samlink
A Kyndryl Company

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OUTGOING PAYMENTS SERVICE DESCRIPTION

pain.001.001.09
pain.002.001.10

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1 OUTGOING PAYMENTS – APPLICATION GUIDELINE

This document describes the data content of ISO 20022 payment and feedback messages when data is submitted to Samlink. This service description applies to the following banks: Savings Banks and Oma Savings Banks (ITELFIHH).

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

A description of ISO 20022 and XML schema specifications are available at www.iso20022.org. On that site, you will also find an external payment code list (external code sets: https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets), including standardised values for the code fields of payment messages.

This service description is maintained in accordance with new versions of the SEPA Credit Transfer Customer-to-PSP Implementation Guidelines published by the European Payments Council (EPC).

The service description enters into force on 18 March 2024.

1.1 ISO 20022 MESSAGE DESCRIPTION IN SAMLINK CONNECTIONS

The ISO standard message description (C2PSP – Customer to Payment Service Provider payment message) is ‘CustomerCreditTransferInitiationV09’, and the XML schema identifier is ‘pain.001.001.09.xsd’.

The ISO standard feedback message description (PSP2C – Payment Service Provider to Customer, feedback message) sent by the bank to the customer is ‘PaymentStatusReportV010’, and the XML schema identifier is ‘pain.002.001.10.xsd’.

1.2 OUTGOING PAYMENTS DATA

The originator must make a separate agreement on the submission of outgoing payments data with their bank.

The payment data may include SEPA credit transfers, national express payments (the POPS system), foreign payments and foreign express payments.

If the payment data also contains foreign payments, they will be processed by the debtor agent and forwarded to the creditor customer separately from SEPA credit transfers according to the foreign payment processing rules.

Express payments are forwarded to the receiving bank operating in Finland via the POPS network. If the recipient is not included in the POPS system, the POPS instant payment will be changed to a SEPA credit transfer.

Support for processing corporate bulk payments as SEPA Instant Payments is available only for payment files using the pain.001.001.03 message version.

1.2.1 Schedules

Payment data is processed by Samlink several times per day. Data must be submitted to Samlink for processing by 5:30 pm for the payments to be included the last processing batch of the day.

Express payments (POPS) can be sent to Samlink for processing on regular banking days between 8:00 am and 2:55 pm. On the Thursday before Easter and on New Year's Eve, payments can be sent between 8:00 am and 11:55 am. We recommend sending express payments using the express payment application identifier (see the table in Section 1.2.2).

1.2.2 Application identifiers of outgoing payment data

Type of data	Application identifier
	Savings Banks, Oma Savings Banks
Outgoing payments – payment data	XL
Outgoing payments – feedback data	XP
Outgoing payments – POPS express giro payment data	XF

1.3 OUTGOING PAYMENTS – SUBMISSION OF DATA IN WEB SERVICES

The submission of data and the collection of feedback are described in a separate description available on the Samlink website at https://samlink.fi/software-services/.

1.4 CHARACTER SETS

Web Services uses the UTF8 character set for SEPA messages (data content; UTF16 and UTF32 are not supported). Byte Order Mark (BOM) must not be used.

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

The Scandinavian alphabet used in Finland can be used in transmissions between banks operating in Finland. In the case of the other SEPA countries, the Basic Latin character set (A–Z, a–z, 0–9 and the special characters (/ - ? : ( ) . , ' + Space) can be used. The identifications of SEPA payments

(e.g. EndToEndId) must not start or end with the / character or contain several consecutive // characters.
If other characters are used, the bank is entitled to reject the data in its entirety or replace the unallowed character with a blank character, question mark, underscore or a character similar to the original one (e.g. the Scandinavian letters ÅÄÖ/ääö will be replaced with AAO/aao in foreign payments and SEPA payments bound outside Finland).

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

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

For example, the company name ACCOUNT & Posting Inc must be given as ACCOUNT & Posting Inc.

No other characters are to be given as entities. Please note that only the last (') aforementioned character is allowed in the case of banks outside Finland.

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, 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 C2PSP MESSAGE CONCEPTS

The table below describes the parties related to making payments:

Party ISO 20022	Synonyms	Description

Debtor	*Originator* *Ordering Party* *Buyer*	The party whose account is debited.
Ultimate Debtor	*Originator* *Reference 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 recipient of the invoice is not the same as the debtor.
Initiating Party		The party forming the payment data. This can be the originator, an agency or a company's in-house service centre. The party that physically transmits the payment data to the bank does not appear in this role in the payment message.
Creditor	*Beneficiary Seller*	The party whose account is credited.
Ultimate Creditor	*Ultimate Beneficiary* *Beneficiary* *Reference Party*	The party that is the final recipient of the payment. An example: a payment is paid into the account of a financing company's (i.e. the creditor), but the final beneficiary (i.e. the ultimate creditor) is the financing company's client.
Debtor agent	*Bank (Originating Bank* *Originator's Bank* *Payer's Bank)*	This party is the originator's account bank.
Creditor agent	*Bank (Beneficiary's Bank* *Seller's Bank)*	This party is the beneficiary's account bank.

Other concepts:

Concept ISO 20022	Synonyms	Description
Identification	*Service identifier*	The service contract identifier that itemises the originator customer. Mandatory information in the payment data.
Remittance Information	*Message data of the payment*	Identification information of the payment/invoice.

Structured	*Structural message*	The invoice-specific identification structure of several invoices paid with a single payment.
Reference	*Reference*	Information which itemises the payment. The reference can comply with national or international standards.

Purpose Code	*Payment topic code*	SALA = Salary STDY (Study) = Financial aid for students BECH (ChildBenefit) PENS (PensionPayment) BENE (UnemploymentDisability Benefit) SSBE (SocialSecurityBenefit) AGRT (AgriculturalPayment) TAXS (TaxPayment) = Tax refund
Observe the following in the case of salary and pension payments:	The Payment Information Category Purpose code ‘SALA’ must be used for recurring payments. The concept of payment date does not exist in the SEPA standard. The date on which the originator’s account is charged must be provided in the payment order. Based on that date, the banks will make sure that the salaries and pensions are in the beneficiaries’ accounts in all banks operating in Finland on the same payment date. This charging date (due date) must be a banking day in Finland, 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 submitting it is the responsibility of the originator.	

Extended Remittance Information (ERI; AOS2)	The SEPA credit transfer guidelines published by the EPC specify that only one RemittanceInformation data element is allowed. Either the structured or the unstructured format may be used, but the maximum character limit is 140 (including tags). The SEPA credit transfer guidelines specify that as an optional service, the RemittanceInformation element can be repeated up to 1,000 times (the first occurrence must be max. 140 characters, and occurrences 2–1,000 must be max. 280 characters). In this way, the originator can itemise a maximum of 999 debit or credit notes in the same payment message. Such ERI payments can only be sent to banks that have joined the ERI service, such as all banks operating in Finland. The payment message amount must be positive. The bank will not check the identification data or calculate the amount.
	When Extended Remittance Information is used, the originator must enter the following in the payment message: • A payment identification with a maximum length of 140 characters in the unstructured format as the first remittance information occurrence. The payment identification uses code words to describe the payment identification data (e.g. code word, invoice reference, slash, next code word). • The unstructured message alone must have sufficient information to itemise paid invoices. • The following RemittanceInformation occurrences, totalling a maximum of 999, must be in the structured format, max. 280 characters. The identifications specify whether it is a debit or a credit note and the amounts, and include reference numbers or free-format text in the AddtlRmtInf field. The debtor agent will only transmit the first set of identification data to the creditor agent if the beneficiary's bank is not among the banks offering ERI services. The other RemittanceInformation occurrences (2–1,000) will not be transmitted to non-ERI banks. If the payment is being made to a beneficiary whose bank is among the ERI banks, the debtor agent will transmit identification data 2–1,000 to the creditor agent.
Structured address	The term 'structured address' refers to structured, grouped address information where the address is divided into separate data elements. Using the previously used AdrLine elements is not allowed in structured addresses.

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 and Address Line (unstructured address).

Message content table columns:

Message data	Name of the data in English
Or	Alternatives: Alternative fields are in brackets {Or and last alternative Or}
XML Tag	Tag name
C/O	Mandatory or optional: (1..1) Mandatory, occurs only once (1..n) Mandatory, several are allowed (0..1) Not mandatory, only appears once (0..n) Not mandatory, several are allowed
Rule or application guideline	A more detailed description about using the data. The description only accounts for fields where the given data is used. There are also fields which are in general use by other banks but the data of which is not utilised. These are marked with 'NOT IN USE'. Content is only expected for rows that are fully marked in white. Grey fields are header data.

3 CUSTOMER CREDIT TRANSFER INITIATION (C2PSP) MESSAGE STRUCTURE

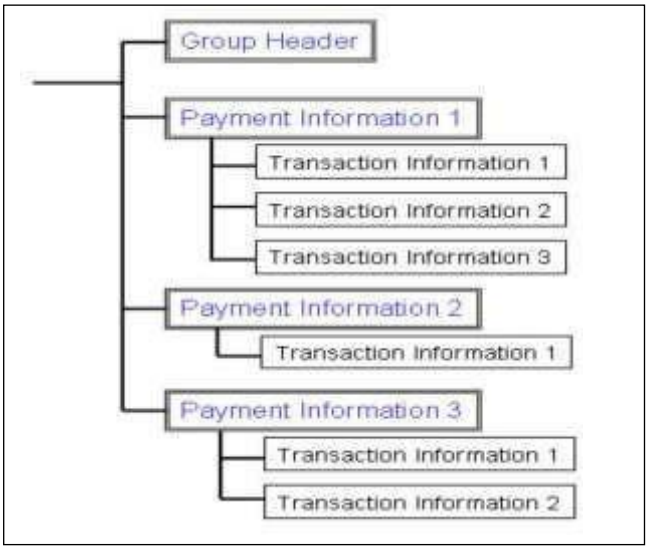
3.1 PAYMENT MESSAGE STRUCTURE

The payment message consists 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 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 – Part A – Delivery batch

The Group Header appears only once in the payment message, and it contains the message's identifying information such as the identifying information of the sender of the message, a message identifier (MessageIdentification) and the creation time (CreationDateAndTime). One Group Header and the payment items included in it comprise a single transmission batch/file.

3.1.2 Payment Information – Part B – 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.

3.1.3 Credit Transfer Transaction Information – Part C – Payment transaction

The Credit Transfer Transaction Information is a part repeated within the Payment Information part.

It contains credit-related data elements. These include the beneficiary (Creditor), the beneficiary's bank (Creditor Agent), the beneficiary's account (Creditor Account) and payment/invoice identification information (RemittanceInformation).

3.1.4 Remittance Information – Payment/invoice identification information

The part with the optional payment/invoice identification information may also be recurring when the goal is to use one payment to forward the information required for allocating several invoices. In that case, the ERI additional service specification must be 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 DEBITING ENTRIES

The BatchBooking data is not used. The data value will not be checked, i.e. the debtor cannot use it to specify whether they want to charge the payments in the batch individually or as a single charge.

All SEPA credit transfers in a batch (PaymentInf) are always charged as a single charge. If the goal is to charge SEPA payments individually, each payment must be sent in a separate batch payment part.

Foreign payments and express payments (POPS) are always charged one by one.

3.3 PAYMENT MESSAGE CONTENT

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

Payments are processed on the basis of the data in the table data fields.

3.3.1 Group Header

Message data	Or	XML Tag	C/O	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 be from a certain period (at least 3 months).
> Creation Date Time		<CreDtTm>	(1..1)	Payment message creation time (date and time).

Message data	Or	XML Tag	C/O	Rule or application guideline
> Number Of Transactions		<NbOfTxs>	(1..1)	The number of individual transactions in the payment message, or the number of payments in the Credit Transfer Transaction Information (C parts). The message will be rejected if the quantity does not match the number submitted to the bank.
> Control Sum		<CtrlSum>	(0..1)	The sum of the payment message's individual transactions. Not checked.
> Initiating Party		<InitgPty>	(1..1)	Details of the party creating the message
>> 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	C/O	SEPA credit transfer rule or application guideline
B Payment information		<PmtInf>	(1..1)	
> Payment Information Identification		<PmtInfId>	(1..1)	The batch payment identifier
> Payment Method		<PmtMtd>	(1..1)	Method of payment: 'TRF' (Transfer)
> Batch Booking		<BtchBookg>	(0..1)	NOT IN USE See Section 3.2
> 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 will be interpreted as 'NORM'
>> Service Level		<SvcLvl>	0..1)	

>>> Code		<Code>	(0..1)	'SEPA', blank will be interpreted as 'SEPA'
>> Category Purpose		<CtgyPurp>	(0..1)	

Message data	Or	XML Tag	C/O	Rule or application guideline
>>> Code		<Cd>	(0..1)	'SALA' if there are recurring payments (e.g. salaries), otherwise blank
> Requested Execution Date		<ReqdExctnDt> <Dt>	(1..1)	Due date The requested execution date may be two calendar days earlier than the current banking day (in which case it will be changed to the current day) or 120 banking days in the future
> Debtor		<Dbtr>	(1..1)	The debtor's details
>> Name		<Nm>	(1..1)	The debtor's name. The bank will communicate the name included in the bank's customer information to the creditor's financial institution.
>> Postal Address		<PstlAdr>	(0..1)	The debtor's address. The bank will communicate the address included in the bank's customer information to the creditor's financial institution.
>>> Address Type		<AdrTp>	(0..1)	Address type
>>> Department		<Dept>	(0..1)	Department
>>> Sub Department		<SubDept>	(0..1)	Sub-department
>>> Street name		<StrtNm>	(0..1)	Street name
>>> Building number		<BldgNb>	(0..1)	Building number
>>> Building name		<BldgNm>	(0..1)	Building name
>>> Floor		<Flr>	(0..1)	Floor
>>> Post box		<PstBx>	(0..1)	PO Box

Message data	Or	XML Tag	C/O	Rule or application guideline

>>> Room		<Room>	(0..1)	Room
>>> Post code		<PstCd>	(0..1)	Postal code
>>> Town name		<TwnNm>	(0..1)	City/town
>>> Town location name		<TwnLctnNm>	(0..1)	Location in the town
>>> District name		<DstrctNm>	(0..1)	Region or district
>>> Country sub division		<CtrySubDvsn	(0..1)	State, district or province
>>> Country		<Ctry>	(0..1)	Address country code. The country code must be a valid ISO standard-compliant code such as FI or DE. Mandatory if an address is provided.
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address lines.
>> Identification		<Id>	(1..1)	Debtor identifier
>>> Organisation Identification		<OrgId>	(1..1)	Company identifier. One occurrence is mandatory and must be an Other structure as described here. An additional company identifier may be submitted, which can be either an AnyBIC or a LEI structure.
>>>> AnyBIC	{Or	<AnyBIC>	(0..1)	The debtor's BIC.
>>>> LEI	Or}	<LEI>	(0..1)	The debtor's LEI code.
>>>> Other		<Othr>	(1..1)	Other debtor's identifier.
>>>>> Identification		<Id>	(1..1)	An identifier that is mandatory in the Other structure. An agreement on the identifier (9 characters) must be made with the bank with an outgoing payments agreement. Mandatory data.
>>>>> Scheme Name		<SchmeNm>	(1..1)	
>>>>>> Code	{Or	<Cd>	(1..1)	Mandatory in connection with identification, value 'BANK'
>>>>>> Proprietary	Or}	<Prtry>	(0..1)	
> DebtorAccount		<DbtrAcct>	(1..1)	The debit account
Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**

>> Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	In the IBAN format. An agreement on the debit accounts used must be made with a service agreement.
>> Proxy		<Prxy>	(0..1)	An additional identifier for the debit account. An agreement on using this data must be made with the bank.
>>> Type		<Tp>	(0..1)	
>>>> Code	{Or	<Cd>	(1..1)	An identifier for an additional debit account identifier.
>>>> Proprietary	Or}	<Prtry>	(1..1)	An identifier for the type of additional debit account identifier.
>>> Identification		<Id>	(1..1)	An identifier for an additional debit account identifier. Max. 320 characters.
> DebtorAgent		< DbtrAgt>	(1..1)	The payer's bank
>> Financial InstitutionIdentification		<FinInstnId>	(1..1)	
>>> BICFI		<BICFI>	(1..1)	The debtor agent's BIC code
> Ultimate Debtor		<UltmDbtr>	(0..1)	The original buyer.
>> Name		<Nm>	(0..1)	The ultimate debtor's name. If this information has not been given, corresponding information at the Credit Transfer Transaction Information (C) level (if any) will be used.
>> Identification		<Id>	(0..1)	Identification of the ultimate debtor.
> Charge Bearer		<ChrgBr>	(0..1)	Only 'SLEV' (= FollowingService level) is allowed in SEPA credit transfers; blank will be interpreted as 'SLEV'.

3.3.3 Credit Transfer Transaction Information – SEPA CREDIT TRANSFER

Message data	Or	XML Tag	C/O	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 that itemises the payment; transmitted to the creditor. If you do not want to use this information, enter 'NOTPROVIDED' as the value. The identification must not begin or end with the / character or contain several consecutive // characters.
> Payment Type Information		<PmtTpInf>	(0..1)	Not used at the level of individual payments
>> Instruction Priority		<InstrPrty>	(0..1)	'NORM' or blank. If the information is missing, the corresponding information at the PmtInf level (level B) will be used.
> Amount		<Amt>	(1..1)	Monetary amount of the payment
>> Instructed Amount		<InstdAmt Ccy>	(1..1)	Currency and amount of the payment. Only EUR is allowed.
> Charge Bearer		<ChrgBr>	(0..1)	The payment's charge bearer; only 'SLEV' is allowed in SEPA payments. If the information has not been given, the batch information (Payment Information, level B) will be used.
> Ultimate Debtor		<UltmDbtr>	(0..1)	The original buyer.
>> Name		<Nm>	(0..1)	A name. If the information has not been given, corresponding information for the batch (Payment Information, level B) will be used (if any).
Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**
>> Identification		<Id>	(0..1)	Identification of the ultimate debtor.
> Creditor Agent		<CdtrAgt>	(0..1)	The seller's bank

>> Financial Institution Identification		<FinInstnId>	(0..1)	Identifier of the creditor agent
>>> BICFI		<BICFI>	(0..1)	BIC code of the creditor agent
> Creditor		<Cdtr>	(1..1)	The beneficiary
>>Name		<Nm>	(1..1)	A name. Mandatory data.
>> Postal Address		< PstlAdr>	(0..1)	Not mandatory information. If beneficiary's address is provided, the following minimum information is required: Ctry TwnNm
>>> Address Type		<AdrTp>	(0..1)	Address type
>>> Department		<Dept>	(0..1)	Department
>>> Sub Department		<SubDept>	(0..1)	Sub-department
>>> Street name		<StrtNm>	(0..1)	Street name
>>> Building number		<BldgNb>	(0..1)	Building number
>>> Building name		<BldgNm>	(0..1)	Building name
>>> Floor		<Flr>	(0..1)	Floor
>>> Post box		<PstBx>	(0..1)	PO Box
>>> Room		<Room>	(0..1)	Room
>>> Post code		<PstCd>	(0..1)	Postal code
>>> Town name		<TwnNm>	(0..1)	City/town Mandatory, if address information is provided.
>>> Town location name		<TwnLctnNm>	(0..1)	Location in the town
>>> District name		<DstrctNm>	(0..1)	Region or district
>>> Country sub division		<CtrySubDvsn	(0..1)	State, district or province

Message data	Or	XML Tag	C/O	Rule or application guideline

>>> Country		<Ctry>	(0..1)	Address country code. The country code must be a valid ISO standard-compliant code such as FI or DE. Mandatory if address information is provided.
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address lines.
>> Identification		<Id>	(0..1)	Creditor's identifier (company or private person)
>>> Organisation Identification	{Or	<OrgId>	(0..1)	Company identifier, only one identifier is allowed (AnyBIC/LEI/Other)
>>>> AnyBIC	{Or	<AnyBIC>	(0..1)	BIC
>>>>LEI	{Or	<LEI>	(0..1)	
>>>> Other	Or}	<Othr>	(0..1)	
>>>>> Identification		<Id>	(0..1)	Other company identifier
>>>>> Scheme Name		<SchemeNm>	(0..1)	Identifier type
>>>>>> Code		<Cd>		
>>>>>> Proprietary		<Prtry>		
>>> Private Identification	Or}	<PrvtId>	(0..1)	Private person
>>>> Other		<Othr>	(0..1)	
>>>>> Identification		<Id>	(0..1)	Private person's identifier
> Creditor Account		<CdtrAcct>	(1..1)	Creditor's account
>> Creditor Account Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	Mandatory, only IBAN is allowed
>> Proxy		<Prxy>	(0..1)	An additional identifier for the debit account. An agreement on using this data must be made with the bank.
>>>Type		<Tp>	(0..1)	
>>>>Code	{Or	<Cd>	(1..1)	An identifier for the type of additional debit account identifier.

Message data	Or	XML Tag	C/O	Rule or application guideline

>>>>Proprietary	Or}	<Prtry>	(1..1)	An identifier for the type of additional debit account identifier.
>>>Identification		<Id>	(1..1)	An identifier for an additional debit account identifier. Max. 320 characters.
> Ultimate Creditor		<UltmtCdtr>	(0..1)	The ultimate recipient of the payment
>> Name		<Nm>	(0..1)	Name of the ultimate creditor
>> Identification		<Id>	(0..1)	ID of the ultimate creditor
>> Financial Institution Identification		<FinInstnId>	(0..1)	Identifier of the ultimate creditor's bank
>>> AnyBIC		<AnyBIC>	(0..1)	BIC code of the ultimate creditor's bank
> Purpose		<Purp>	(0..1)	Purpose code of a recurring payment
>> Code		<Cd>	(0..1)	Only values compliant with ISO 'Payments External Code Lists' are allowed; see Section 2, Other concepts.
> Remittance Information		<RmtInf>	(0..1)	Payment message information
>> Unstructured		<Ustrd>	(0..1)	A free-form message (max. 140 characters including XML tags and data elements)
>> Structured		<Strd>	(0..1) OR (0..999)	A structured message, one occurrence (max. 140 characters including XML tags and data elements) If the payment is accompanied by identifications, the maximum amount is 999. The identification structure is described below.
>>> Referred Document Information		<RfrdDocInf>	(0..1)	Used if the payment includes both invoices and credit notes
>>>>Type		<Tp>	(0..1)	Type of invoice
>>>>> Code Or Proprietary		<CdOrPrtry>	(0..1)	
>>>>>> Code		<Cd>	(0..1)	'CINV' = Invoice 'CREN' = Credit note
Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**

>>>> Number		<Nb>	(0..1)	Invoice number
>>> Referred Document Amount		<RfrdDocAmt >	(0..1)	Amount of invoice or credit note
>>>> Credit Note Amount	{Or	<CdtNoteAmt>	(0..1)	Amount of the credit note
>>>> Remitted Amount	Or}	<RmtdAmt>	(0..1)	Amount of the invoice
>>> Creditor Reference Information		<CdtrRefInf>	(0..1)	A 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 complies with the international reference structure
>>>> Reference		<Ref>	(1..1)	A reference
>>> Additional Remittance Information		<AddtlRmtInf>	(0..1)	

3.3.4 Payment Information – EXPRESS PAYMENT (POPS)

'Express payment' refers to an express payment between banks operating in Finland that use the POPS system.

The information for an express payment is the same as for a SEPA payment, except that the 'Instruction Priority' value under 'Payment information' must be 'HIGH'. However, some of the information typical for SEPA payments, such as the address or ERI information, is not transmitted in the case of express payments.

Message data	Or	XML Tag	C/O	Rule or application guideline
B Payment information		<PmtInf>	(1..1)	
>> Instruction Priority		<InstrPrty>	(1..1)	An XML express payment is indicated by the value 'HIGH'

3.3.5 Foreign payment order

3.3.5.1 Payment Information – FOREIGN PAYMENT ORDER

The payment information includes charging-related data elements. The data is common with the transactions associated with this payment information (part C). If the data also includes payments other than SEPA credit transfers or express payments, or if the debit account is a foreign currency account, the payments will be processed using the foreign payment processing rules.

Message data	Or	XML Tag	C/O	Rule or application guideline

B Payment information		<PmtInf>	(1..1)	
> Payment Information Identification		<PmtInfId>	(1..1)	The batch payment identifier
> Payment Method		<PmtMtd>	(1..1)	The 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)	The debtor's details
>> Name		<Nm>	(1..1)	The debtor's name. The bank will communicate the name included in the bank's customer information to the creditor's financial institution.
>>Postal Address		<PstlAdr>	(0..1)	The bank will communicate the address included in the bank's customer information to the creditor's financial institution.
>>> Address Type		<AdrTp>	(0..1)	Address type
>>> Department		<Dept>	(0..1)	Department
>>> Sub Department		<SubDept>	(0..1)	Sub-department
>>> Street name		<StrtNm>	(0..1)	Street name
>>> Building number		<BldgNb>	(0..1)	Building number
>>> Building name		<BldgNm>	(0..1)	Building name

Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**
>>> Floor		<Flr>	(0..1)	Floor
>>> Post box		<PstBx>	(0..1)	PO Box
>>> Room		<Room>	(0..1)	Room

>>> Post code		<PstCd>	(0..1)	Postal code
>>> Town name		<TwnNm>	(0..1)	City/town
>>> Town location name		<TwnLctnNm>	(0..1)	Location in the town
>>> District name		<DstrctNm>	(0..1)	Region or district
>>> Country sub division		<CtrySubDvsn	(0..1)	State, district or province
>>> Country		<Ctry>	(0..1)	Address country code. The country code must be a valid ISO standard-compliant code such as FI or DE.
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address lines.
>>Identification		<Id>	(1..1)	Debtor identifier
>>> Organisation Identification		<OrgId>	(1..1)	Company identifier
>>>> Other		<Othr>	(1..1)	
>>>>> Identification		<Id>	(1..1)	Service identifier. An agreement on the identifier (9 characters) must be made with the bank with an outgoing payments agreement. Mandatory data.
>>>>> Scheme Name		<SchmeNm>	(1..1)	
>>>>>> Code		<Cd>	(1..1)	‘BANK’
> Debtor Account		<DbtrAcct>	(1..1)	The debit account. To be agreed with an outgoing payments agreement.
>>Identification		<Id>	(1..1)	
>>> IBAN		<IBAN>	(1..1)	An IBAN-format account
> Debtor Agent		< DbtrAgt>	(1..1)	The payer’s bank
>> Financial Institution Identification		<FinInstnId>	(1..1)	
>>> BICFI		<BICFI>	(1..1)	The debtor agent’s BIC code

Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**

> Charge Bearer		<ChrgBr>	(0..1)	A code that indicates how the costs of the payment are distributed: CRED = BorneByCreditor DEBT = BorneByDebtor SHAR = Shared This information is used if the charge bearer has not been given at the transaction level. The only allowed charge bearer in EEA countries is 'SHAR'.

3.3.5.2 Credit Transfer Transaction Information – FOREIGN PAYMENT ORDER

Message data	Or	XML Tag	C/O	Rule or application guideline
C Credit Transfer Transaction Information		<CdtTrfTxInf>		
> Payment Identification		<PmtId>	(1..1)	
>> Instruction Identification		<InstrId>	(0..1)	A payment identifier.
>> End To End Identification		<EndToEndId>	(1..1)	Max. 30 characters will be transmitted to the creditor. If you do not want to use this information, enter 'NOTPROVIDED' as the value.
> Payment Type Information		<PmtTpInf>	(0..1)	Not in use
>> Service Level		<SvcLvl>	(0..1)	Not in use
> Amount		<Amt>	(1..1)	Payment amount
>> Instructed Amount		<InstdAmtCcy>	(1..1)	Currency and amount of the payment
> Exchange Rate Information		<XchgRateInf>	(0..1)	Not in use
>> Contract Identification		<CtrctId>	(0..1)	Not in use

Message data	Or	XML Tag	C/O	Rule or application guideline
> Charge Bearer		<ChrgBr>	(0..1)	A code that indicates how the costs of the payment are distributed: 'CRED' = BorneByCreditor (the beneficiary covers their own bank's costs and those of the debtor agent) 'DEBT' = BornebyDebtor (the debtor covers the costs of their own and the creditor agent) 'SHAR' = Shared (both cover the costs of their respective banks) The charge bearer 'SLEV' is interpreted as the value 'SHAR'. If no charge bearer at the PaymentInformation level has been given, this information is mandatory. The only allowed value for payments to an EEA country is 'SHAR'.
> Creditor Agent		<CdtrAgt>	(0..1)	Beneficiary's account bank
>> Financial Institution Identification		<FinInstnId>	(1..1)	The creditor agent is given as a BIC (<BICFI>) OR With a clearing code (<CkrSysMmbId><Cd> and beneficiary bank's name and address information minimum: Town Name Country Address line OR With the bank's name (<Nm>) and address (<PstlAdr>) if the bank does not have a BIC or a clearing code Address information minimum:

				Town Name Country Address line
>>> BICFI		<BICFI>	(0..1)	BIC code of the creditor agent
>>> Clearing SystemMember Identification		<ClrSysMmbId>	(0..1)	Clearing code of the creditor agent (if the BIC is unknown)
>>>> Clearing System Identification		<ClrSysId>	(0..1)	Clearing code of the creditor agent

Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**
>>>>> Code		<Cd>	(0..1)	The clearing code must comply with the ISO standard, e.g. 'USABA'. In addition to the code, the information specified on the next row (<MmbId>) is given.
>>>> Member Identification		<MmbId>	(0..1)	Identifier of the creditor agent, e.g. 026009593.
>>> Name		<Nm>	(0..1)	Name of the creditor agent. Mandatory if there is no BIC or clearing code.
>>> Postal Address		<PstlAdr>	(0..1)	Address of the creditor agent. Mandatory if there is no BIC or clearing code. Has to be provided minimum TownName, CountryCode and Addressline for Beneficiary bank's address information. .
>>> Address Type		<AdrTp>	(0..1)	Address type
>>> Department		<Dept>	(0..1)	Department

>>> Sub Department		<SubDept>	(0..1)	Sub-department
>>> Street name		<StrtNm>	(0..1)	Street name
>>> Building number		<BldgNb>	(0..1)	Building number
>>> Building name		<BldgNm>	(0..1)	Building name
>>> Floor		<Flr>	(0..1)	Floor
>>> Post box		<PstBx>	(0..1)	PO Box
>>> Room		<Room>	(0..1)	Room
Message data	**Or**	**XML Tag**	**C/O**	**Rule or application guideline**
>>> Post code		<PstCd>	(0..1)	Postal code
>>> Town name		<TwnNm>	(0..1)	City/town Mandatory if BIC is not provided.
>>> Town location name		<TwnLctnNm>	(0..1)	Location in the town
>>> District name		<DstrctNm>	(0..1)	Region or district
>>> Country subdivision		<CtrySubDvsn	(0..1)	State, district or province
>>> Country		<Ctry>	(0..1)	Address country code. The country code must be a valid ISO standard-compliant code such as FI or DE. Mandatory if BIC is not provided.
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address lines.
> Creditor		<Cdtr>	(1..1)	The creditor’s details
>> Name		<Nm>	(1..1)	The creditor’s name. A maximum of 70 characters will be forwarded.
>> Postal Address		< PstlAdr>	(1..1)	The creditor address. Minimum information to be provided TownName and CountryCode.
>>> Address Type		<AdrTp>	(0..1)	Address type

>>> Department		<Dept>	(0..1)	Department
>>> Sub Department		<SubDept>	(0..1)	Sub-department
>>> Street name		<StrtNm>	(0..1)	Street name
>>> Building number		<BldgNb>	(0..1)	Building number
>>> Building name		<BldgNm>	(0..1)	Building name

Message data	Or	XML Tag	C/O	Rule or application guideline
>>> Floor		<Flr>	(0..1)	Floor
>>> Post box		<PstBx>	(0..1)	PO Box
>>> Room		<Room>	(0..1)	Room
>>> Post code		<PstCd>	(0..1)	Postal code
>>> Town name		<TwnNm>	(1..1)	City/town Mandatory
>>> Town location name		<TwnLctnNm>	(0..1)	Location in the town
>>> District name		<DstrctNm>	(0..1)	Region or district
>>> Country subdivision		<CtrySubDvsn	(0..1)	State, district or province
>>> Country		<Ctry>	(1..1)	Address country code. The country code must be a valid ISO standard-compliant code such as FI or DE. Mandatory
>>> Address Line		<AdrLine>	(0..2)	There may be up to two address lines.
> Creditor Account		<CdtrAcct>	(0..1)	Creditor’s account
>> Creditor Account Identification		<Id>	(0..1)	Format of the creditor’s account. In the case of some countries, the IBAN format is mandatory due to the country practices.

>>> IBAN	{Or	<IBAN>	(0..1)	The account in the IBAN format
>>> Other	Or}	<Othr>	(0..1)	Other account
>>>> Identification		<Id>	(0..1)	Account number
> Instruction For Debtor Agent		<InstrForDbtrAgt>	(0..1)	Instructions for the debtor agent. An agreement on using this data must be made with the bank.
> Remittance Information		<RmtInf>	(0..1)	Payment message information

Message data	Or	XML Tag	C/O	Rule or application guideline
>> Unstructured		<Ustrd>	(0..1)	Reason for payment. If an End-to-End-Id has been provided in the payment, only the first 105 characters of the Unstructured information will be forwarded to the creditor. If no End-to-End-Id has been provided (NOTPROVIDED), this information will be forwarded in full.
>> Structured		<Strd>	(0..1)	
>>>Additional Remittance Information		<AddtlRmtInf>	(0..1)	Additional payment information. In the case of a foreign payment, the customer's own information may be max. 50 characters. Will not be forwarded to the creditor.

3.3.5.3 Payment Information – FOREIGN EXPRESS PAYMENT

A foreign express payment is otherwise the same as a foreign payment order, except that the 'Service Level Code' value under 'Payment Information' must be 'URGP'.

Message data	Or	XML Tag	C/O	Rule or application guideline
B Payment Information		***<PmtInf>***	**(1..1)**	
> Payment Method		<PmtMtd>	(1..1)	'TRF'
> Payment TypeInformation		<PmtTpInf>	(1..1)	

>> Service Level		<SvcLvl>	(1..1)	
>>> Code		<Cd>	(1..1)	'URGP'

4 STRUCTURE OF THE C2PSP FEEDBACK MESSAGE (CUSTOMER PAYMENT STATUS REPORT)

4.1 FEEDBACK MESSAGE STRUCTURE

The feedback message (Pain002) concerning C2PSP payment information (Pain001) consists of three parts, preceded by the root element of the entire message (<Document>):

A. Group Header
    a. Identifying information given by the bank for the feedback message
B. Original Group Information and Status
    a. Identifying information of the original payment message and the payment data processing status
C. Original Payment Information and Status
    a. Identifying information of the original batch and the processing status; or
    b. Identifying information of the original batch, the processing status, and the identifying information and status of the original transaction

Depending on the version, the schema name of the C2PSP feedback message 'Payment Status report' is either <pain.002.001.02>, <pain.002.001.03> or <pain.002.001.10>. The version of the feedback message (02, 03 or 10) is determined by the version of the payment message used in accordance with the table below:

Payment message used	Corresponding feedback message
pain.001.001.02	pain.002.001.02
pain.001.001.03	pain.002.001.03
pain.001.001.09	pain.002.001.10

The feedback message includes identifying information based on which it can be allocated to the original payment data and batch/payment.

Feedback is formed through three stages:

1. **Channel feedback:** A format check and schema validation are immediately performed in the channel. When the data is received, a schema check and Group Header level checks are performed. If any errors are found, the entire message will be rejected immediately, not to be processed further.

2. **Reception feedback ('Phase 2 feedback'):** Content checks will be performed after the format checks. Reception feedback is the outcome of these checks. Reception feedback is always created, and it applies to the full payment dataset. If a batch payment or an individual payment is rejected, an ISO-compliant error code and the reason for the rejection in text format will be given in addition to the identifying information of the batch/payment.

3. **Payment feedback ('Phase 3 feedback'):** Payment feedback will be created on the due date only if an entire batch payment or a transaction therein is rejected. The feedback always includes an ISO-compliant error code and the reason for the rejection in text format. More than one payment feedback may be created for one dataset if the dataset includes batch payments with several due dates, for example.

Reception feedback:

Status code	Level	Description
ACTC	Dataset	Feedback from the channel on successful schema validation.
ACCP	Dataset/batch	Reception feedback. All batches of the dataset have been accepted for further processing.
RJCT	Dataset/batch	All batches of the dataset have been rejected. The same status code will be given for both the dataset and all batches.
PART	Dataset	Some batches of the dataset have been accepted for further processing, but others have been rejected.
ACCP	Batch	An individual batch has been accepted for further processing.
RJCT	Batch	An individual batch has been rejected.
PART	Batch	Part of the batch transactions have been rejected.
RJCT	Transaction	The transaction has been rejected.

Payment feedback concerning rejected transactions will be created at the end of the due date at the latest.

Status code	Level	Description

RJCT	Dataset	All batches of the dataset processed on the specified date have been rejected. The same status code will be given for both the dataset and all batches.
PART	Dataset	Some batches of the dataset have been paid, but others 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 have been accepted, others rejected, and yet others unclear/pending.
PDNG	Batch	Status of the entire batch is unclear/pending.
PDNG	Transaction	Status of the transaction is unclear/pending.
RJCT	Transaction	The transaction has been rejected.

4.2 FEEDBACK MESSAGE CONTENT

4.2.1 Group Header – Bank identifier information for feedback message

Message data	Or	XML Tag	C/O	Feedback message application instructions
A GroupHeader		**<GrpHdr>**	**(1..1)**	
> Message Identification		<MsgId>	(1..1)	An identifier the bank has specified for the message
> Creation Date Time		<CreDtTm>	(1..1)	Time when the feedback message was created
> Debtor Agent		<DbtrAgt>	(1..1)	
>>Financial Institution Identification		<FinInstnId>	(1..1)	
>>> BICFI		<BICFI>	(1..1)	BIC of the bank that created the feedback message

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

Message data	Or	XML Tag	C/O	Feedback message application instructions
B Original Message Indentification		**<OrgnlGrpInfAndSts>**	**(1..1)**	
> Original Message Identification		<OrgnlMsgId>	(1..1)	Information that identifies the original payment data (Message Id)
> Original Message Name Indentification		<OrgnlMsgNmId>	(1..1)	Message name of the original payment data (Message Name)

Message data	Or	XML Tag	C/O	Feedback message application instructions
> Original Number Of Transactions		<OrgnlNbOfTxs>	(1..1)	Number of transactions in the original payment data (Number of Transactions)
> Group Status		<GrpSts>	(1..1)	Feedback message status 'RJCT' = Rejected in full 'PART' = Rejected/accepted in part

4.2.3 Original Payment Information and Status

Message data	Or	XML Tag	C/O	Feedback message application instructions
C Original Payment Information And Status		**<OrgnlPmtInfAndSts >**	**(1..1)**	
> Original Payment Information Identification		<OrgnlPmtInfId>	(1..1)	Identifier of the original batch payment (Payment Information Identification)
> Original Number Of Transactions		<OrgnlNbOfTxs>	(1..1)	Number of transactions in the original batch payment
> Original Control Sum		<OrgnlCtrlSum>	(0..1)	NOT IN USE

> Payment Information Status		<PmtInfSts>	(1..1)	Batch payment status ‘PART’ ‘RJCT’
> Number Or Transactions Per Status		<NbOfTxsPerSts>	(0..2)	If the entire batch payment 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 (accepted/rejected) transactions in the batch

Message data	**Or**	**XML Tag**	**C/O**	**Feedback message application instructions**
>> Detailed Status		<DtldSts>	(1..1)	‘ACCP’ = Accepted for further processing ‘RJCT’ = Rejected
>> Detailed Control Sum		<DtldCtrSum>	(1..1)	Total amount of (accepted/rejected) transactions in the batch
> Transaction Information And Status		<TxInfAndSts>	(0..n)	Information of rejected transactions, one per rejected transaction
>> Original Instruction Identification		<OrgnlInstrId>	(1..1)	Identifier of the original transaction
>> Original End ToEnd Identication		<OrgnlEndToEndId>	(1..1)	Identifier of the original transaction (End to End Id)
>> Transaction Status		<TxSts>	(1..1)	Transaction status: ‘RJCT’ = rejected, ‘PDNG’ = pending
>> Status Reason Information		<StsRsnInf>	(1..1)	Reason for rejection
>>> Reason		<Rsn>	(1..1)	
>>>> Code		<Cd>	(1..1)	Rejection reason code (see section ‘Reception feedback’)
>>> Additional Information		<AddtlInf>	(1..1)	Reason for rejection, in text format in Finnish

>Original Transaction Reference		<OrgnlTxRef>	(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)	Seller's bank
>>> Financial Institution Identification		<FinInstnId>	(1..1)	
>>>> BICFI		<BICFI>	(1..1)	BIC code
>> Creditor Account		<CdtrAcct>	(1..1)	Creditor's account number

5 C2PSP MESSAGE EXAMPLES

This section includes examples of the different parts of a C2PSP payment message (pain.001). The last section also includes examples of the C2PSP feedback messages delivered to the customer (pain.002).

Examples of different message types are also available in a description by Finance Finland at www.finanssiala.fi/.

5.1 PAYMENT MESSAGE, pain.001.001.09

5.1.1 SEPA payment

```
<PmtInf>
        <PmtInfId>Maksut pinosta 11233</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <ReqdExctnDt>
          <Dt>2023-09-06</Dt>
        </ReqdExctnDt>
        <Dbtr>
          <Nm>Oy Customer Ab</Nm>
          <Id>
            <OrgId>
              <Othr>
                <Id>123456789</Id>
                <SchmeNm>
                  <Cd>BANK</Cd>
                </SchmeNm>
              </Othr>
            </OrgId>
          </Id>
```

```
</Dbtr>
<DbtrAcct>
   <Id>
      <IBAN>FI8912330010001760</IBAN>
   </Id>
</DbtrAcct>
<DbtrAgt>
   <FinInstnId>
      <BICFI>BANKFIHH</BICFI>
   </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
   <PmtId>
      <EndToEndId>Payment 11234 </EndToEndId>
   </PmtId>
   <Amt>
      <InstdAmt Ccy="EUR">110.50</InstdAmt>
   </Amt>
   <ChrgBr>SLEV</ChrgBr>
   <CdtrAgt>
      <FinInstnId>
         <BICFI>BANKFIHH</BICFI>
      </FinInstnId>
   </CdtrAgt>
   <Cdtr>
    <Nm>Maksun saaja </Nm>
    <PstlAdr>
          <Dept>Dept 22</Dept>
          <SubDept>22/A</SubDept>
          <StrtNm>Paymentstreet<</StrtNm>
          <BldgNb>13</BldgNb>
          <BldgNm>Circle</BldgNm>
          <Flr>3</Flr>
          <PstBx>PL 123</PstBx>
          <Room>223</Room>
         <PstCd>00123</PstCd>
         <TwnNm>Helsinki</TwnNm>
         <TwnLctnNm>Helsinkin keskus </TwnLctnNm>
         <DstrctNm>Uusimaa</DstrctNm>
         <CtrySubDvsn>0Uusimaa</CtrySubDvsn>
         <Ctry>FI</Ctry>
   </PstlAdr>
   </Cdtr>
   <CdtrAcct>
      <Id>
         <IBAN>FI8412321000001167</IBAN>
```

```
            </Id>
          </CdtrAcct>
          <RmtInf>
            <Ustrd>Laskun numero 345432</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
</PmtInf>
```

5.1.2 Free-format message in payment

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

5.1.3 Payment reference

National reference:

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

Kansainvälinen viite:

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

5.1.4 Payment is accompanied by identifying messages (credit and debit notes)

```
<RmtInf>
        !— remittance with reference numbers, debit note -->
        <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>

        <!— remittance in free-format text, credit note --> <Strd>
             <RfrdDocInf>
             <Tp>
                 <CdOrPrtry>
                 <Cd>CREN</Cd>
                 </CdOrPrtry>
             </Tp>
             </RfrdDocInf>
             <RfrdDocAmt>
             <CdtNoteAmt Ccy="EUR">100.00</CdtNoteAmt>
             </RfrdDocAmt>
             <AddtlRmtInf>Hyvitysviesti</AddtlRmtInf>
             </Strd>
</RmtInf>
```

5.1.5 Foreign payment, regular payment order

```
        <CdtTrfTxInf>
            <PmtId>
               <EndToEndId>PMT-23446444</EndToEndId>
```

```
</PmtId>
<Amt>
    <InstdAmt Ccy="USD">123.45</InstdAmt>
</Amt>
<ChrgBr>SHAR<ChrgBr>  <CdtrAgt>
     <FinInstnId>
 <! -- creditor bank BIC -- >
 <BICFI>ABCDEFGH</BICFI>
 <! – if creditor bank BIC is unknown, use Clearing code -->
 <ClrSysMmbId>
 <ClrSysId>
 <Cd>USABA</Cd>
 </ClrSysId>
 <MmbId>123456789</ MmbId>
 </ClrSysMmbId>
 <Nm>Yankee-Bank</Nm>
       <PstlAdr>
              <Dept>Dept 22</Dept>
              <SubDept>22/A</SubDept>
              <StrtNm>Paymentstreet</StrtNm>
              <BldgNb>13</BldgNb>
              <BldgNm>Circle</BldgNm>
              <Flr>3</Flr>
              <PstBx>PL 123</PstBx>
              <Room>223</Room>
             <PstCd>00123</PstCd>
             <TwnNm>Helsinki</TwnNm>
             <TwnLctnNm>Helsinkin keskus </TwnLctnNm>
             <DstrctNm>Uusimaa</DstrctNm>
             <CtrySubDvsn>0Uusimaa</CtrySubDvsn>
            <Ctry>FI</Ctry>
       </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>
```

5.1.6 Foreign payment, express

```
<PmtInf>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
       <SvcLvl>
           <Cd>URGP</Cd>
       </SvcLvl>
   </PmtTpInf>
</PmtInf>
<CdtTrfTxInf>
      <PmtId>
         <EndToEndId>AA22B4378</EndToEndId>
      </PmtId>
      <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>
                <Dept>Dept 22</Dept>
                 <SubDept>22/A</SubDept>
                 <StrtNm>Paymentstreet</StrtNm>
                 <BldgNb>13</BldgNb>
                 <BldgNm>Circle</BldgNm>
                 <Flr>3</Flr>
                 <PstBx>PL 123</PstBx>
                 <Room>223</Room>
                <PstCd>00123</PstCd>
                <TwnNm>Helsinki</TwnNm>
                <TwnLctnNm>Helsinkin keskus </TwnLctnNm>
```

```
                    <DstrctNm>Uusimaa</DstrctNm>
                    <CtrySubDvsn>0Uusimaa</CtrySubDvsn>
                    <Ctry>FI</Ctry>
                </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>
```

5.2 FEEDBACK MESSAGE, pain.002.001.10

5.2.1 Reception feedback

Reception feedback concerning payment data (MessageId 00022568), with four batches, 17 payments in total, total sum EUR 2,400.20. The due date for batches 1, 3 and 4 is 3 October 2023.

- Batch 1 (PaymentInfId Maksut_001): One transaction in the batch has been rejected, the rest are OK for processing
- Batch 2 (PaymentInfId Maksut_002): The due date for 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>2023-10-02T09:08:07.780+02:00</CreDtTm>
    <DbtrAgt>
        <FinInstnId>
          <BICFI>BANKFIHH</BICFI>
        </FinInstnId>
   </DbtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
    <OrgnlMsgId>00022568</OrgnlMsgId>
     <OrgnlMsgNmId>pain.001.001.09</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>Asiakas A3354</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
    <StsRsnInf>
       <Rsn>
         <Cd>AC01</Cd>
       </Rsn>
            <AddtlInf>Saajan tili virheellinen</AddtlInf>
    </StsRsnInf>
    <OrgnlTxRef>  <Amt>
    <InstdAmt Ccy="EUR">35.00</InstdAmt>
    </Amt>
           <ReqdExctnDt>2023-10-03</ReqdExctnDt>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>BANKFIHH</BICFI>
    </FinInstnId>
    </CdtrAgt>
    <CdtrAcct>  <Id>
```

```
                <IBAN>FI9966123720345555</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>Eräpäivä virheellinen</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

Payment feedback concerning the data described in the reception feedback example.

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

```
<GrpHdr>
    <MsgId>M000000000008234</MsgId>
    <CreDtTm>2023-10-03T15:08:07.780+02:00</CreDtTm>  <DbtrAgt>
        <FinInstnId>
            <BICFI>BANKFIHH</BICFI>
        </FinInstnId>
    </DbtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
```

```
    <OrgnlMsgId>00022568</OrgnlMsgId>
     <OrgnlMsgNmId>pain.001.001.09</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_2024110</OrgnlInstrId>
        <OrgnlEndToEndId>Asiakas A3254</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>  <StsRsnInf>
             <Rsn>
            <Cd>AC01</Cd>
            </Rsn>
            <AddtlInf>Saajan tili virheellinen</AddtlInf>
       </StsRsnInf>
       <OrgnlTxRef>  <Amt>
             <InstdAmt Ccy="EUR">50.00</InstdAmt>
      </Amt>
            <ReqdExctnDt>2024-07-03</ReqdExctnDt>
     <CdtrAgt>
       <FinInstnId>
                    <BICFI>BANKFIHH</BICFI>
       </FinInstnId>
       </CdtrAgt>
            <CdtrAcct>  <Id>
            <IBAN>FI8912340010001760</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>Katteeton</AddtlInf>
     /StsRsnInf>
</OrgnlPmtInfAndSts>
```