as SHAR Only SHAR allowed to EEA-country. For foreign payments, ChargeBearer should be provided at level C. If

		ChargeBearer is provided at the PmtInf level, the same code applies to all CreditTransfers included in the PmtInfo in question

2.5.3 Credit Transfer Transaction Information

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline
C Credit Transfer Transaction Information		
PaymentIdentification (1..1)		
>> InstructionIdentification (0..1)	Identifier of a transaction provided by the originator, used between the originator and the originator's bank. The data is returned on the bank statement.	Customer's own information in a foreign payment. For foreign payments submitted in XML format, no VLU2 feedback is provided and the information is not returned to the originator on the electronic bank statement, so providing one's own information in a payment message is unnecessary.

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline

>> EndToEndIdentification (1..1)	The identifier of the transaction provided by the originator, transmitted to both the originator and the beneficiary. The bank does not check the content of the data. **SEPA CT: AT-41** – Originator's Reference to the Credit Transfer	Max. 30 characters for foreign payments. The data is transmitted to the beneficiary as the first 35 characters of the payment subject in the format /ROC/e2eid. The maximum length of the other payment subject is 105 characters in this case
PaymentTypeInformation (0..1)	Not used at the level of an individual payment	
>> ServiceLevel (0..1)	Not in use	
>> CategoryPurpose (0..1)	Not in use	
Amount (1..1)	Payment amount	
>> InstructedAmount (1..1)	Payment currency and amount, only EUR allowed for a SEPA credit transfer. **SEPA CT: AT-04** – Amount of the Credit Transfer	Other currencies are also allowed in this field for foreign payments. If the currency attribute differs from the charge account currency, the payment amount is debited from the account in the account currency in question. The payment is remitted to the beneficiary in the specified payment currency.

Or}
 	
>> EquivalentAmount
 	
>>> Amount
 	
>>> CurrencyOfTransfer
		It is not recommended that the payment amount be provided in this field. However, if this field is used, the payment amount and its currency are specified in the Amount field.
		The CurrencyOfTransfer field must have the same currency as the currency attribute of the Amount field. CurrencyOfTransfer data is not processed.

>>ExchangeRateInformation (0..1)		

>>> ContractIdentification (0..1)		Exchange rate agreement number for foreign payments

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline
ChargeBearer (0..1)	Cf. B9. If this data is specified in the Payment Information part (B-part), it is ignored in the C-part. Only "SLEV" (= FollowingService level) is allowed for a SEPA credit transfer.	The following payment methods are allowed for foreign payments: CRED = BorneByCreditor, DEBT = BornebyDebtor, SHAR = Shared
ChequeInstruction (0..1)		Only used for foreign cheques / swift cheques
> ChequeType (0..1)		BCHQ
> DeliveryMethod (0..1)		
Or} >> Prtry (1..1)		- value SWIFT if a swift cheque is concerned
{Or >> Cd		
UltimateDebtor (0..1)	If this data is specified in the Payment Information part (B-part), the data in this data field is ignored.	Not in use in foreign payments.

Message data	SEPA credit transfer rule or application guideline	Foreign payment special rule or application guideline

CreditorAgent (0..1)	Beneficiary's account bank The beneficiary's account bank must be SEPA-compliant. ISO definition: Financial institution servicing an account for the creditor.	BIC is not mandatory. However, it is recommended to provide the information if available. Not in use if the payment is remitted as a cheque
>>FinancialInstitutionIdentification	Identifier of the beneficiary's bank	
>>>BIC	BIC code of the beneficiary's account bank, **SEPA CT: AT-23** – BIC of the Beneficiary Bank	
Or} >>>CombinedIdentification		Used in foreign payments only
>>>>BIC		
>>>>ClearingSystemMemberIdentification		If BIC code for the beneficiary bank is not available, the following information has to be provided: Beneficiary bank's clearing code and beneficiary bank's name and the following address information as mandatory: • AdrLine • AdrLine 2 (voluntary) • TwnNm • Ctry OR If BIC code and clearing code for the beneficiary bank are not available, the following information has to be provided:

		Name of the beneficiary bank and • AdrLine • AdrLine 2 (voluntary) • TwnNm • Ctry

>>>>>Id		The Clearing code must be specified in a format compliant with the ISO Payments External Code List, such as USABA123456789 (USA Routing number, Fedwire, Nacha) HKNCC123 (Hong Kong bank Code)
>>>>> Name		
>>>>>PostalAddress		Hybrid address is recommended.
>>>>>>AddressLine (0..2)		
>>>>>>PostalCode (0..1)		
>>>>>>Town name (0..1)		
>>>>>>Country (1..1)		
Creditor (0..1)	The party whose account is credited. Compulsory data with SEPA CT.	

>>Name (0..1)	Beneficiary's name. Compulsory data. **SEPA CT: AT-21 –** Name of the Beneficiary	The length of the name is 70 characters in a foreign payment.
>> PostalAddress (0..1)	Beneficiary's address **SEPA CT: AT-22** – Address of the Beneficiary	
>>> AddressLine (0..2)	Only data for two address lines can be used as the beneficiary's address lines in a SEPA credit transfer. If beneficiary's address is provided, the following minimum information is required: - Ctry - TwnNm	Maximum two lines for address lines. Minimum address information has to be provided: - AdrLine - TwnNm - Ctry
>>> PostalCode (0..1)		PstCd is recommended information.
>>> TownName (1..1)	Beneficiary's town name. TownName is mandatory information if any address information is provided.	Beneficiary's town name is mandatory information.
>>> Country (1..1)	Beneficiary's country code. The country code must be a valid ISO standard-compliant code, such as FI or DE. The country code is mandatory if any address information is provided.	Beneficiary's country code is mandatory.
{Or >> Identification (0..1)	Beneficiary's ID **SEPA CT: AT-24** – Beneficiary Identification code	

{Or >>> OrganisationIdentification	Company's identifier, only one identifier is allowed.	
Or} >>> PrivateIdentification	Private person's identifier	
CreditorAccount (0..1)	Beneficiary's account Only IBAN allowed for a SEPA credit transfer.	For a foreign payment, the account format may also be something other than IBAN. Not in use if the payment is remitted as a cheque
>>CreditorAccountIdentification	Format of the beneficiary's account	
>>>IBAN	**SEPA CT: AT-20** – Account Number Beneficiary	
>>>BBAN		Allowed in a foreign payment
>>>ProprietaryAccount		Allowed in a foreign payment
InstructionForDebtorAgent (0..1)		Instructions to the beneficiary's bank, used in foreign payments.

UltimateCreditor (0..1)	The party ultimately receiving the payment. For example, the payment is credited to a financing company's account, but the ultimate beneficiary is the financing company's client.	
>>Name (0..1)	Name of the ultimate beneficiary of the payment **SEPA CT: AT-28**	

Or} >> Identification (0..1)	Identifier of the ultimate beneficiary of the payment **SEPA CT: AT-29** Only one identifier is possible	
Purpose (0..1)	Payment subject associated with a regular payment-type of payment as a code, see section 2.6. **SEPA CT: AT-44**	
>> Code	See section 2.6	Only values complying with the ISO “Payments External Code Lists” are allowed!
RemittanceInformation (0..1)	Message data of the payment. **SEPA CT: AT-05** – Remittance Information See examples section 2.7	

>> Unstructured (0..n)	Free-form message, 1 incidence (max 140 ch).	Payment subject for a foreign payment, transmitted to the beneficiary. If an End-to-end-Id has been provided on a foreign payment, it is forwarded as the first 35 characters of the free-format message. In this case, the max. 105 are available for other payment subject data
>> Structured (0..n)	Structured message, 1 incidence (max. 140 characters including XML tags and data elements). Combination of several invoices on a payment, see section 2.6. See examples in section 2.7	

>>>ReferredDocumentInformation	Used if invoices or credit notes are combined in a payment	
>>>>ReferredDocumentType	Type of the combined invoice	
>>>>>Code	CINV = invoice CREN = credit note	
>>>ReferredDocumentAmount	Quantity of combined invoice, not compulsory data, if used, monetary amount in one of the following fields, only one	
Or} >>>>DuePayableAmount	Not in use.	

Or} >>>> DiscountAppliedAmount	Not in use.	
Or} >>>> RemittedAmount	Invoice amount	
Or} >>>> CreditNoteAmount	Credit note amount	
Or} >>>> TaxAmount.	Not in use.	
>>>CreditorReferenceInformation	If in use, also CreditorReferenceType and CreditorReference are required	Not in use in foreign payments
>>>>CreditorReferenceType		

Or} >>>>>Code	”SCOR”	
Or} >>>>>Proprietary		
>>>>>Issuer		
>>>>CreditorReference	Finnish reference	
>>>Invoicer		
>>>Invoicee		
>>>AdditionalRemittanceInformation	Message of the combined invoice, e.g. invoice number, invoice date, reference option (reference is recommended)	For a foreign payment, the customer's own information max. 50 characters.

2.5.4 Character sets

The Scandinavian alphabet used in Finland is transmitted between banks operating in Finland. At least the Basic Latin character set is transmitted to other SEPA countries.

The encoding used in SEPA messages (data content) in the PATU channel is ISO-8859-1. The UTF8 character set is used in Web Services. (UTF16 and UTF32 are not supported)

The Byte Order Mark (BOM) marker method may not be used

	Characters	Hex values
numeric character	0 – 9	X’30’ – X’39’
UPPERCASE LETTER	A – Z	X’41’ – X’5A’
lowercase letter	a – z	X’61’ – X’7A’
Å, å		X’C5’, X’E5’
Ä, ä		X’C4*, X’E4’
Ö, ö		X’D6’, X’F6’
quotation mark (“single quotation mark”) i.e. ‘	“’”	X’27’
colon	“:”	X’3A’
question mark	“?”	X’3F’

comma	“,”	X’2C’
minus	“-“	X’2D’
blank	“ “	X’20’
left round bracket	“(“	X’28’
plus	“+”	X’2B’
dot	“.”	X’2E’
right round bracket	“)”	X’29’
slash	“/”	X’2F’

If other characters are used, the bank has the right to reject all the data or replace the unacceptable character with a blank character, underscore or similar character.

If the data contains so-called control characters, e.g. tabulator, it is always rejected upon receipt. Blanks must be used for formatting the data instead of tabulators.

Certain special characters are replaced according to the XML standard. The following special characters must be reported as entities:

Character	Entity
&	&
<	<
>	>
"	"
'	'

For example, the company name ACCOUNT & POSTING INC is reported as ACCOUNT & Posting Inc.

No other characters may be reported as entities.

2.6 SEPA ADDITIONAL OPTIONAL SERVICES (AOS)

In order to make the SEPA transitional period easier, banks operating in Finland have specified the AOS functionalities below.

2.6.1 Payment date (AcceptanceDate) (AOS1)

It has been agreed between banks that as of 28 January 2008, the payment date will be transmitted from the originator's bank to the beneficiary. The originator's bank attaches the date to the transaction.

2.6.2 2 Itemisation of several invoices (RemittanceInformation) (ERI)

The SEPA Rulebook specifies that only one RemittanceInformation data element is allowed. Either Structured or Unstructured format can be used, containing, however, a maximum of 140 characters.

It has been agreed with Finnish banks and EBA Clearing that the RemittanceInformation element can be repeated for a maximum of 1000 times (1st incidence max. 140 characters, 2nd-1000th incidence max. 280 characters). This way, the originator is able to itemise a maximum of 999 debit or credit notes on the same payment message.

The payment message amount must be positive. The bank does not check the itemisation data or calculate the amount.

When itemisation of several invoices is used, the originator must enter in the payment message an Unstructured format payment itemisation as the first Remittance information incidence with a maximum length of 140 characters. This uses code words to describe the payment itemisation data (e.g. code word, invoice reference, slash, next code word etc.).

The following RemittanceInformation incidences, totalling a maximum of 999, must be in the Structured format, max. 280 characters. The itemisations specify whether it is a debit or a credit note, their amounts, and reference numbers or free-format text in the AddtlRmtInf field.

The originator's bank only transmits the first set of itemisation data to the beneficiary's bank if the beneficiary's bank is not among the banks offering ERI additional services. Other RemittanceInformation incidences (2–1000) are not transmitted to non-ERI banks.

If the payment is being made to a beneficiary whose bank is among the ERI banks, the originator's bank transmits itemisation data 2–1000 to the beneficiary's bank.

The 1st RemittanceInformation incidence provided by the originator is not transmitted to an ERI bank.

2.6.3 Salaries, pensions and other regular payments as SEPA credit transfers

A company's payment data may include salaries or pensions or other regular payments regardless of the beneficiary's bank. The beneficiaries' accounts are credited with salaries and pensions on the next banking day. The due date provided in the data must be a banking day, and it must be the banking day preceding the payday.

In particular, it should be noted that if the payday is during the weekend or a national holiday, the salary must be in the beneficiary's account on the preceding banking day. In this case, the due date must correspondingly be the banking day preceding this. For example, if the payday is 15 November and happens to be on a Saturday, the salary must be in the beneficiary's account on Friday 14 November, and the payment due date must be set as Thursday 13 November.

In the payment of pensions, one must ensure that the pension payment dates are allocated to the correct month. Also in this case, the correct payment date from the point of view of the beneficiary is adjusted with the due date, which must be the banking day preceding the date of entry in the pensioner's account. For example, at the turn of the year, the due date is 31 December if the pensions are to be entered in the beneficiaries' accounts on 2 January.

Salaries and pensions are recognised in a SEPA credit transfer message with the code ”SALA” in the PaymentInformation part in the CategoryPurpose field. In addition to salaries and pensions, other payment date-dependent payments (the payment must reach the beneficiary on the same date regardless of the bank) can use the ”SALA” code.

Based on the agreement made with the beneficiary's bank, the originator's account is debited for SEPA credit transfers with the SALA code on the due date. The beneficiaries are debited with the payments on the next banking day also when the beneficiary's account is in the same bank or bank group as the originator's account. The originator is not provided with an itemisation of payments with the SALA code due to the secrecy of salaries.

If the PaymentInformation part CategoryPurpose field does not have the code SALA, the data will be processed similarly to normal credit transfer data.

The subject of a regular payment can be provided in the CreditTransfer part Purpose field using the following codes:

- SALA = salary
- PENS = pension
- STDY = study benefit
- BECH = child benefit
- BENE = benefit
- SSBE = compensation
- AGRT = agricultural payment
- TAXS = tax refund

The text-format description of the code above is transmitted to the beneficiary's bank statement.

Other possible ISO codes will not be processed.

2.7 EXAMPLES

Examples of different message types are published in the Federation of Finnish Financial Services description at www.finanssiala.fi/

The message data composed on the basis of the examples below will be processed in the bank and forwarded to the beneficiary's bank.

2.7.1 Free-format message

```
<RmtInf>
  <Ustrd>this is free remittance information</Ustrd>
</RmtInf>
```

2.7.2 Reference

```
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <CdtrRefTp>
        <Cd>SCOR</Cd>
```

```
        <CdtrRefTp>
        <CdtrRef>12345678901234567890</CdtrRef>
      </CdtrRefInf>
    </Strd>
  </RmtInf>
```

2.7.3 Tax message (not in use in the future)

```
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <CdtrRefTp>
        <Cd>SCOR</Cd>
      <CdtrRefTp>
      <CdtrRef>12345678901234567890</CdtrRef>
    </CdtrRefInf>
    <AddtlRmtInf>21=111051-0507/30=0507-0607</AddtlRmtInd>
  </Strd>
</RmtInf>
```

2.7.4 Itemisation messages

```
<RmtInf>
  <Ustrd>this is free summary of following strd's </Ustrd>
 <!—itemisation with reference -->
     <Strd>
             <RfrdDocInf>
               <RfrdDocTp>
                 <Cd>CINV</Cd>
               </RfrdDocTp>
             </RfrdDocInf>
             <RfrdDocAmt>
               <RmtdAmt Ccy="EUR">300.00</RmtdAmt>
             </RfrdDocAmt>
             <CdtrRefInf>
               <CdtrRefTp>
                 <Cd>SCOR</Cd>

               </CdtrRefTp>
               <CdtrRef>55</CdtrRef>
             </CdtrRefInf>
        </Strd>
<!—itemisation with a message, credit note -->

       <Strd>
             <RfrdDocInf>
               <RfrdDocTp>
```

```
                        <Cd>CREN</Cd>
                      </RfrdDocTp>
                    </RfrdDocInf>

                    <RfrdDocAmt>
                      <CdtNoteAmt Ccy="EUR">1000.00</CdtNoteAmt>
                    </RfrdDocAmt>
                    <AddtlRmtInf>Hyvitysviesti</AddtlRmtInf>
                  </Strd>
</RmtInf>
```

2.7.5 Foreign payments

Normal foreign payment (CdtTrfTxInf part)

```
<CdtTrfTxInf>
              <PmtId>
               <EndToEndId>First info in remittance!</EndToEndId>
      </PmtId>
              <Amt>
       <InstdAmt Ccy="USD">123.45</InstdAmt>
      </Amt>
      <ChrgBr>SHAR<ChrgBr>
              <CdtrAgt>
               <FinInstnId>
              <! - -
                    if the beneficiary bank's BIC is unknown, ClrSysMmbId is used
- - >
                 <CmbndId>
                     <ClrSysMmbId>
                       <Id>USABA123456789</Id>
                     </ClrSysMmbId>
              <! - -
                  N.B. ISO coding must be used here.
                 USABA123456789  corresponds to //FW123456789 in LUM
- - >
                     <Nm>Yankee-Bank</Nm>
                     <PstlAdr>
                           <AdrLine>Streetname 123</AdrLine>
                       <TwnNm>Texas</TwnNm>
                       <Ctry>US</Ctry>
                     </PstlAdr>
                 </CmbndId>
              </FinInstnId>
      </CdtrAgt>

              <! - -
```

```
                    alternative method if the beneficiary bank's ClrSysMmbId: is not known

                    <CdtrAgt>
                    <FinInstnId>
                     <NmAndAdr>
                                <Nm>Yankee-Bank</Nm
                                   <AdrLine>Streetname 123</AdrLine>
                                <TwnNm>Texas</TwnNm>
                                <Ctry>US</Ctry>
                    </NmAndAdr>
                    </FinInstnId>
                    </CdtrAgt>
      - - >
            <Cdtr>
       <Nm>Name of  beneficiaryr</Nm>
              <PstlAdr>
                <AdrLine>Street Address of  beneficiary</AdrLine>
                <TwnNm>Texas</TwnNm>
                 <Ctry>US</Ctry>
        </PstlAdr>
      </Cdtr>
            <CdtrAcct>
             <Id>
       <BBAN>12345678901234567890</BBAN>
       </Id>
      </CdtrAcct>
            <RmtInf>
       <Ustrd>105 characters of information! Without e2eid 140 chars is possible !</Ustrd>
      </RmtInf>
 </CdtTrfTxInf>
```

Express foreign payment (CdtTrfTxInf part)

```
<CdtTrfTxInf>
           <PmtId>
    <EndToEndId> First info in remittance!</EndToEndId>
   </PmtId>
           <PmtTpInf>
             <SvcLvl>
                <Prtry>URGP</Prtry>
    </SvcLvl>
    </PmtTpInf>
           <Amt>
    <InstdAmt Ccy="USD">123.45</InstdAmt>
   </Amt>
           <XchgRateInf>
    <CtrctId>123456</CtrctId>
   </XchgRateInf>
```

```
            <ChrgBr>CRED<ChrgBr>
                  <CdtrAgt>
                   <FinInstnId>
                    <CmbndId>
                       <ClrSysMmbId>
                        <Id>USABA123456789</Id>
                       </ClrSysMmbId>
                       <Nm>Yankee-Bank</Nm>
                       <PstlAdr>
                        <AdrLine> Street Address </AdrLine>
                        <TwnNm>Texas</TwnNm>

                        <Ctry>US</Ctry>
                       </PstlAdr>
                    </CmbndId>
             </FinInstnId>
            </CdtrAgt>
                  <Cdtr>
             <Nm>Name of  beneficiary</Nm>
                    <PstlAdr>
                      <AdrLine> Street Address of beneficiary</AdrLine>
                      <TwnNm>Texas</TwnNm>
                      <Ctry>US</Ctry>
                    </PstlAdr>
            </Cdtr>
                  <CdtrAcct>
                   <Id>
             <BBAN>12345678901234567890</BBAN>
            </Id>
            </CdtrAcct>
                  <RmtInf>
             <Ustrd>105 characters of information!</Ustrd>
            </RmtInf>
      </CdtTrfTxInf>
```

Foreign swift cheque and cheque (PmtInf and CdtTrfTxInf part

```
  <PmtInf>
      <PmtInfId>20090821-123456-02</PmtInfId>
      <PmtMtd>CHK</PmtMtd>
      <ReqdExctnDt>2009-08-24</ReqdExctnDt>
      <Dbtr>
           <Nm>Oy Customer Ab</Nm>
                 <PstlAdr>
                      <AdrLine>Osoitetie 123</AdrLine>
                         <AdrLine>FI-00260</AdrLine>
                      <TwnNm>Helsinki</TwnNm>
                      <Ctry>FI</Ctry>
```

```
        </PstlAdr>
                <Id>
                        <OrgId>
                        <BkPtyId>123456789</BkPtyId>
                        </OrgId>
        </Id>
  </Dbtr>
  <DbtrAcct>
                <Id>
        <IBAN>FI1212345678901234</IBAN>
        </Id>
 </DbtrAcct>
  <DbtrAgt>
                <FinInstnId>
        <BIC>BANKFIHH</BIC>
        </FinInstnId>
 </DbtrAgt>
```

SWIFT cheque (transmitted to foreign countries with a SWIFT message)

```
  <CdtTrfTxInf>
                <PmtId>
        <InstrId>customer's own information</InstrId>
        <EndToEndId>e2eid for both debtorandcreditor</EndToEndId>
        </PmtId>
                <Amt>
        <InstdAmt Ccy="GBP">123.45</InstdAmt>
        </Amt>
                <ChqInstr>
        <ChqTp>BCHQ</ChqTp>
                        <DlvryMtd>
                        <Prtry>SWIFT</Prtry>
                        </DlvryMtd>
        </ChqInstr>
                <Cdtr>
         <Nm>Name of  beneficiary</Nm>
                  <PstlAdr>
                     <AdrLine>Street Address of beneficiary</AdrLine>
                     <TwnNm>Texas</TwnNm>
                     <Ctry>US</Ctry>
           </PstlAdr>
        </Cdtr>
                <RmtInf>
                        <Ustrd>remittance information</Ustrd>
        </RmtInf>
 </CdtTrfTxInf>-
```

3 B2C MESSAGE (PAYMENT STATUS REPORT) STRUCTURE AND CONTENT

The ISO standard makes it possible to provide feedback on submitted data to the customer at the level of the message (message=group) or individual payment transaction (=credit transfer) or as a combination of these. Feedback can also be provided on several phases; for example, data received, validated, originator's account has been debited, etc.

The Samlink practice, feedback message structure and examples of the use of Payment Status Report are described below.

3.1 SAMLINK'S PRINCIPLES FOR FORMING FEEDBACK

- Web Services acknowledgements and feedback are described separately
- paid SEPA credit transfers are reported on the bank statement according to the customer's agreement, SALA material is not itemised on the bank statement
- XML express transfers are recorded individually on the originator's bank statement, no separate feedback is provided for express transfers
- Payment Status Report feedback is only composed for failed SEPA credit transfer data (at the level of the message or individual payment transaction). Rejection of all data could be due to, for example, errors occurring upon XML validation (the data does not comply with the schema/XML syntax), lack of agreement, agreement dispute, etc. Rejection of a single payment transaction could be due to, for example, incorrect beneficiary's account number, incomplete data content, etc. Also when the entire payment batch is rejected, for example, due to lacking funds, error feedback is made for each payment included in the batch (with the same error code/legend)
- If all data (message) is rejected, the Status Report only uses GroupHeader and OriginalGroupInformationAndStatus levels, no reference will be made to individual original payment transactions
- if individual payment transactions are rejected, the original EndtoEndId and InstructionId are used on the Status Report for referring to the original payment transaction, not all payment transaction data will be returned to the customer, this feedback only applies to SEPA credit transfers
- in data-level rejection, GroupStatus RJCT (rejected) and either StatusReason
- PRTRY (proprietary), i.e. free-format text, such as ”Data validation error” or StatusReason Cd (Code) with the value NARR (narrative) is used, and in addition the text-format reason for the error in the AdditionalStatusReasonInformation field, such as ”Data could not be processed”.
- in rejecting an individual payment transaction, TxStatus RJCT (rejected) and Statusreason Cd (code) and a text that clarifies the code in the
- AdditionalStatusReasonInformation field is used. If the codes do not indicate a clear correspondence to the error reason, the code NARR (narrative) and a clarifying text in the AdditionalStatusReasonInformation field is used. This only applies to SEPA credit transfers.
- a separate notification will be sent to the customer for failed foreign payments

3.2 FEEDBACK MESSAGE STRUCTURE

A feedback message is comprised of three parts: GroupHeader, OriginalGroupInformationAndStatus and TransactionInformationAndStatus.

3.2.1 GroupHeader – A-part

GroupHeader occurs once in the feedback message, and it contains the common identifier information of the message.

Message data	Rule or application guideline
A Group Header	
MessageIdentification (1..1)	Identifier of the payment message formed by the bank
CreationDateTime (1..1)	Payment message creation time (date and time)
Initiating Party (1..1)	Not in use
Forwarding Agent (0..1)	Not in use
Debtor Agent (0..1)	Originator's bank (BIC code)
Creditor agent (0..1):	Not in use
Instructing Agent (0..1)	Not in use
Instructed Agent (0..1)	Not in use

3.2.2 OriginalGroupInformationAndStatus

OriginalGroupInformationAndStatus occurs once in the feedback message, and it contains references to the original message and any message-level feedback codes/texts.

Message data	Rule or application guideline
B OriginalGroupInfoAndStatus	
OriginalMessageIdentification (1..1)	MessageId (MsgId) of the original payment message
NetworkFilename (1..1)	Not in use
OriginalMessagenameIdentification (1..1)	Type of the original payment message, in practice fixed pain.001.001.02
OriginalCreationDateTime (0..1)	Not in use
FileOriginator (0..1)	Not in use

OriginalNumberOfTransactions (0..1)	Not in use
OriginalControlSum (0..1)	Not in use
GroupStatus (0..1)	Group-level (message) feedback
StatusReasonInformation (0..n)	Feedback sender and reason
>> StatusOriginator	Feedback sender's BIC code
>> StatusReason	Feedback reason. (Note! May be several)
{Or >>> Code	Feedback reason as a code
Or} >>> Proprietary	Feedback reason as text or code (not ISO)
>> AdditionalStatusreasonInformation (0..n)	Additional clarification on the feedback reason, max. 5 occurrences
NumberOfTranasctionsPerStatus	Not in use

3.2.3 TransactionInformationAndStatus

TransactionInformationAndStatus may occur several times in a message, and it contains references to the original (faulty) individual payment transactions.

Message data	Rule or application guideline
C TransactionInformationAndStatus	
StatusIdentification (0..1)	Not in use
OriginalPaymentInformationIdentification (0..1)	Not in use
OriginalInstructionIdentification (0..1)	OriginalInstructionId of the original payment transaction
OriginalEndToEndIdentification (0..1)	End-to-end-id of the original payment transaction
OriginalTransactionIdentification (0..1)	Not in use

TransactionStatus (0..1)	Fixed as RJCT, or rejected, as feedback is only provided for failed payment transactions
StatusReasonInformation (0..n)	Feedback reason
>> StatusOriginator (0..1)	Feedback sender's BIC code
>> StatusReason (0..1)	Feedback reason (Note! May be several)
{Or >>> Code (1..1)	Feedback reason as a code
Or} >>> Proprietary (1..1)	Feedback reason as text or code (not ISO)
>> AdditionalStatusReasonInformation (0..n)	Additional clarification on the feedback reason, max. 5 occurrences
ChargesInformation	Not in use
AcceptancedateTime	Not in use
InstructingAgent	Not in use
InstructedAgent	Not in use
OriginalTransactionReference	Not in use

3.3 EXAMPLES

Message-level (group) feedback

	XML message
XML-header	<?xml version="1.0" encoding="UTF-8"?> <!—Payment Status sample from B to C edited by Samlink 2007-12-27 JyP -> <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 pain.002.001.02.xsd"> <pain.002.001.02>
Message begins A-part: GroupHeader	<GrpHdr> <MsgId>StatusReport123</MsgId> <CreDtTm>2007-12-27T10:46:04+01:00</CreDtTm> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </DbtrAgt> </GrpHdr>
B-part: OriginalGroup InfoAndStatus	<OrgnlGrpInfAndSts> <OrgnlMsgId>Customermsgid123</OrgnlMsgId> <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId> <GrpSts>RJCT</GrpSts> <StsRsnInf> <StsOrgtr> <Id> <OrgId> <BIC>BANKFIHH</BIC> </OrgId> </Id> </StsOrgtr> <StsRsn> (* <Prtry>Error message</Prtry> </StsRsn> </StsRsnInf> </OrgnlGrpInfAndSts> </pain.002.001.02> </Document> (* Alternative way to present StsRsn: <StsRsn> <Cd>NARR</Prtry> </StsRsn> <AddtlStsRsnInf>Alternative error message</ AddtlStsRsnInf>

Payment transaction-level feedback

	XML sanoma
XML-header Message begins A-part: GroupHeader	<?xml version="1.0" encoding="UTF-8"?> <!—Payment Status sample from B to C edited by Samlink 2007-12-27 JyP --> <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 pain.002.001.02.xsd"> <pain.002.001.02> <GrpHdr> <MsgId>StatusReport234</MsgId> <CreDtTm>2007-12-27T10:46:04+01:00</CreDtTm> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC>

B-part: OriginalGroupInfoAndStatus C-part: TransactionInfoAndStatus C-part: TransactionInfoAndStatus	</FinInstnId> </DbtrAgt> </GrpHdr> <OrgnlGrpInfAndSts> <OrgnlMsgId>Customermsgid234</OrgnlMsgId> <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId> </OrgnlGrpInfAndSts> <! -- first faulty payment transaction --> <TxInfAndSts> <OrgnlInstrId>CustomerINSTRID</OrgnlInstrId> <OrgnlEndToEndId>CustomerE2EID1</OrgnlEndToEndId> <TxSts>**RJCT**</TxSts> <StsRsnInf> <StsOrgtr> <Id> <OrgId> <BIC>BANKFIHH</BIC> </OrgId> </Id> </StsOrgtr> <StsRsn> <Cd>**AC01**</Cd> </StsRsn> <AddtlRsnInf> Text clarifying the code </AddtlRsnInf> </StsRsnInf>

```
</TxInfAndSts>

<! -- second faulty payment transaction -->

<TxInfAndSts>

  <OrgnlInstrId>CustomerINSTRID</OrgnlInstrId>

  <OrgnlEndToEndId>CustomerE2EID2</OrgnlEndToEndId>

 <TxSts>RJCT</TxSts>

  <StsRsnInf>

        <StsOrgtr>

            <Id>

                <OrgId>

                     <BIC>BANKFIHH</BIC>

                </OrgId>

            </Id>

        </StsOrgtr>

        <StsRsn>

            <Cd>NARR</Cd>

        </StsRsn>

        <AddtlRsnInf> Text clarifying the rejection (there is no
unambiguous code </AddtlRsnInf>

  </StsRsnInf>

</TxInfAndSts>

</pain.002.001.02>

</Document>
```

3.4 ERROR CODES

Error messages possible at the transaction level (UNIFI (ISO 20022) Message definition report, Payment Standards –Initiation, Edition October 2006), used as applicable.

Code	Name	Definition
AC01	IncorrectAccountNumber	Format of the account number specified is not correct.
AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books.
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of ransactions against it.
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement).
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver.
AM01	ZeroAmount	Specified message amount is equal to zero.
AM02	NotAllowedAmount	Specified transaction/message amount is greater than allowed maximum.
AM03	NotAllowedCurrency	Specified message amount is in an non processable currency outside of existing agreement.
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	This message appears to have been duplicated.
AM06	TooLowAmount	Specified transaction amount is less than agreed minimum.
AM07	BlockedAmount	Amount specified in message has been blocked by regulatory authorities.
AM09	WrongAmount	Amount received is not the amount agreed or expected.
AM10	InvalidControlSum	Sum of instructed amounts does not equal the control sum.

BE01	InconsistentWithEndCustomer	Identification of end customer is not consistent with associated account number. (formerly CreditorConsistency)
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer.
BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books.
BE07	MissingDebtorAddress	Specification of debtor's address, which is required for payment, is missing/not correct.
DT01	InvalidDate	Invalid date (eg, wrong settlement date).
ED01	CorrespondentBankNotPossible	Correspondent bank not possible.
ED03	BalanceInfoRequested	Balance of payments complementary info is requested.
ED05	SettlementFailed	Settlement of the transaction has failed.
MD01	NoMandate	Mandate is cancelled or invalid.
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD03	InvalidFileFormatForOtherReason ThanGroupingIndicator	File format incomplete or invalid.
MD04	InvalidFileFormatForGroupingIndicator	File format incorrect in terms of grouping indicator.
MD06	RefundRequestByEndCustomer	Return of funds requested by end customer.
MD07	EndCustomerDeceased	End customer is deceased.
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer.
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.

NARR	Narrative	Reason is provided as narrative information in the additional reason information.
RC01	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
RF01	NotUniqueTransactionReference	Transaction reference is not unique within the message.
TM01	CutOffTime	Associated message was received after agreed processing cut-off time.