30.10.2026

Outgoing Payments

Service Description

Pain001.001.03
Pain002.001.03

samlink

A Kyndryl Company

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1 OUTGOING PAYMENTS, APPLICATION GUIDELINES

The purpose of this description is to describe the data content of the ISO 20022 payment message and feedback message when data is submitted to Samlink.

The application guideline describes the use of the ISO 20022 Customer Credit Transfer Initiation message (payment message sent from the customer to the bank) and the Payment Status Report message (feedback message sent from the bank to the customer). The descriptions are based on the SEPA Credit Transfer Implementation Guidelines and the ISO20022 payments guide published by Finance Finland.

The ISO 20022 description and the XML schema descriptions are available on the www.iso20022.org website. The same website at http://www.iso20022.org/External_Code_Lists_and_DSS.page also has the Payments External Code List which includes standard values for the code fields of payment messages.

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

1.1 ISO 20022 MESSAGE DESCRIPTION IN SAMLINK CONNECTIONS

The message description of the ISO standard message (C2B – Customer to Bank, payment message) is ”CustomerCreditTransferInitiationV03” and the XML schema identifier is ”pain.001.001.03.xsd”.

The message description of the ISO standard feedback message sent by the bank to the customer (B2C – Bank To Customer) is ”PaymentStatusReportV03” and the XML schema identifier is ”pain.002.001.03.xsd”

At the moment, Samlink also supports the previous message version whose payment message's XML schema identifier is ”pain.001.001.02.xsd” and the feedback message's XML schema identifier is ”pain.002.001.02.xsd”.

1.2 SUBMISSION OF OUTGOING PAYMENTS DATA

The originator makes a separate agreement on the submission of outgoing payments data with the originator's bank.

The payment data may contain SEPA credit transfers, POPS express payments and foreign payments. SEPA Instant payments are supported as a separate payment file format.

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

Support for processing corporate bulk payments as SEPA Instant Payments is available only for payment files using the pain.001.001.03 message version.
A SEPA Instant Credit Transfer payment data type (XI) cannot be submitted simultaneously with a payment data type (XL) or a POPS express giro payment data type (XF).
If such data types are submitted at the same SEPA Instant Credit Transfer payment data type (XI) they will be rejected.

Domestic express giro payments (XF files) are routed to the recipient bank operating in Finland through the interbank POPS system. If the recipient is not a participant in the POPS system, the POPS instant payment is converted into a SEPA Credit Transfer.

1.2.1 Schedules

Payment data is processed by Samlink several times per day. The data must be submitted to Samlink for processing by 5.30 p.m. so that the payments will make the last processing of the day.

XML express giro (POPS) data may be submitted to Samlink for processing on regular banking days between 8 a.m. and 2.55 p.m. and on Holy Thursday and on New Year's Eve between 8 a.m. and 11.55 a.m. It is recommended to only have express giros in the submitted material. However, at the moment, we also accept XML express giros (POPS) in the same shipment as other payments but they must always be included as a separate Payment Information part. There is a designated application identifier for XML express giro data.

SEPA Instant Credit Transfers (XI) are processed on a 24/7/365 basis, excluding maintenance periods

1.2.2 Application identifiers of outgoing payment data

Type of data	Application identifier
	Savings Banks
Outgoing payments – Payment data	**XL**
Outgoing payments – Feedback data	**XP**
Outgoing payments – SEPA Instant payment data	**XI**
Outgoing payments – POPS Express giro data	**XF**

1.3 SUBMISSION OF OUTGOING PAYMENT DATA IN THE WEB SERVICES SERVICE

Data submission and feedback are described in a separate description which is available on the Samlink website at https://samlink.fi/software-services

1.4 CHARACTER SETS

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.

If the data contains control characters, e.g. tabulator, it is always rejected upon receipt. Blanks must be used for formatting the data instead of tabulators. If the information element content in the data is a blank character, the data is rejected upon reception.

The Scandinavian alphabet used in Finland is transmitted between banks operating in Finland. The Basic Latin character set is transmitted to other SEPA countries (A-Z, a-z, 0-9 and some special characters, such as the plus sign, question mark, comma, full stop and dash.)

If other characters/marks are used, the bank is entitled to reject all of the data or replace the unallowed character/mark with a blank character, question mark, underline character, or a character/mark similar to the original one (e.g. the Scandinavian letters ÅÄÖ åäö are replaced with AAO aao in foreign payments and SEPA payments bound outside Finland.)

When only the basic characters are used, it can be made sure that the payment data is forwarded unchanged to the beneficiary.

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. (Please note that only the last one (') of the aforementioned characters is allowed for banks other than Finnish ones).

1.5 Payment information on payment transactions

In payment processing, only **structured** or **hybrid addresses** (a combination of a structured and an unstructured address) will be supported.

The discontinuation of support for unstructured addresses will affect **SEPA Credit Transfers**, **SEPA Instant Credit Transfers**, and **international payments**. For SEPA Credit Transfers and SEPA

Instant Credit Transfers, providing address information is not mandatory, whereas for international payments, address information is mandatory.

The end date for support of unstructured addresses will be communicated at a later stage, as its implementation timeline has been postponed globally to a later date. However, we recommend that customers transition to using hybrid or structured address information as soon as possible.

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:

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

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 and SEPA Instant 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 (PstlCd, TwnNm, Ctry, AdrLine) 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 MESSAGE CONCEPTS

The table below describes the parties related to making payments:

Party ISO 20022	Synonyms		Description
Debtor	*Originator* *Ordering Party* *Buyer*	*Account holder* *Originator* *Buyer*	The party whose account is debited.
Ultimate Debtor	*Originator Reference Party*	*Original invoice beneficiary, 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 beneficiary 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 beneficiary* *Seller*	The party whose account is credited.
Ultimate Creditor	*Ultimate Beneficiary* *Beneficiary Reference Party*	*Final beneficiary*	The party ultimately receiving the payment. For example, the payment is credited to a financing company's account (i.e. the creditor), but the ultimate beneficiary is the financing company's client.

Debtor agent	*Bank (Originating Bank Originator's Bank Payer's Bank)*	*Originator'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.

Other concepts:

Consept ISO 20022	Synonyms	Description
Identification	Service identifier	The service contract identifier which itemises the originating customer. Compulsory information in the payment data
Remittance Information	Message data of the payment	Itemisation information of the payment/invoice.
Structured	Structural message	The invoice-specific itemisation structure of several invoices paid with a single invoice.
Reference	Reference	Information which itemises the payment. The reference can comply with national or international standards.

Purpose Code	Payment topic code	SALA (Salary) = salary STDY (Study) = study allowance BECH (ChildBenefit) = child benefit PENS (PensionPayment) = pension payment BENE (UnemploymentDisability Benefit) = subsidy SSBE (SocialSecurityBenefit) = benefit AGRT (AgriculturalPayment) = agricultural payment TAXS (TaxPayment) = tax refund It has been agreed with Finnish banks that the text corresponding with the code is exported from the aforementioned codes to the account information of the beneficiaries.
Observe this in salary and pension payments:	A recurring payment item is entered with Payment Information Category Purpose code SALA. 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 payment order. Based on the date, the banks make sure that the salaries and pensions are in the beneficiaries' accounts in all banks operating in Finland on the payment date. This due date must be a banking day, and it must be the banking day preceding the payment 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. Salary and pension payments cannot be processed as SEPA Instant Credit Transfers.	

Itemisation of several invoices (Extended Remittance Information) (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 (including tags). It has been agreed with Finnish banks and EBA Clearing that the RemittanceInformation element can be repeated a maximum of 1000 times (1st incidence max. 140 characters, 2nd-1000th incidence max. 280 characters). In 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 and a payment itemisation with a maximum length of 140 characters. This uses code words etc. to describe the payment itemisation data (e.g. code word, invoice reference, slash, next code word, etc.) The Unstructured message alone must have sufficient information to itemise paid invoices. 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 first RemittanceInformation incidence provided by the originator is not transmitted to an ERI bank. In addition to the above, the bank requires that the originator also abides by the ERIguidelines published on the website of the Finance Finland so that at least one invoice must be a credit note. ERI must not be used to only itemise debit notes. Instead, all debit notes must be broken down into separate payments. ERI information is not supported for SEPA Instant Credit Transfers. If ERI information is included, the SEPA Instant Credit Transfer will be rejected.

Explanations of the message content table columns:

Message data	Input the name in English.
Or	Alternatives. Alternative fields have brackets around them {Or and last alternative Or}

XML Tag	Name of tag
P/V	Compulsory or optional: (1..1) compulsory, appears only once (1..n) compulsory, there may be many of them (0..1) not compulsory, only appears once (0..n) not compulsory, there may be many
Rule or application guideline	A more detailed description about using the information. The description only accounts for fields where the information given is used. There are also fields which are in general use by other banks and the data of which are not utilised. They are marked with a NOT IN USE marking. Content is only expected in rows which are fully marked in white.

3 C2B PAYMENT MESSAGE (CUSTOMER CREDIT TRANSFER INITIATION) STRUCTURE

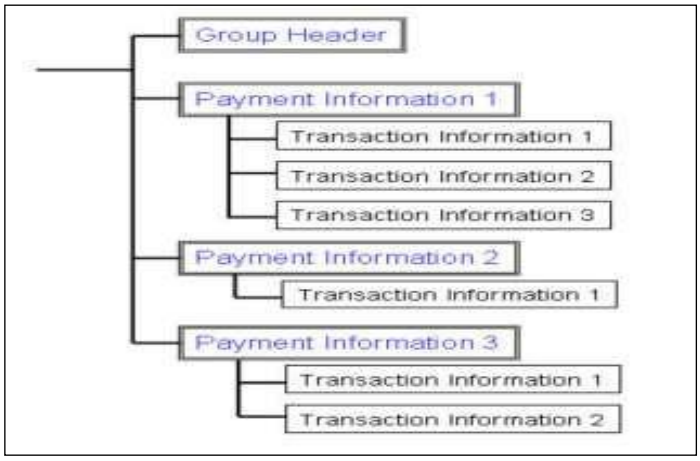
3.1 PAYMENT MESSAGE STRUCTURE E

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

A. Group Header
B. Payment Information
C. Credit Transfer Transaction Information.

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

The message has one GroupHeader part. There may be several Payment Information parts and one or more Credit Transfer Transaction Information parts under them.



Source: Finance Finland

3.1.1 Group Header – A-part – Delivery batch

The Group Header appears only once in the payment message, and it contains the identifier information of the message. These include the identifier information of the message creator, the identifier that itemises the message (MessageIdentification) and the time of creation (CreationDateAndTime). A Group Header and the payment items included in it comprise a single transmission batch/file.

3.1.2 Payment Information – B-part – Payment item

The Payment transaction part may occur a maximum of 9,999 times in a payment information batch. It contains data elements related to the debit transaction, including, but not limited to, the Debtor, Debtor Account, Payment Type Information, and Requested Execution Date.
The Payment Information batch is repeated whenever, for example, the requested execution date and/or
the debtor account changes.

A single payment message can contain a maximum of 9,999 payments (Credit Transfer Transaction).
If this limit is exceeded, the Payment Information batches are automatically split into multiple payment batches, each containing no more than 9,999 payments (Credit Transfer Transaction). As a result, a separate fund reservation and debit transaction will be created for each resulting payment information batch.

For SEPA Instant Credit Transfers (XI), payments are executed immediately, which means that a future due date cannot be provided in the payment file.
The payment will be rejected if the due date specified in the file is in the future or more than two banking days prior to the current date.

3.1.3 Credit Transfer Transaction Information – C-part – Payment transaction

The 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 payment/invoice identification data (RemittanceInformation).

3.1.4 Remittance Information – Itemisation information of the payment/invoice

The part with the optional payment/invoice itemisation information may also be recurring when the goal is to use one invoice to forward the information required for allocating several invoices. In that case, the ERI additional service specification is followed. It enables the repetition of several structured invoice structures in the RemittanceInformation part if the receiving bank allows the use.

3.2 PAYMENT MESSAGE CHARGE ENTRY OPTIONS

Samlink data does not use BatchBooking information. The data value is not checked, i.e. the originator cannot specify in the data whether they want to charge the payments in the batch individually or as a single charge.

All SEPA credit transfers in the batch always charged as a single charge. If the goal is to charge SEPA credit transfers individually, all payments must be sent in a separate Payment Information part.

In the first phase, a SEPA Instant Credit Transfer file (XI) can contain only one payment batch with a single credit transfer.
Debits for SEPA Instant Credit Transfers are applied on a per-message and per-batch basis.

Foreign payments are always charged individually, including when they are in the same batch as SEPA credit transfers.

Express giros (POPS, XF) are always charged individually.

3.3 PAYMENT MESSAGE CONTENT

The data content of the payment message is described in the table below. The table contains those data elements of the ISO 20022 standard that are connected with payments of feedback and are either compulsory or optional when submitting data to Samlink.

Payments are processed on the basis of data in the table data fields. If the message has other ISO data fields, they are not processed but can be forwarded to the beneficiary's bank.

The table elements are described according to the pain.001.001.03 message version but they can be applied to the pain.001.001.02 version.

3.3.1 Group Header

Message data	Or	XML Tag	P/V	Rule or application guideline

A GroupHeader		**<GrpHdr>**	**(1..1)**	
> Message Identification		<MsgId>	(1..1)	The identifier that itemises the payment message. We recommend that the data is identifying data for a certain period.
> Creation Date Time		<CreDtTm>	(1..1)	Payment message creation time (date and time).
> Number Of Transactions		<NbOfTxs>	(1..1)	The number of 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.
> Control Sum		<CtrlSum>	(0..1)	The cash amount sum of the payment message's individual transactions. Not checked.
> Initiating Party		<InitgPty>	(1..1)	Information of the message creator
>> Name		<Nm>	(0..1)	Name of the message creator
>> Postal Address		<PstlAdr>	(0..1)	Address of the message creator

3.3.2 Payment Information – SEPA CREDIT TRANSFER

Message Data	**Or**	**XML Tag**	**P/V**	**SEPA credit transfer rule or application guideline**
B Payment information		***<PmtInf>***	**(1..1)**	
> Payment Information Identification		<PmtInfId>	(1..1)	The payment batch identifier.
> Payment Method		<PmtMtd>	(1..1)	Method of payment: ”TRF” (Transfer)
> Batch Booking		<BtchBookg>	(0..1)	NOT IN USE
> Number Of Transactions		<NbOfTxs>	(0..1)	NOT IN USE
> Control Sum		<CtrlSum>	(0..1)	NOT IN USE
> Payment Type Information		<PmtTpInf>	(0..1)	Type of payment.

>> Instruction Priority		<InstrPrty>	(0..1)	Payment processing speed: ”NORM”, blank is interpreted as ”NORM”.
>> Service Level		<SvcLvl>	0..1)	
>>> Code		<Code>	(0..1)	“SEPA” blank is interpreted as ”SEPA”
>> Local Instrument		<LclInstrm>	0..1)	
>>> Code		<Code>	(0..1)	“INST” SEPA instant payment code can be used only when application identifier is “XI”.
>> Category Purpose		<CtgyPurp>	(0..1)	
>>> Code		<Cd>	(0..1)	”SALA”, if recurring payments (e.g. salaries), otherwise blank. “SALA” code cannot be used with SEPA Instant Credit Transfers.
> Requested Execution Date		<ReqdExctnDt>	(1..1)	Due date SEPA Instant Credit Transfers (XI) are processed immediately and therefore cannot be assigned a future execution date.
> Debtor		<Dbtr>	(1..1)	Originator's information
>> Name		<Nm>	(1..1)	Originator's name. The name of the originator is forwarded from the contract to the beneficiary. Name information is always retrieved from the bank's system.
>> Postal Address		<PstlAdr>	(0..1)	Originator's address If originator’s address information is provided it is not validated or used in the payments. Address information is always retrieved from the bank's system.
>>> Country		<Ctry>	(0..1)	The country code of the address. The country code must be a valid ISO standard-compliant code, such as FI or DE. Compulsory if address row has been given.
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address rows.

>> Identification		<Id>	(1..1)	Originator’s ID.
>>> Organisation Identification		<OrgId>	(1..1)	Company identifier
>>>> Other		<Othr>	(1..2)	In addition to the compulsory service identifier (the first instance of the structure) you can enter one other company ID by repeating the "other" structure.
>>>>> Identification		<Id>	(1..1)	Service identifier. The service identifier (nine characters) is agreed in a service contract with the bank. Compulsory data.
>>>>> Scheme Name		<SchmeNm>	(1..1)	
>>>>>> Code	{Tai	<Cd>	(1..1)	Compulsory upon service identifier, value: “BANK”
>>>>>> Proprietary	Tai}	<Prtry>	(0..1)	
> DebtorAccount		<DbtrAcct>	(1..1)	Charge account.
>> Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	IBAN format. The charge accounts used are agreed by way of a service contract.
> DebtorAgent		< DbtrAgt>	(1..1)	Originator's bank.
>> Financial InstitutionIdentification		<FinInstnId>	(1..1)	
>>> BIC		<BIC>	(1..1)	The BIC code of the originator's bank.
> Ultimate Debtor		<UltmDbtr>	(0..1)	Original originator.
>> Name		<Nm>	(0..1)	Name of the original payer
>> Identification		<Id>	(0..1)	Identifier of the original originator.
Charge Bearer		<ChrgBr>	(0..1)	Only ”SLEV” (= FollowingService level) is allowed, blank is interpreted as "SLEV".

3.3.3 Credit Transfer Transaction Information – SEPA CREDIT TRANSFER

Message Data	Or	XML Tag	P/V	SEPA credit transfer rule or application guideline
C Credit Transfer Transaction Information		**<CdtTrfTxInf>**		
> Payment Identification		<PmtId>	(1..1)	
>> Instruction Identification		<InstrId>	(0..1)	The identifier that itemises the payment.
>> End To End Identification		<EndToEndId>	(1..1)	The identifier which itemises the payment and which is transmitted to the beneficiary. If you do not want to use this information, enter ”NOTPROVIDED” as the value.

Message Data	Or	XML Tag	P/V	SEPA credit transfer rule or application guideline
> Payment Type Information		<PmtTpInf>	(0..1)	Not used at the level of an individual payment
>> Instruction Priority		<InstrPrty>	(0..1)	”NORM” or blank. If the information is missing, use corresponding information of PmtInf level (B level).
> Amount		<Amt>	(1..1)	Monetary amount of the payment
>> Instructed Amount		<InstdAmt Ccy>	(1..1)	The currency and amount of the payment. Only EUR is allowed
> Charge Bearer		<ChrgBr>	(0..1)	The payment's cost code, only "SLEV" is allowed. If the information has not been given, the information of the batch (Payment Information, B level) is used.
> Ultimate Debtor		<UltmDbtr>	(0..1)	Original originator

>> Nm		<Name>	(0..1)	Name If the information has not been given, corresponding information (if any) of the batch (Payment Information, B level) is used.
> Creditor Agent		<CdtrAgt>	(0..1)	Beneficiary's bank in SEPA-payments (BIC is not mandatory). If the information is not given BIC will be added to payment.
>> Financial Institution Identification		<FinInstnId>	(0..1)	Identifier of the beneficiary's bank
>>> BIC		<BIC>	(0..1)	BIC code of beneficiary's bank If the BIC code received in the payment message differs from the BIC code derived from the IBAN account number, the BIC code derived from the IBAN account number shall be used.
> Creditor		<Cdtr>	(1..1)	Payment beneficiary
>>Name		<Nm>	(1..1)	Name Compulsory data.
>> Postal Address		< PstlAdr>	(0..1)	Beneficiary's address If beneficiary's address is provided, the following minimum information is required: - Ctry - TwnNm
>>> Town Name		<TwnNm>	(0.. 1)	Beneficiary's town name. TownName is mandatory information if any address information is provided.
>>> Country		<Ctry>	(0..1)	Country code. The country code must be a valid ISO standard-compliant code, such as FI or DE. Compulsory if address row has been given.

Message Data	Or	XML Tag	P/V	SEPA credit transfer rule or application guideline
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address rows.
>> Identification		<Id>	(0..1)	Beneficiary's identifier (company or private person)
>>> Organisation Identification	{Tai	<OrgId>	(0..1)	Company's identifier, only one identifier is allowed.
>>>> BIC Or BEI	{Tai	<BICOrBEI>	(0..1)	BICOrBEI Not available for SEPA instant credit transfers (XI)
>>>> Other	Tai}	<Othr>	(0..1)	
>>>>> Identification		<Id>	(0..1)	Other company identifier
>>> Private Identification	Tai}	<PrvtId>	(0..1)	Private person
>>>> Other		<Othr>	(0..1)	
>>>>> Identification		<Id>	(0..1)	Private person's identifier
> Creditor Account		<CdtrAcct>	(1..1)	Beneficiary's account
>> Creditor Account Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	Compulsory, only IBAN is allowed
> Ultimate Creditor		<UltmtCdtr>	(0..1)	The ultimate beneficiary of the payment.
>> Name		<Nm>	(0..1)	Name of the ultimate beneficiary of the payment
> Purpose		<Purp>	(0..1)	Subject of a recurring payment.
>> Code		<Cd>	(0..1)	Only values complying with the ISO “Payments External Code Lists” are allowed, see Section 2 "Other concepts”.
> Remittance Information		<RmtInf>	(0..1)	Message data of the payment.
>> Unstructured		<Ustrd>	(0..1)	Free-form message.

>> Structured		<Strd>	(0..n)	Structured message, one incidence (max. 140 characters including XML tags and data elements).
>>>Referred Document Information		<RfrdDocInf>	(0..1)	Is used if the payment includes both invoices and credit notes. Information cannot be transmitted in a SEPA Instant Credit Transfer (XI) file.
>>>>Type		<Tp>	(0..1)	Type of invoice
>>>>> Code Or Proprietary		<CdOrPrtry>	(0..1)	
>>>>>> Code		<Cd>	(0..1)	”CINV” = invoice ”CREN” = credit note
>>>> Number		<Nb>	(0..1)	Invoice number
>>> Referred Document Amount		<RfrdDocAmt >	(0..1)	Amount of invoice or credit note
>>>> Credit Note Amount	{Tai	<CdtNoteAmt>	(0..1)	Credit note amount
>>>> Remitted Amount	Tai}	<RmtdAmt>	(0..1)	Invoice amount
>>> Creditor Reference Information		<CdtrRefInf>	(0..1)	National or international reference
>>>> Type		<Tp>	(0..1)	
>>>>> Code Or Proprietary		<CdOrPrtry>	(0..1)	
>>>>>> Code		<Cd>	(1..1)	”SCOR”
>>>>> Issuer		<Issr>	(0..1)	”ISO” if the reference abides by the international reference structure.
>>>> Reference		<Ref>	(1..1)	Reference
>>> Additional Remittance Information		<AddtlRmtInf>	(0..9)	Message of the combined invoice, e.g. invoice number, invoice date, reference option (reference is recommended).

3.3.4 Payment Information – EXPRESS PAYMENT

An express payment (POPS) is otherwise similar to a SEPA payment except that in the Payment

Information section, the Instruction Priority must be given with ”HIGH” as the value.

Message Data	or	XML Tag	P/V	Express payment rule
B Payment information		**<PmtInf>**	**(1..1)**	
>> Instruction Priority		<InstrPrty>	(1..1)	An XML express giro is indicated by the value ”HIGH”

3.3.5 FOREIGN PAYMENT ORDER

3.3.5.1 Payment Information – FOREIGN PAYMENT ORDER

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

When the data also includes non-euro-denominated foreign payments, or when the charge account is a foreign currency account the payments are processed using the foreign payment processing rules.

Message data	Or	XML Tag	P/V	Foreign payment rule or application guideline
B Payment information		***<PmtInf>***	**(1..1)**	
> Payment Information Identification		<PmtInfId>	(1..1)	The payment batch identifier.
> Payment Method		<PmtMtd>	(1..1)	Method of payment: ”TRF” – payment order
> BatchBooking		<BtchBookg>	(0..1)	NOT IN USE
> Number Of Transactions		<NbOfTxs>	(0..1)	NOT IN USE
> Control Sum		<CtrlSum>	(0..1)	NOT IN USE
> Payment TypeInformation		<PmtTpInf>	(0..1)	NOT IN USE
> Requested Execution Date		<ReqdExctnDt>	(1..1)	Due date
> Debtor		<Dbtr>	(1..1)	Originator's information

>> Name		<Nm>	(1..1)	Originator's name. The name of the originator is forwarded from the contract to the beneficiary.
>>Postal Address		<PstlAdr>	(0..1)	Originator's address If originator’s address information is provided it is not validated or used in the payments.
>>>Country		<Ctry>	(1..1)	Country code. The country code must be a valid ISO standard-compliant code, such as FI or DE. Compulsory if address row has been given.
>>>Address Line		<AdrLine>	(0..2)	Originator's address row. The address included in the service contract is forwarded to the beneficiary.
>>Identification		<Id>	(1..1)	Originator’s ID.
>>> Organisation Identification		<OrgId>	(1..1)	Company identifier
>>>> Other		<Othr>	(1..1)	
>>>>> Identification		<Id>	(1..1)	Service identifier. The service identifier (nine characters) is agreed in a service contract with the bank. Compulsory data.
>>>>> Scheme Name		<SchmeNm>	(1..1)	
>>>>>> Code		<Cd>	(1..1)	“BANK”
> Debtor Account		<DbtrAcct>	(1..1)	Charge account. Agreed through a contract.
>>Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	An IBAN-format account.
> Debtor Agent		< DbtrAgt>	(1..1)	Originator's bank.
>> Financial Institution Identification		<FinInstnId>	(1..1)	
>>> BIC		<BIC>	(1..1)	The BIC code of the originator's bank.

> Charge Bearer		<ChrgBr>	(0..1)	The cost code says how the payment costs are distributed: CRED = BorneByCreditor DEBT = BorneByDebtor SHAR = Shared For EEA countries the only allowed code value is SHAR This information is used if the cost code has not been given at the transaction level.

3.3.5.2 Credit Transfer Transaction Information – FOREIGN PAYMENT ORDER YS

Message data	Or	XML Tag	P/V	Foreign payment rule or application guideline
C Credit Transfer Transaction Information		**<CdtTrfTxInf>**		

Message data	Or	XML Tag	P/V	Foreign payment rule or application guideline
> Payment Identification		<PmtId>	(1..1)	
>> Instruction Identification		<InstrId>	(0..1)	Payment identifier.
>> End To End Identification		<EndToEndId>	(1..1)	Up to 30 characters are transmitted to the beneficiary. If you do not want to use this information, enter ”NOTPROVIDED” as the value.
> Payment Type Information		<PmtTpInf>	(0..1)	Not in use at the moment
>> Service Level		<SvcLvl>	(0..1)	Not in use at the moment
> Amount		<Amt>	(1..1)	Payment amount
>> Instructed Amount		<InstdAmt Ccy>	(1..1)	The currency and amount of the payment.
> Exchange Rate Information		<XchgRateInf>	(0..1)	
>> Contract Identification		<CtrctId>	(0..1)	Exchange rate contract number

> Charge Bearer		<ChrgBr>	(0..1)	The cost code says how the payment costs are distributed: ”CRED” = BorneByCreditor (the beneficiary covers their own banks' costs and those of the originator's bank) ”DEBT” = BornebyDebtor (the originator covers their own bank's costs and those of the beneficiary's bank) ”SHAR” = Shared (both cover the costs of their respective banks) Cost code ”SLEV” is interpreted as value ”SHAR”. If no cost code for the PaymentInformation level has been given, the information is compulsory.
> Creditor Agent		<CdtrAgt>	(0..1)	Beneficiary's account bank BIC is not mandatory. However, it is recommended to provide it if available.

>> Financial Institution Identification		<FinInstnId>	(1..1)	The beneficiary's account bank is specified as BIC information (<BIC>) OR with a Clearing code (<CkrSysMmbId><Cd> + <MmbId>)) if the bank has no BIC code OR with the bank name (<Nm>) and address (<PstlAdr>) if there is no BIC or Clearing code
>>> BIC		<BIC>	(0..1)	BIC code of beneficiary’s account bank

>>> Clearing SystemMember Identification		<ClrSysMmbId>	(0..1)	Clearing code of the beneficiary's bank (if the BIC address is unknown) 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: • TwnNm • Ctry • AdrLine • AdrLine 2 (voluntary) 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 • TwnNm • Ctry • AdrLine • AdrLine 2 (voluntary)
>>>> Clearing System Identification		<ClrSysId>	(0..1)	Clearing code of the beneficiary's bank
>>>>> Code		<Cd>	(0..1)	The Clearing code must comply with the ISO standard, such as "USABA" In addition to the code, the information specified on the next row is given (<MmbId>).
>>>> Member Identification		<MmbId>	(0..1)	Identifier of the beneficiary's bank, such as 026009593. Used with the aforementioned (<Cd>).
>>> Name		<Nm>	(0..1)	The name of the beneficiary's bank. Compulsory if there is no BIC or clearing code.

>>> Postal Address		<PstlAdr>	(0..1)	The address of the beneficiary's bank. Recommended to use hybrid address.
>>>> Postal Code		<PstlCd>	(0.. 1)	
>>>> Town Name		<TwnNm>	(0.. 1)	
>>>> Country		<Ctry>	(1..1)	Country code of the beneficiary's bank. Mandatory if BIC or Clearing code has not been provided.
>>>> Address Line		<AdrLine>	(0..1)	The address of the beneficiary's bank. Compulsory if there is no BIC or clearing code.
> Creditor		<Cdtr>	(1..1)	Beneficiary's details
>> Name		<Nm>	(1..1)	Beneficiary's name. The maximum number of characters forwarded is still 70.
>> Postal Address		< PstlAdr>	(1..1)	Beneficiary's address details. Mandatory to provide minimum the following information: - TwnNm - Ctry - AdrLine
>>> Postal Code		<PstlCd>	(0.. 1)	Postal code. Recommended to be provided.
>>> Town Name		<TwnNm>	(1.. 1)	Town name. Mandatory.
>>> Country		<Ctry>	(1..1)	Country code. The country code must be a valid ISO standardcompliant code, such as FI or DE. Compulsory.
>>> Address Line		<AdrLine>	(1..1)	Beneficiary's address row. Mandatory. Maximum two address lines.
> Creditor Account		<CdtrAcct>	(0..1)	Beneficiary's account

>> Creditor Account Identification		<Id>	(0..1)	Format of the beneficiary's account
>>> IBAN	{Tai	<IBAN>	(0..1)	An IBAN-format account
>>> Other	Tai}	<Othr>	(0..1)	Other account
>>>> Identification		<Id>	(0..1)	Account number
> Instruction For Debtor Agent		<InstrForDbtrAgt>	(0..1)	Instructions for the originator's bank.
> Remittance Information		<RmtInf>	(0..1)	Message data of the payment.
>> Unstructured		<Ustrd>	(0..1)	Subject of payment (SWIFT MT103 message field 70). If an End-to-End-Id has been specified in the payment, only the first 105 characters are forwarded from the Unstructured information to the beneficiary. If no End-to-End-Id has been specified, this information will be forwarded in full.
>> Structured		<Strd>	(0..1)	
>>>Additional RemittanceInformation		<AddtlRmtInf>	(0..1)	For a foreign payment, the customer's own information max. 50 characters.

3.3.5.3 Payment Information – FOREIGN EXPRESS PAYMENT

A foreign express payment is otherwise similar to a foreign payment order except that the Service Level code value in the Payment Information part must be ”URGP”

Messaga data	**Or**	**XML Tag**	**P/V**	**Foreign payment rule or application guideline**
B Payment Information		***<PmtInf>***	**(1..1)**	
> Payment Method		<PmtMtd>	(1..1)	”TRF”
> Payment TypeInformation		<PmtTpInf>	(1..1)	
Message data	**Or**	**XML Tag**	**P/V**	**Foreign payment rule or application guideline**
>> Service Level		<SvcLvl>	(1..1)	

>>> Code		<Cd>	(1..1)	”URGP”

3.3.5.4 Payment Information – FOREIGN ASSIGNMENT

A foreign assignment is otherwise the same as a foreign payment order except that the

Debtor Account format can also be other than IBAN.

Message data	Or	XML Tag	P/V	Foreign payment rule or application guideline
B Payment Information		***<PmtInf>***	**(1..1)**	
> Debtor		<Dbtr>	(1..1)	Originator's information
>> Name		<Nm>	(1..1)	Originator's name.
> Debtor Account		<DbtrAcct>	(1..1)	Charge account.
>> Identification		<Id>	(1..1)	
>>> IBAN	{Tai	<IBAN>	(0..1)	An IBAN-format account
>>> Other	Tai}	<Othr>	(0..1)	Other account
>>>> Identification		<Id>	(0..1)	Account number

3.3.6 FOREIGN CHEQUE

3.3.6.1 Payment Information – FOREIGN CHEQUE

Message data	Or	XML Tag	P/V	Foreign payment rule or application guideline
B Payment Information		***<PmtInf>***	**(1..1)**	
> Payment Information Identification		<PmtInfId>	(1..1)	The payment batch identifier.

> Payment Method		<PmtMtd>	(1..1)	”CHK”
> BatchBooking		<BtchBookg>	(0..1)	NOT IN USE
> Number Of Transactions		<NbOfTxs>	(0..1)	NOT IN USE

> Control Sum		<CtrlSum>	(0..1)	NOT IN USE
> Requested Execution Date		<ReqdExctnDt>	(1..1)	Due date
> Debtor		<Dbtr>	(1..1)	Originator's information
>> Name		<Nm>	(1..1)	Originator's name. The name of the originator is forwarded from the contract to the beneficiary.
>> Postal Address		<PstlAdr>	(0..1)	Originator's address
>>> Country		<Ctry>	(1..1)	Country code. The country code must be a valid ISO standard-compliant code, such as FI or DE. Compulsory if address row <AdrLine> has been given.
>>> Address Line		<AdrLine>	(0..2)	Originator's address row.
>>Identification		<Id>	(1..1)	Originator’s ID.
>>> Organisation Identification		<OrgId>	(1..1)	Company identifier
>>>> Other		<Othr>	(1..1)	
>>>>> Identification		<Id>	(1..1)	Service identifier. The service identifier (nine characters) is agreed in a service contract with the bank. Compulsory data.
>>>>> Scheme Name		<SchmeNm>	(1..1)	
>>>>>> Code		<Cd>	(1..1)	“BANK”
> Debtor Account		<DbtrAcct>	(1..1)	Charge account. Agreed through a contract.
>> Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	An IBAN-format account.
> Debtor Agent		< DbtrAgt>	(1..1)	Originator's bank.
>> Financial Institution Identification		<FinInstnId>	(1..1)	
>>> BIC		<BIC>	(1..1)	The BIC code of the originator's bank.

> Charge Bearer		<ChrgBr>	(0..1)	Cost code: “SHAR” This information is used if the cost code has not been given at the transaction level. Cost code ”SLEV” is interpreted as value ”SHAR”

3.3.6.2 Credit Transfer Transaction Information – FOREIGN CHEQUE

Message data	Or	XML Tag	P/V	Foreign payment rule or application guideline
C Credit Transfer Transaction Information		**<CdtTrfTxInf>**		
> Payment Identification		<PmtId>	(1..1)	
>> Instruction Identification		<InstrId>	(0..1)	Payment identifier.
>> End To End Identification		<EndToEndId>	(1..1)	Up to 30 characters are transmitted to the beneficiary. If you do not want to use this information, enter ”NOTPROVIDED” as the value.
> Payment Type Information		<PmtTpInf>	(0..1)	Not in use at the moment
>> Service Level		<SvcLvl>	(0..1)	Not in use at the moment
> Amount		<Amt>	(1..1)	Payment amount
>> Instructed Amount		<InstdAmt Ccy>	(1..1)	The currency and amount of the payment.
> Exchange Rate Information		<XchgRateInf>	(0..1)	
>> Contract Identification		<CtrctId>	(0..1)	Exchange rate contract number
> Charge Bearer		<ChrgBr>	(0..1)	The cost code says how the payment costs are distributed: "SHAR" = Shared (both cover the costs of their respective banks) Cost code ”SLEV” is interpreted as value ”SHAR”.

				If no cost code of the PaymentInformation level has been given, this information is compulsory.
> Cheque Instruction		<ChqInstr>	(0..1)	Only used for foreign cheques / swift cheques
>> Cheque Type		<ChqTp>	(0..1)	”BCHQ”
>> Delivery Method		<DlvryMtd>	(0..1)	Cheque delivery method
>>> Cd	{Tai	<Cd>	(1..1)	”SWIFT” if a swift cheque is concerned
>>> Prtry	Tai}	< Prtry>	(1..1)	
> Creditor Agent		<CdtrAgt>	(0..1)	Not in use
> Creditor		<Cdtr>	(1..1)	Beneficiary's details
>>Name		<Nm>	(1..1)	Beneficiary's name. The maximum number of characters forwarded is still 70.
>> Postal Address		< PstlAdr>	(1..1)	Beneficiary's address details
>>> Country		<Ctry>	(1..1)	Country code. The country code must be a valid ISO standard-compliant code, such as FI or DE. Compulsory.
>>> Address Line		<AdrLine>	(1..1)	Beneficiary's address row.
> Creditor Account		<CdtrAcct>	(0..1)	Not in use.

4 STRUCTURE OF THE C2B FEEDBACK MESSAGE (CUSTOMER PAYMENT STATUS REPORT)

4.1 FEEDBACK MESSAGE STRUCTURE

The payment message (Pain002) concerning C2B payment data (Pain001) consists of three parts preceded by the root element of the entire message (<Document>):

A. Group Header
   - Identifier data given by the bank for the feedback message

B. Original Group Information and Status
   - Identifier information of the original payment message and the status of the payment data processing

C. Original Payment Information and Status
   - Identifier information of the original batch and the status of processing
     or
   - The identifier information of the original batch, the processing status, and the identifier information and status of the original transaction

Depending on the version, the schema name of C2B feedback message ”Payment Status report” is either <pain.002.001.02> or <pain.002.001.03>. The feedback message's message version (02 or 03) is determined according to the payment message's version number.

The feedback message includes itemisation data, based on which it can be allocated to the original payment data and the batch/payment. The pain versions of the payment message and the feedback message concerning it are always the same.

Feedback is formed through three stages:

1. Channel feedback

   Form checkup and schema validation are immediately performed in the channel. When the data is received, a schema check is performed and Group Header level checkups are performed on it. If they have errors, the entire message is rejected immediately and is not processed further.

2. Reception feedback (second-stage feedback)

   After the form checkups, content checkups are performed on the data. Reception feedback is the outcome of the checkups. Reception feedback is always formed and it applies to the full payment data. If the data's payment batch or individual payment is rejected, the identifier information of the batch/payment are specified, and also, the ISO-compliant error code and the reason for rejection in text format.

3. Payment feedback (third-stage feedback)

   Payment feedback is formed on the due date, and only if the full payment batch or the payment batch transaction is rejected. The feedback also always has an ISOcompliant error code and reason for rejection in text format. More than one payment feedback may be created in relation to one instance of payment data, e.g. if the payment data has batches for several due dates.

   A payment feedback is generated for SEPA Instant Credit Transfers once all payments within the payment batch have been processed.

Reception feedback:

Status code	Level	Description
ACTC	Dataset	Feedback from the channel on successful schema validation.
ACCP	Data/batch	All batches of the data have been accepted for further processing.
RJCT	Data/batch	All batches of the data have been rejected. The same status code is given for both the data and all batches.
PART	Data	Some batches of the data have been accepted for further processing but some have been rejected.
ACCP	Batch	An individual batch has been accepted for further processing.
RJCT	Batch	An individual batch has been rejected.
PART	Batch	Some transactions in the batch have been rejected.
RJCT	Transaction	The transaction has been rejected.

Payment feedback concerning rejected payments is created at the end of the due date at the latest.
Payment feedback:

Status code	Level	Description
ACSC	Data/batch	On SEPA INST payments all batches and or transactions have been credited to payee.
RJCT	Data	All batches of the data processed on the specified date have been rejected. The same status code is given for both the data and all batches.
PART	Data	Some batches of the data have been paid, but some have been rejected or partly rejected, or their status is unclear/pending.
RJCT	Batch	The entire batch has been rejected.
PART	Batch	The batch includes transactions with different statuses. Some transactions may be accepted, some rejected, and some unclear/pending.
PDNG	Batch	The status of the entire batch is unclear/pending.

PDNG	Transaction	The status of the transaction is unclear/pending.
RJCT	Transaction	The transaction has been rejected.

4.2 FEEDBACK MESSAGE CONTENT

4.2.1 Group Header - The bank's identifier information for the feedback message

Message data	Or	XML Tag	P/V	Feedback message's application instructions
A GroupHeader		**<GrpHdr>**	**(1..1)**	
> Message Identification		<MsgId>	(1..1)	The identifier that the bank has specified for the message.
> Creation Date Time		<CreDtTm>	(1..1)	Feedback message's time of creation.
> Debtor Agent		< DbtrAgt>	(1..1)	
>>Financial Institution Identification		<FinInstnId>	(1..1)	
>>> BIC		<BIC>	(1..1)	The BIC of the bank that created the feedback message.

4.2.2 Original Group Information and Status – Identifier information of the original payment message

Message data		XML Tag	P/V	Feedback message's application instructions
B Original Message Indentification		**<OrgnlGrpInfAndSts>**	**(1..1)**	
> Original Message Identification		<OrgnlMsgId>	(1..1)	Information that itemises the original payment data (Message Id).
> Original Message Name Indentification		< OrgnlMsgNmId >	(1..1)	Message name of the original payment data (Message Name)

> Original Number Of Transactions		<OrgnlNbOfTxs>	(1..1)	Number of payments from the original data (Number of Transactions)
> Group Status		<GrpSts>	(1..1)	Feedback message status “ACCP”= Accepted ”RJCT” = fully rejected ”PART” = partly rejected / accepted

4.2.3 Original Payment Information and Status

Message data	Or	XML Tag	P/V	Feedback message's application instructions
C OriginalPaymentInformationAndStatus		**<OrgnlPmtInfAndSts >**	**(1..1)**	
> Original Payment Information Identification		<OrgnlPmtInfId>	(1..1)	Identifier of the original payment batch (Payment Information Identification)
> Original Number Of Transactions		<OrgnlNbOfTxs>	(1..1)	Number of transactions in the original payment batch
> Original Control Sum		<OrgnlCtrlSum>	(0..1)	NOT IN USE
> Payment Information Status		<PmtInfSts>	(1..1)	Batch status ”ACSC” (SEPA Instant payment) ”PART” ”RJCT”
> Number Or Transactions Per Status		<NbOfTxsPerSts>	(0..2)	If the entire batch has been rejected or accepted, this structure does not exist. In other cases, there are designated structures for ACCP and RJCT situations.
>> Detailed Number Of Transaction		<DtlNbOfTxs>	(1..1)	Total number of the (accepted/rejected) payments in the batch
>> Detailed Status		<DtldSts>	(1..1)	”ACCP” Accepted for further processing ”RJCT” Rejected

>> Detailed Control Sum		<DtldCtrSum>	(1..1)	Total sum of the (accepted/rejected) payments in the batch
> Transaction Information And Status		<TxInfAndSts>	(0..n)	Information of rejected payments, one per rejected payment transaction
>>Original Instruction Identification		<OrgnlInstrId>	(1..1)	Original payment identifier
>> Original End ToEnd Identication		<OrgnlEndToEndId>	(1..1)	Identifier of original payment (End to End Id)
>> Transaction Status		<TxSts>	(1..1)	Payment status ”ACSC” = On SEPA INST payments all batches and or transactions have been credited to payee. ”RJCT” = rejected ”PDNG” = Pending
>> Status Reason Information		<StsRsnInf>	(1..1)	Reason for rejection
>>> Reason		<Rsn>	(1..1)	

>>>> Code		<Cd>	(1..1)	Reason code of rejection.
>>> Additional Information		<AddtlInf>	(1..1)	Reason for rejection in text format
>Original Transaction Reference		<OrgnlTxRef>	(1..1)	
>> Amount		<Amt>	(1..1)	
>>> Instructed Amount		<InstdAmt>	(1..1)	Sum and currency of rejected payment
>> Requested Execution Date		<ReqExctnDt>	(1..1)	Due date yyyy-mm-dd
>> Creditor Agent		<CdtrAgtr>	(1..1)	Bank of the payment's beneficiary
>>> Finacial Institution Identification		<FinInstnId>	(1..1)	
>>>> BIC		<BIC>	(1..1)	BIC code
>> Creditor Account		<CdtrAcct>	(1..1)	Account number of the payment's beneficiary

5 C2B MESSAGE EXAMPLES

This section has examples of the different parts of a C2B payment message (Pain001). The last segment also provides examples of the C2B feedback message delivered to the customer (Pain002).

Examples of different message types are also published in the Finance Finland description at www.finanssiala.fi

5.1 PAYMENT MESSAGE, PAIN001.001.03

5.1.1 SEPA payment

```
<PmtInf>
    <PmtInfId>Payments from stack 11233</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2012-07-03</ReqdExctnDt>
    <Dbtr>
      <Nm>Oy Customer Ab</Nm>
      <PstlAdr>
          <TwnNm>Helsinki</TwnNm>
          <Ctry>FI</Ctry>
          <AdrLine>Osoitetie 123, FI-00260</AdrLine>
      </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456789</Id>
            <SchmeNm>
              <Cd>BANK</Cd>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI8948830010001760</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BANKFIHH</BIC>
      </FinInstnId>
    </DbtrAgt>



CdtTrfTxInf>
```

```
<PmtId>
    <EndToEndId>First info in remittance</EndToEndId>
</PmtId>
<Amt>
    <InstdAmt Ccy="EUR">110.50</InstdAmt>
</Amt>
<ChrgBr>SLEV<ChrgBr>
<CdtrAgt>
     <FinInstnId>
        <BIC>BANKFIHH</BIC>
     </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Payment's beneficiary </Nm>
  <PstlAdr>
     <TwnNm>Helsinki</TwnNm>
     <Ctry>FI</Ctry>
     <AdrLine>Address of payment's beneficiary</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN> FI8431321000001167</Id>
      </Othr>
    </Id>
 <CdtrAcct>
 <RmtInf>
    <Ustrd>Invoice number 345432</Ustrd>
 </RmtInf>
</CdtTrfTxInf>
```

5.1.2 SEPA INST payment

```
<PmtInf>
    <PmtInfId>Payments from stack 11233</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
        <LclInstrm>
            <Cd>INST<Cd>
        <LclInstrm>
    <ReqdExctnDt>2026-10-30</ReqdExctnDt>
    <Dbtr>
       <Nm>Oy Customer Ab</Nm>
        <PstlAdr>
            <TwnNm>Helsinki</TwnNm>
            <Ctry>FI</Ctry>
            <AdrLine>Osoitetie 123, FI-00260</AdrLine>
        </PstlAdr>
```

```
        <Id>
          <OrgId>
            <Othr>
              <Id>123456789</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI8948830010001760</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>BANKFIHH</BIC>
        </FinInstnId>
      </DbtrAgt>



CdtTrfTxInf>
      <PmtId>
        <EndToEndId>First info in remittance</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="EUR">100.50</InstdAmt>
      </Amt>
      <ChrgBr>SLEV<ChrgBr>
      <CdtrAgt>
        <FinInstnId>
          <BIC>BANKFIHH</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Payment's beneficiary </Nm>
        <PstlAdr>
          <TwnNm>Helsinki</TwnNm>
          <Ctry>FI</Ctry>
          <AdrLine>Address of payment's beneficiary</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN> FI8431321000001167</Id>
```

```
            </Othr>
          </Id>
        <CdtrAcct>
        <RmtInf>
          <Ustrd>Invoice number 363636</Ustrd>
        </RmtInf>
</CdtTrfTxInf>
```

5.1.3 Free-format message in the payment

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

5.1.4 Payment reference

National reference:

```
<RmtInf>
  <Strd>
   <CdtrRefInf>
    <Tp>
     <CdOrPrtry>
      <Cd>SCOR</Cd>
     </CdOrPrtry>
    </Tp>
    <Ref>2348236</Ref>
   </CdtrRefInf>
  </Strd>
</RmtInf>
```

International reference:

```
<RmtInf>
  <Strd>
   <CdtrRefInf>
    <Tp>
     <CdOrPrtry>
      <Cd>SCOR</Cd>
     </CdOrPrtry>
     <Issr>ISO</Issr>
    </Tp>
    <Ref>RF332348236</Ref>
   </CdtrRefInf>
  </Strd>
</RmtInf>
```

5.1.5 Itemisation messages are related to the invoice

```
<RmtInf>
 !— itemisation with a reference, invoice-->
     <Strd>
          <RfrdDocInf>
            <Tp>
              <CdOrPrtry>
                <Cd>CINV</Cd>
              </CdOrPrtry>
            </Tp>
          </RfrdDocInf>
          <RfrdDocAmt>
            <RmtdAmt Ccy="EUR">300.00</RmtdAmt>
          </RfrdDocAmt>
          <CdtrRefInf>
            <Tp>
              <CdOrPrtry>
                <Cd>SCOR</Cd>
              </CdOrPrtry>
            </Tp>
            <Ref>13</Ref>
          </CdtrRefInf>
      </Strd>

<!—itemisation with a message, credit note -->
      <Strd>
          <RfrdDocInf>
            <Tp>
              <CdOrPrtry>
                <Cd>CREN</Cd>
              </CdOrPrtry>
            </Tp>
          </RfrdDocInf>
          <RfrdDocAmt>
            <CdtNoteAmt Ccy="EUR">100.00</CdtNoteAmt>
          </RfrdDocAmt>
          <AddtlRmtInf>Refund message</AddtlRmtInf>
        </Strd>
</RmtInf>
```

5.1.6 Foreign payment, regular payment order

```
CdtTrfTxInf>
   <PmtId>
```

```
            <EndToEndId>First info in remittance</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="USD">123.45</InstdAmt>
        </Amt>
        <ChrgBr>SHAR<ChrgBr>
        <CdtrAgt>
            <FinInstnId>
              <! beneficiary bank's BIC- - >
               <BIC>ABCDEFGH</BIC>
             <! - - or if the beneficiary bank's BIC is unknown, the Clearing code is used- ->
<ClrSysMmbId>
                  <ClrSysId>
                    <Cd>USABA</Cd>
                  </ClrSysId>
                 <MmbId>123456789</ MmbId>
              </ClrSysMmbId>
              <Nm>Yankee-Bank</Nm>
              <PstlAdr>
                  <TwnNm>Texas</TwnNm>
                  <Ctry>US</Ctry>
                  <AdrLine>Streetname 123 </AdrLine>
             </PstlAdr>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Name of beneficiary</Nm>
          <PstlAdr>
            <TwnNm>Texas</TwnNm>
            <Ctry>US</Ctry>
            <AdrLine>Street Address of beneficiary</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
              <Othr>
                <Id>12345678901234567890</Id>
              </Othr>
            </Id>
         <CdtrAcct>
         <RmtInf>
            <Ustrd>characters of information</Ustrd>
         </RmtInf><
</CdtTrfTxInf>
```

5.1.7 Foreign payment, express

```
<CdtTrfTxInf>
      <PmtId>
        <EndToEndId>Info from start to end!</EndToEndId>
      </PmtId>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>URGP</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <Amt>
        <InstdAmt Ccy="USD">123.45</InstdAmt>
      </Amt>
      <ChrgBr>CRED<ChrgBr>
      <CdtrAgt>
          <FinInstnId>
              <ClrSysMmbId>
                  <ClrSysId>
                      <Cd>USABA</Cd>
                  </ClrSysId>
                 <MmbId>123456789</ MmbId>
              </ClrSysMmbId>
              <Nm>Yankee-Bank</Nm>
              <PstlAdr>
                  <TwnNm>Texas</TwnNm>
                  <Ctry>US</Ctry>
                  <AdrLine>Streetname 123</AdrLine>
              </PstlAdr>
          </FinInstnId>
       </CdtrAgt>
       <Cdtr>
          <Nm>Name of beneficiary</Nm>
          <PstlAdr>
              <TwnNm>Texas</TwnNm>
              <Ctry>US</Ctry>
              <AdrLine> Street Address of beneficiary</AdrLine>
          </PstlAdr>
       </Cdtr>
       <CdtrAcct>
          <Id>
            <Othr>
              <Id>12345678901234567890</Id>
              <SchmeNm>
                 <Cd>BBAN</Cd>
              </SchmeNm>
            </Othr>
          </Id>
       <CdtrAcct>
       <RmtInf>
```

```
            <Ustrd>Some characters of information!</Ustrd>
        </RmtInf>
</CdtTrfTxInf>
```

5.1.8 Foreign payment, swift cheque and currency cheque

```
<PmtInf>
    <PmtInfId>20090821-123456-02</PmtInfId>
    <PmtMtd>CHK</PmtMtd>
    <ReqdExctnDt>2012-07-03</ReqdExctnDt>
    <Dbtr>
       <Nm>Oy Customer Ab</Nm>
        <PstlAdr>
            <TwnNm>Helsinki</TwnNm>
            <Ctry>FI</Ctry>
            <AdrLine>Osoitetie 123, FI-00260 Helsinki</AdrLine>
        </PstlAdr>
        <Id>
           <OrgId>
              <Othr>
                 <Id>123456789</Id>
                 <SchmeNm>
                   <Cd>BANK</Cd>
                 </SchmeNm>
              </Othr>
           </OrgId>
        </Id>
    </Dbtr>
    <DbtrAcct>
       <Id>
          <IBAN>FI1212345678901234</IBAN>
       </Id>
    </DbtrAcct>
    <DbtrAgt>
       <FinInstnId>
          <BIC>BANKFIHH</BIC>
        </FinInstnId>
    </DbtrAgt>

SWIFT-shekki (<CdtTrfTxInf>)
<CdtTrfTxInf>
      <PmtId>
         <InstrId>itemisation information to originator</InstrId>
         <EndToEndId>debtorandcreditor information</EndToEndId>
      </PmtId>
```

```
 <Amt>
    <InstdAmt Ccy="GBP">123.45</InstdAmt>
 </Amt>
<ChrgBr>SHAR</ChrgBr>
<ChqInstr>
   <ChqTp>BCHQ</ChqTp>
   <DlvryMtd>
      <Prtry>SWIFT</Prtry>
   </DlvryMtd>
 </ChqInstr>
<Cdtr>
   <Nm>Name of beneficiary</Nm>
   <PstlAdr>
      <TwnNm>Texas</TwnNm>
      <Ctry>US</Ctry>
      <AdrLine>Street Address of beneficiary</AdrLine>
   </PstlAdr>
</Cdtr>
<RmtInf>
   <Ustrd>remittance information</Ustrd>
</RmtInf>
</CdtTrfTxInf>-
```

Ulkomaan shekki (<CdtTrfTxInf>)

```
<CdtTrfTxInf>
 <PmtId>
    <InstrId>itemisation information to originator</InstrId>
    <EndToEndId>debtorandcreditor information</EndToEndId>
 </PmtId>
 <Amt>
    <InstdAmt Ccy="GBP">123.45</InstdAmt>
 </Amt>
<ChrgBr>SHAR</ChrgBr>
<ChqInstr>
   <ChqTp>BCHQ</ChqTp>
   <DlvryMtd>
      <Cd>MLDB</Prtry>
   </DlvryMtd>
 </ChqInstr>
<Cdtr>
   <Nm>Name of beneficiary</Nm>
   <PstlAdr>
      <TwnNm>Texas</TwnNm>
      <Ctry>US</Ctry>
      <AdrLine>Street Address of beneficiary</AdrLine>
   </PstlAdr>
</Cdtr>
<RmtInf>
```

```
            <Ustrd>Invoice number 112</Ustrd>
        </RmtInf>
</CdtTrfTxInf>-
```

5.2 FEEDBACK MESSAGE, PAIN002.001.03

5.2.1 Reception feedback (.03)

Reception feedback concerning payment data (MessageId 00022568), with four batches, 17 payments in total, and the total sum is EUR 2400.20. The due date of batches 1, 3 and 4 is 3 July 2012.

- Batch 1 (PaymentInfId Maksut_001): One payment in the batch is rejected, the rest are OK for processing
- Batch 2 (PaymentInfId Maksut_002): The due date in the batch is incorrect, the entire batch has been rejected
- Batch 3 (PaymentInfId Maksut_003): Accepted batch, OK for processing
- Batch 4 (PaymentInfId Maksut_004): Accepted batch, OK for processing

```
<GrpHdr>
    <MsgId>V000000000000135</MsgId>
    <CreDtTm>2012-06-28T09:08:07.780+02:00</CreDtTm>
    <DbtrAgt>
        <FinInstnId>
            <BIC>BANKFIHH</BIC>
        </FinInstnId>
    </DbtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
    <OrgnlMsgId>00022568</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    <OrgnlNbOfTxs>17</OrgnlNbOfTxs>
    <OrgnlCtrlSum>2400.20</OrgnlCtrlSum>
    <GrpSts>PART</GrpSts>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>Maksut_001</OrgnlPmtInfId>
    <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
    <OrgnlCtrlSum>150.20</OrgnlCtrlSum>
    <PmtInfSts>PART</PmtInfSts>
    <NbOfTxsPerSts>
        <DtldNbOfTxs>2</DtldNbOfTxs>
        <DtldSts>ACCP</DtldSts>
        <DtldCtrlSum>115.20</DtldCtrlSum>
```

```
    </NbOfTxsPerSts>
    <NbOfTxsPerSts>
        <DtldNbOfTxs>1</DtldNbOfTxs>
        <DtldSts>RJCT</DtldSts>
       <DtldCtrlSum>35.00</DtldCtrlSum>
    </NbOfTxsPerSts>
   <TxInfAndSts>
      <OrgnlInstrId>Maksu_2012008</OrgnlInstrId>
      <OrgnlEndToEndId>Customer A3354</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
          <Rsn>
             <Cd>AC01</Cd>
          </Rsn>
          <AddtlInf>Incorrect beneficiary account</AddtlInf>
      </StsRsnInf>
     <OrgnlTxRef>
          <Amt>
              <InstdAmt Ccy="EUR">35.00</InstdAmt>
          </Amt>
          <ReqdExctnDt>2012-07-03</ReqdExctnDt>
          <CdtrAgt>
              <FinInstnId>
                  <BIC>OKOYFIHH</BIC>
              </FinInstnId>
          </CdtrAgt>
          <CdtrAcct>
              <Id>
                  <IBAN>FI9957800720345555</IBAN>
              </Id>
          </CdtrAcct>
     </OrgnlTxRef>
   </TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>Maksut_002</OrgnlPmtInfId>
    <OrgnlNbOfTxs>9</OrgnlNbOfTxs>
    <OrgnlCtrlSum>1500.00</OrgnlCtrlSum>
    <PmtInfSts>RJCT</PmtInfSts>
    <StsRsnInf>
        <Rsn>
           <Cd>DT01</Cd>
        </Rsn>
        <AddtlInf>Incorrect due date</AddtlInf>
     /StsRsnInf>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>Maksut_003</OrgnlPmtInfId>
```

```
            <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
            <OrgnlCtrlSum>350.00</OrgnlCtrlSum>
            <PmtInfSts>ACCP</PmtInfSts>
        </OrgnlPmtInfAndSts>
        <OrgnlPmtInfAndSts>
            <OrgnlPmtInfId>Maksut_004</OrgnlPmtInfId>
            <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
            <OrgnlCtrlSum>400.00</OrgnlCtrlSum>
            <PmtInfSts>ACCP</PmtInfSts>
        </OrgnlPmtInfAndSts>
```

5.2.2 Payment feedback (.03)

Payment feedback concerning data processed in the reception feedback example.

- Batch 1 (PaymentInfId Maksut_001): Paid
- Batch 3 (PaymentInfId Maksut_003): Two payments in the batch paid, one rejected
- Batch 4 (PaymentInfId Maksut_004): Rejected

```
<GrpHdr>
    <MsgId>M000000000008234</MsgId>
    <CreDtTm>2012-07-03T15:08:07.780+02:00</CreDtTm>
    <DbtrAgt>
        <FinInstnId>
            <BIC>BANKFIHH</BIC>
        </FinInstnId>
    </DbtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
    <OrgnlMsgId>00022568</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    <OrgnlNbOfTxs>17</OrgnlNbOfTxs>
    <OrgnlCtrlSum>2400.20</OrgnlCtrlSum>
    <GrpSts>PART</GrpSts>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>Maksut_003</OrgnlPmtInfId>
    <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
    <OrgnlCtrlSum>350.00</OrgnlCtrlSum>
    <PmtInfSts>PART</PmtInfSts>
    <NbOfTxsPerSts>
        <DtldNbOfTxs>1</DtldNbOfTxs>
        <DtldSts>RJCT</DtldSts>
        <DtldCtrlSum>50.00</DtldCtrlSum>
    </NbOfTxsPerSts>
    <NbOfTxsPerSts>
        <DtldNbOfTxs>2</DtldNbOfTxs>
        <DtldSts>ACSP</DtldSts>
```

```
        <DtldCtrlSum>300.00</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
        <OrgnlInstrId>Maksu_2012110</OrgnlInstrId>
        <OrgnlEndToEndId>Customer A3254</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>AC01</Cd>
          </Rsn>
          <AddtlInf>Incorrect beneficiary account</AddtlInf>
        </StsRsnInf>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">50.00</InstdAmt>
          </Amt>
          <ReqdExctnDt>2012-07-03</ReqdExctnDt>
          <CdtrAgt>
            <FinInstnId>
              <BIC>BANKFIHH</BIC>
            </FinInstnId>
          </CdtrAgt>
          <CdtrAcct>
            <Id>
              <IBAN>FI8948830010001760</IBAN>
            </Id>
          </CdtrAcct>
        </OrgnlTxRef>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>Maksut_004</OrgnlPmtInfId>
      <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
      <OrgnlCtrlSum>400.00</OrgnlCtrlSum>
      <PmtInfSts>RJCT</PmtInfSts>
      <StsRsnInf>
        <Rsn>
          <Cd>AM04</Cd>
        </Rsn>
        <AddtlInf>Uncovered</AddtlInf>
      /StsRsnInf>
    </OrgnlPmtInfAndSts>
```