The Clearing House Customer Documentation

RTP® Message Specification

Version 2.9
December 2022

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1 DOCUMENT CONTROL

1.1 Change History

Version	Date	Comments
2.9	January 2019	Release 2.9
2.9	April 2019	Update with the final ISO20022 Version 2019 (removed all DRAFT comments) New Functionality: - Credit Transfer (pacs.008) inclusion of new optional Element Initiating Party Name to reference ZELLE Sender Identification. - Add Debtor Account Identification for pacs.009 - FI-to-FI Credit Transfer (pacs.009) new chapter 15 Further changes / corrections: - Remove all references to acmt.023 and acmt.024 - Update Appendix with new codes - Removed all notes with '%%%' - Removed comment in pain.013 on code ORIG under Discount Applied Amount - Correction Proxy Identification from 2048 to 256 in pacs.008 and pain.013 - Correction of wrong XLM Tag for Accepted Amount in pain.014 Payment Condition Status - Add code AC02 and AC03 in pacs.009 validation. Change code description in Appendix - Add pacs.009 message reference for Time-Out under camt.056 - Removed LEI comments in camt.056 message field Originator - Update "System Time-Out" product usage description throughout camt.056 to account for pacs.009 and pain.013 time-out scenarios - Add note on Original Clearing System Reference to use fixed value '001' as a fixed value if pain.013 is expire (camt.056) - Clarification on Rule(s) for Instructing / Instructed Agent for pacs.028 message - Clarification on Original Transaction / Transaction Id if Token Notification (acmt.022) is generated based on pain.013 - Modification information in acmt.022 cardinality changed from [1..n] to [1..1] - Clarification on Database Availability Report (admn.008) if all participants are available - Update format on Connection Identification in admn.008 with a maximum length of 20 characters and restricted to a-z, A-Z and 0-9
2.9	September 2019	FI-To-FI Credit Transfer (pacs.009) has been deferred from release 2.9. While the message structure and format details are fully documented here, the item will not be included or available in the 2.9 release. Token Notification (acmt.022) has been deferred from release 2.9. The message will first be made available in release 2.10, when tokenization functionality is first available.

(continued)

Updates based on market feedback and final functionality needed for Zelle and Tokenization.

- All Messages
  - Maximum length for LEI added (20 characters)
    Note: not marked as change in the structure and details sections
  - Include message name identifiers for prior message versions to the permitted values in Original Message Name Id for message type camt.026, camt.028, camt.056, camt.029, and pacs.028
- pacs.008
  - Change of error code under Initiating Party from '9952' to '9914' as code '9952' was used for two different scenarios. (reason code change only)
  - New rule for Discount Applied Amount (under structured remittance) - code FULL must be present if code DSCT is used (no impact to participants)
  - Removal of rule under Creditor Account Proxy – previously mandatory for Zelle transactions, now optional (impact to participants using Zelle).
  - Instruction for Creditor Agent
    - new token control codes added (no impact to participants)
- pain.013
  - Update to M/O/C table for clarification of some optional and conditional fields.
  - Update to Product Usage for Instruction Identification when the RFP is initiated in relation to Zelle (impact to participants using Zelle)
  - New rule noted for Requested Execution Date - Expiry date must be after or equal to Requested Execution Date (no impact to participants)
  - New rule for Discount Applied Amount (under structured remittance) - code FULL must be present if code DSCT is used (no impact to participants)
  - Removal of rule under Debtor Account Proxy – previously mandatory for Zelle transactions, now optional (impact to participants using Zelle).
  - Instruction for Creditor Agent
    - new added code 'RECI' for Zelle sender identification (impact to participants using Zelle)
    - new token control codes added (no impact to participants)
- camt.056
  - Corrected description for Cancellation Code AC03 and FRTR (no technical impact to participants).
- camt.029
  - Additional Note for Cancellation Status Identification describing which value must be included in this field when returning funds outside of RTP (clarification only).
- camt.028
  - Creator Agent, previously missing from the structure table, has been added (no impact to participants).

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		• pacs.028
		  ○ Scope update
		  ○ Clarification of Instructing Agent rule
		  ○ Clarification of Instructed Agent rule
		• SNM 999 (admi.004)
		  ○ Clarified which Net Position is included in the SNM (Net Position of the Reconciliation Window that is closing).
		• admi.002
		  ○ Updated Index 1.1 format description to indicate that the embedded 11 character identifier can belong to a Participant, TPSP, or the RTP System.
		• Update Appendix B Error Codes
		  ○ Removal of codes AC07, AC10, AM11, BE13, FF03
		  ○ Updated codes AC13, AC14, 9952, 9953
		  ○ New codes AC03, AM09, FRTR, UPAY
		  ○ New codes TK01-TK08
		• Update Appendix C with new Example Messages

2.9	January 2020	• Credit Transfer (pacs.008):
		  ○ Changed Instruction Information length to 140 characters (Index 2.1246)
		  ○ Clarified description of Creditor Agent Member ID (Index 2.1025) so that the sender does not need to be aware if the recipient's R/T number is or is not a token.
		• Request for Payment (pain.013):
		  ○ Updated Payment Conditions / Early Payment (Index 2.255) to note that the value 'FALSE' should not be used in this field.
		  ○ Updated Instructions for Creditor Agent / Code (Index 2.793) with Reason Code 9954 for a Zelle message that does not include Code 'RECI'.
		  ○ Updated pain.013 Electronic Address field from required to optional: from [1..1] to [0..1]
		• RFP Response (pain.014):
		  ○ Added note in Additional Information to use the codes "NOAS" and "ARDP" in this field as appropriate. This is aligned to the RTP Customer Display Guidelines.
		• Message Acknowledgement (camt.035):
		  ○ Corrected reject reasion code when Routing and Transit number is not supported in RTP (reason code 'RC03' for Debtor/Assignee and 'RC04' for Creditor/Assigner)
		• Reason Codes:
		  ○ Updated section 18.1.2 to include Reason Code '9954' for a Zelle RFP that does not include Instruction For Creditor Agent code 'RECI'.
		• General Changes:
		  ○ Add format rules for all occurrences of LEI: Must be 20 characters, first 18 may be alphanumeric, last two must be numeric, in accordance with ISO specifications. Reject with admi.002 (650) for failing format validation.
		  ○ Removed Section 3 on Message Usage Requirements, as this document is now a stand-alone document that is part of the RTP Technical Specifications. Reference the RTP Message Persona Specification document.

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2.9	February 2020	• Inclusion of regular expression (RegEx) in the Detailed Message Description and new chapter 2.6 Regular Expression (RegEx) description • Updates to Section 1.2 to add compliance statement

2.9	July 2020	• Pacs.008
		  ○ Instruction Information field: updated from140 character length to 35
		  ○ Updated Intermediary description index 2.15: "Payment sent that uses one of either "Ultimate Debtor" or "Ultimate Creditor" fields. If this code is used, one of "Ultimate Debtor" or "Ultimate Creditor" must be present in the message."
		  ○ Electronic Address Field updated from Conditional to Optional in Detail Message field Description section

		• Pain.013/pain.014
		  ○ Clarified product usage description for Local Instrument
		  ○ Updated Payment Conditions flags from upper case True/False to only use lower case true/false flags
		  ○ Updated Notes description for Early Payment Allowed
		  ○ Updated Notes description for Guaranteed Payment
		• General Updates
		  ○ Added Section 18.7 Participant Duplicate Checking Requirements
		  ○ Modified 2.5 Date/Time Format section to include that it uses ISO 8601 Standard format(24 hour clock)
		  ○ Removed milliseconds from all admn messages in creation date time fields

2.9	January 2021	• General Updates
		  ○ Updated copy right from 2020 to 2021
		  ○ Updated from TCH Confidential to TCH Public document

2.9	December 2022	• Pain.013
		  ○ Added rules for Debtor field
		  ○ Updated product usage description for Remittance ID field
		• Camt.056
		  ○ Updated scope to include RFP warranty
		  ○ Added usage for UPAY code to include breach of RFP warranty
		  ○ Updated product usage description for Additional Information field to include RFP breach of warranty procedure
		• Camt.029
		  ○ Updated product usage description for Confirmation code field to include RFP breach of warranty procedure
		• Update Appendix B Error Codes
		  ○ Updated description for UPAY code

1.2 Release 2.9 Changes and Compliance Update

This document provides full details of the RTP Message Structures and Detailed Field Descriptions for each of the RTP Messages. Items that have changed substantively from the current specifications to the new specifications are marked with a black line on the right hand side of the page. Some clarifications have been made that are not marked as changes

These message specifications are incorporated into the RTP Operating Rules as Technical Specifications. All Participants must be able to send and receive RTP Messages as specified in this Version 2.9 document within 90 days of TCH's release of the new message formats into production in the RTP system. TCH will announce the date of its release of the new formats into production through an operations bulletin. Participants that are unable to send and receive RTP Messages in the new formats within the 90 day period must request a waiver from TCH.

1.2.1 Update to new ISO message / message versions

Message Name	Old version	New Version
Credit Transfer	pacs.008.001.06	pacs.008.001.08
Message Status Report	pacs.002.001.07	pacs.002.001.10
Request for Payment	pain.013.001.05	pain.013.001.07
Response to Request for Payment	pain.014.001.05	pain.014.001.07
Request for Return of Funds	camt.056.001.05	camt.056.001.08
Response to Request for Return of Funds	camt.029.001.06	camt.029.001.09
Acknowledgement	camt.035.001.03	camt.035.001.05
Request for Information	camt.026.001.05	camt.026.001.07
Response to Request for Information	camt.028.001.06	camt.028.001.09
Stand-alone Remittance Advice	remt.001.001.02	remt.001.001.04
FI to FI Credit Transfer (optional to send/receive)	--	pacs.009.001.08
Payment Status Request (optional to send; n/a for receive)	--	pacs.028.001.03
Token Identification Request (optional to receive; n/a for send)	--	acmt.022.001.03
Participant Unable to Transact (optional to send; n/a for receive)	--	admn.007.001.01
Participant Unable to Transact Response (optional to receive; n/a for send)	--	admn.008.001.01

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1.2.2 Updates Applied Across Multiple Messages

Message Types	Changes
pacs.008.001.08 pain.013.001.07	• Change Debtor / Creditor Account numbers from 17 to 34 characters • Include Proxy (alias) information to account details • New fields to provide token information • New fields to provide additional amounts (e.g. discount amount) to be carried in the message
pacs.008.001.08 pain.013.001.07 camt.028.001.09	Add Ultimate Debtor / Ultimate Creditor
pacs.008.001.08 pain.013.001.07 camt.028.001.09 camt.056.001.08 remt.001.001.04	Add Country Subdivision (to carry state name) and one optional Address Line to all Address Fields
pain.013.001.07 pain.014.001.07	Usage of new ISO option for Date or Date/Time
All message types except Administration messages	Allow for Routing and Transit numbers to include alphabetic characters. Remove 'RC01' reason code
All message types except Administration messages	Introduction of new LEI (Legal Entity Identifier) under Ultimate Debtor/Creditor and Debtor/Creditor

1.2.3 Changes Specific to a Message

Message Type	Changes

pain.013.001.07	• Addition of Creditor Contact Details – phone number
	• Addition of Expiry Date
	• Additional Payment Conditions
	  ○ Amount modification flag
	  ○ Early payment flag
	  ○ Guaranteed payment flag

pain.014.001.07	• Use of pain.014 as a positive response to Request for Payment indicating the date and amount that will be paid in the future
	• Additional Payment Condition Status
	  ○ Accepted Amount
	  ○ Guaranteed payment flag
	  ○ Early payment flag

camt.056.001.08	• Use of camt.056 as a Request for Payment Expiry message • Updated list of cancellation reason codes • Addition of new proprietary reason codes with which the sender can offer Indemnity (e.g. WICT, WIDP, WIFD, WITH) to the receiving participant
camt.029.001.09	• Ability to add information describing how a return will be executed, if outside of RTP (e.g. ACH or wire) • Addition of new proprietary reason code for partial return (PECR)
camt.026.001.07	• Use of Request for Information referencing a Request for Payment (pain.013) • Indicator within Request for Information for "End-to-End" or "Participant-to-Participant" RFI
camt.028.001.09	• Addition of fields to respond to camt.026 referencing a Request for Payment (pain.013) • Amend usage of occurrences up to 20 for Unstructured Remittance Information

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camt.035.001.05	• Add use of code 'ACWP' to differentiate between End-User and Participant usage of Payment Acknowledgement.
remt.001.001.04	• Add Creditor Account ID and Debtor Account ID.

2 INTRODUCTION

2.1 Document Purpose

This document defines the standard product message formats used within the RTP® network for sending and receiving messages between RTP and Participants using the system. The messages described in this document will be implemented as part of RTP Release 2.9, which is currently planned for implementation during Q4 2019. All RTP Participants and Third-Party Service Providers will be expected to support the new message versions and certify their applications are in compliance with the updated message versions prior to the RTP Release 2.9 Implementation Date, which TCH will communicate in 2019.

TCH may update this document for clarity, but it is anticipated that the scope of the changes will remain the same.

Participants should use this document as a reference as they develop their systems to send and receive real-time messages to and from RTP.

It should be noted that in some instances, the terms, descriptions, or usages described in this document differ from terms and definitions used in the ISO 20022 standard. The terms, descriptions, and usages specified for RTP will apply to RTP related messages.

2.2 Scope

This document covers the following:

- The message structure of all messages used in RTP
- The required data types and usage rules of the data fields in these messages

This document does not include message flows for any message as the flows will remain the same as previously communicated. For new message types, flow descriptions have been provided in the "Scope" subsection of each chapter.

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2.3 Acronyms

Acronym	Description
BAH	Business Application Header
ET	Eastern Time
ISO	International Standards Organization
TPSP	Third Party Service Provider
UNIFI	Universal Financial Industry Message scheme
XML	Extensible Mark-up Language

2.4 Key Fields

This section introduces key fields, such as Debtor and Creditor, which are used in RTP messages. These key elements are defined and their usage is explained in the context of the business transaction for purposes of RTP messaging. Please note, the nomenclature of the "ISO Elements" below is taken from the ISO 20022 standard. The "RTP Role" below translates the ISO Elements for RTP purposes.

ISO Element	RTP Role	Business Core Usage
Instructing Agent	Participant or TCH	A Participant that initiates a message or instruction into RTP, or TCH when it initiates a system message to a Participant. RTP only utilizes the proprietary identifier (Routing and Transit number) for this element (not the IBAN or BIC). In this document, Instructing Agent is used to identify the Participant that submitted the payment instruction to RTP. The Instructing Agent for the pacs.008 message is the Debtor FI.
Instructed Agent	Member FI or TCH	The Participant that receives and processes a message or instruction from the Instructing Participant or TCH. RTP only utilizes the proprietary identifier for this element (Routing and Transit number). In this document, Instructed Agent is used to identify the Participant that receives the payment instruction or message from TCH. The Instructed Agent for the pacs.008 message is the Creditor FI.
Creditor Account	Same	For a Credit Transfer, the identification of the Creditor FI customer's account. RTP only supports a proprietary identifier for this element (Account Number provided to Creditor FI customer by the Creditor FI).
Creditor Agent	Creditor FI/Receiving FI	The Creditor FI servicing the account for the Creditor. RTP only supports the proprietary identifier for this element (Routing and Transit number).
Creditor	Receiver/Payee	The party receiving payment.
Ultimate Creditor	Same	A person that is not a party to the RTP credit transfer but that has some connection to the purpose of the transfer and is identified for regulatory, compliance, remittance, or other purposes. The Ultimate Creditor's name and proprietary account ID are required to be provided in RTP. Additional address information may also be included.

<table>
<tr><th>ISO Element</th><th>RTP Role</th><th>Business Core Usage</th></tr>
<tr><td>Debtor Account</td><td>Sender/Payer</td><td>For a Credit Transfer, the identification of the Debtor FI customer's account.
RTP only supports a proprietary identifier for this element (Account Number provided to Debtor FI customer by the Debtor FI).</td></tr>
<tr><td>Debtor Agent</td><td>Debtor FI/ Sending FI</td><td>The Debtor FI servicing the account for the Debtor.
RTP only supports the proprietary identifier for this element (Routing and Transit number).</td></tr>
<tr><td>Debtor</td><td>Sender/ Payer</td><td>The party sending payment.</td></tr>
<tr><td>Ultimate Debtor</td><td></td><td>A person that is not a party to the RTP credit transfer but that has some connection to the purpose of the transfer and is identified for regulatory, compliance, remittance, or other purposes.
The Ultimate Debtor's name and proprietary account ID are required to be provided in RTP. Additional address information may also be included.</td></tr>
<tr><td>Message Identification</td><td>Same</td><td>The point to point identification of the payment instruction or response. This reference is assigned by the Instructing Agent to uniquely identify the message. Note that the message identification for a payment instruction is different from the message identification for the corresponding payment instruction response.
Where RTP is sending a message from the Instructing Agent to the Instructed Agent the Message Identifier in the message received by RTP from the Instructing Agent is used in the message passed by RTP to the Instructed Agent (note: in a pacs.008 message this would be from the Debtor FI (Instructing Agent) to the Creditor FI (Instructed Agent).
The alphabetic and numeric sequences used in the Message Identification do not need to be the same as in the Business Message Identifier (BAH - head.001).

Format: MYYYYMMDDbbbbbbbbbXAAnnnnnnnnn

<table>
<tr><th>Designation</th><th>Description</th><th>Length/format</th></tr>
<tr><td>M</td><td>Prefix 'M'</td><td>1 alphabet character</td></tr>
<tr><td>YYYYMMDD</td><td>File creation date</td><td>8 numeric characters</td></tr>
<tr><td>bbbbbbbbbbb</td><td>Participant Identification</td><td>11 alphanumeric characters</td></tr>
<tr><td>X</td><td>Message generation source
• 'B' – Message generated by a Participant
• 'H' – Message generated by RTP</td><td>1 characters</td></tr>
<tr><td>AAA</td><td>Participant Discretionary Serializer</td><td>3 alphanumeric characters</td></tr>
<tr><td>nnnnnnnnnn</td><td>Message serial no.</td><td>11 numeric characters</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>ISO Element</th><th>RTP Role</th><th>Business Core Usage</th></tr>
<tr><td>Instruction Identification</td><td>Same</td><td>The Instruction Identifier is assigned by the Instructing Agent to uniquely identify a single Credit Transfer throughout its existence within RTP. The Instruction ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Credit Transfer instruction.
Whereas the Message Identification uniquely identifies a message transaction (e.g. a pacs.008 message), the Instruction Identification uniquely identifies the instruction within that specific message (in this case the Credit Transfer instruction within the pacs.008 message). In cases where a pacs.008 message can contain multiple payment instructions (for example a bulk payment message), this can become particularly helpful. However, in the case of RTP, each message can only have one instruction. This means each payment transaction will have a unique Message Identification and only one unique Instruction Identification. RTP will use the Instruction ID to perform a check for a duplicate transaction within the duplicate checking period. The Instruction Identification is based on the format below.

Format : YYYYMMDDbbbbbbbbbXAAnnnnnnnnn

<table>
<tr><th>Designation</th><th>Description</th><th>Length/format</th></tr>
<tr><td>YYYYMMDD</td><td>Transaction creation date</td><td>8 numeric characters</td></tr>
<tr><td>bbbbbbbbbbb</td><td>Participant ID</td><td>11 alphanumeric characters</td></tr>
<tr><td>X</td><td>Transaction generation source
“B” – unique transaction generated by a Participant
“H” – unique transaction generated by RTP</td><td>1 alphabetic character</td></tr>
<tr><td>AAAA</td><td>Participant Discretionary Serializer</td><td>4 alphanumeric characters</td></tr>
<tr><td>Nnnnnnnnnn</td><td>Message serial no.</td><td>11 numeric characters</td></tr>
</table>
</td></tr>
<tr><td>Transaction Identification</td><td>Same</td><td>The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain.
For the pacs.008 message in RTP this will carry the Payment Information ID from the Request For Payment message, if the pacs.008 is the result of a Request for Payment. When the pacs.008 does not originate with a pain.013, the Transaction ID must be equal to the Instruction ID.</td></tr>
<tr><td>End-to-End Identification</td><td>Same</td><td>The identifier assigned by the initiating party (i.e. the person or organisation submitting the Credit Transfer), to uniquely identify the transaction. This value should be known by both end-parties involved in the transaction, and is usually the customer assigned reference for the Credit Transfer. If the customer does not provide a reference number, the value “NOREF” should be included.</td></tr>
<tr><td>Clearing System Reference</td><td>Same</td><td>Identifies the Reconciliation Window in which the Credit Transfer was settled.
This value will be set by RTP in any pacs.008, pacs.009 or related pacs.002 message sent by RTP to a Participant. It will represent the Reconciliation Window in which the message was processed/ settled by the System.
For example, “001” means Reconciliation Window 1.</td></tr>
</table>

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ISO Element	RTP Role	Business Core Usage
Interbank Settlement Date	Same	Identifies the date associated with the Reconciliation Window (Clearing System Reference). This value will be used in RTP (in conjunction with the Clearing System Reference) when a Credit Transfer is allocated to a particular Reconciliation Window.
Charge Bearer	N/A	This field, which is mandatory in the ISO format, specifies which party (or parties) will bear the charges associated with the processing of the Credit Transfer. For RTP the code "SLEV" is being used, which means charges will be based on established "Service Level Agreements" provided in the RTP Rules and Price Schedule.
Clearing System Code	Same	This code is used to specify the code for the Clearing System to be used to settle this Credit Transfer. For RTP the code "TCH" is being used.
Reject / Reason Code	Same	This field contains the reason code for the rejected message. Refer to the appendix for a list of Reason Codes.

2.5 Date / Time Format

All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Clean Energy Act of 2005) using ISO 8601 Standard format(24 hour clock) by the message sender. This includes the following fields:

- Creation Date Time
- Interbank Settlement Date (set by RTP)
- Requested Execution Date
- Expiry Date
- Date field within the Business Reference field
- Date field within the Message Identification field
- Date field within the Instruction Identification field
- Date field within the Payment Information Identification field

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2.6 Regular Expression (RegEx) description

This chapter describes the usage of Regular Expressions used in the Schemas (XSDs) for element validations. Regular Expression are also defined as pattern in the XSD.

Character element	Description
[a-zA-Z]	Information inside square brackets defines the allowed values. These are seen as defined. Example used here means that only characters from A to Z or a to z are allowed.
[0-9]	Information inside square brackets defines the allowed values. These are seen as defined. Example used here means that only numbers (0 to 9) are allowed
{1,15}	Information inside curly brackets are used to define the minimum and maximum length of the element. Example used here means minimum 1 and maximum 15 characters
(abc)	Parentheses used to define character groups in the exact order
.	The full stop stands for any character
*	The asterisk '*' means repeatedly used (more occurrences)
|	Alternation which allows for alternate matches. The character '|' operates like the boolean OR
\	The back slash '\' is used before a special character to define in the expression. E.g '\+' this position must have a + (plus)

2.6.1 Usage in Currency, Country Code, Phone Number and LEI

Field	RegEx	Description
Currency Codes	[A-Z]{3,3}	Currency Code is 3 characters long and only uppercase characters
Country Code	[A-Z]{2,2)	Country Code is 2 characters long and only uppercase characters
Phone number	\+[0-9]{1,3}-[0-9(()+\-]{1,30}	First position fixed value '+' followed up to 3 numeric positions followed by the fixed value'-'. After these values up to 30 numeric characters including the values ()+\ and – can be used Example +1-55-123-4567 or +44-7808652880
LEI (Legal Entity Identifier)	[A-Z0-9]{18,18}[0-9]{2,2}	First 18 characters can be uppercase characters or numbers and the last two characters must be numeric – overall the element is 20 characters long (18+2)

2.6.2 Identifications

Format of Message Identification is **MYYYYMMDDbbbbbbbbbbb**BAAAAnnnnnnnnnnn but only the values in bold are validated

M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*

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RegEx	Description
M	Fixed value M
[0-9]{4}	Validation for 4 digit of year
(	Start for first character group
(	Start for second character group
(01|03|05|07|08|10|12)	Character group to identify the month – in this case all the month with 31 days
((0[1-9])|([1-2][0-9])|(3[0-1]))	Character groups to identify the days for the above defined month as first group is for 01 to 09, second group is for 10 to 19 and 20 to 29 as last group only for 30 and 31
)	End for second character group
|	First alternative second group afterwards
(	Start for first alternative second character group
(04|06|09|11)	Character group to identify the month – in this case all the month with 30 days
((0[1-9])|([1-2][0-9])|(3[0-1]))	Character groups to identify the days for the above defined month as first group is for 01 to 09, second group is for 10 to 19 and 20 to 29 as last group only for 30.
)	End for alternative second character group
|	Second alternative second group afterwards
(	Start for second alternative second character group
(02)	Character group to identify the month – in this case only February
((0[1-9])|([1-2][0-9]))	Character groups to identify the days for the above defined month as first group is for 01 to 09, second group is for 10 to 19 and 20 to 29.
)	End for second alternative second character group
)	End for first alternative group
[A-Z0-9]{11}	Validation for Participant ID which is 11 characters long. Only upper case and numbers are allowed
.*	Any characters up to the full length of the field

For Business Message Identifier the same logic as above applies except the first character is a fixed value ‘B’

Same applies for Identification Identifier with the difference that the first character is not used and therefore not defined.

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3 MESSAGE FORMAT DESCRIPTION

RTP supports the ISO 20022 message standard also known as the Universal Financial Industry Message scheme (UNIFI) for the communication between its Participants and the System. In cases where the ISO 20022 message format does not cater to certain communications (e.g. Participant Sign-On to the System), proprietary messages based on the ISO 20022 data dictionary have been defined. The specific schemas relating to the supported RTP message formats are available to all Participants in the RTP Scheme and must be adhered to when constructing and processing messages.

RTP messages are made up of Message Blocks comprising a Business Application Header (BAH) and the Business Payload.

The table below shows the list of the RTP messages and their constituent components:

Business Area	Message ID[1]	Message Name	Description
Header	head.001.001.01	BusinessApplicationHeader	Business Application Header containing information on routing and message features
Payments Clearing and Settlement	pacs.008.001.08	FIToFICustomerCreditTransferV08	Credit Transfer message
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Credit Transfer message
Creditor Payment Activation Request (Request for Payment)	pain.013.001.07	CreditorPaymentActivationRequest V07	Request for Payment
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Request for Payment
	pain.014.001.07	CreditorPaymentActivationRequest StatusReportV07	Response to Request for Payment
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Response to Request for Payment
System Time-out Message & Request for Return of Funds	camt.056.001.08	FIToFIPaymentCancellationRequest V08	This message is used for two different business scenarios • Payment Instruction cancellation after a time-out at the Creditor

[1] The latest ISO 20022 versions were published on 20th February 2019 at the ISO 20022 website.

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Business Area	Message ID[1]	Message Name	Description
			FI • Debtor FI Request for Return of Funds from the Creditor FI (Note: this is an FI to FI investigation message).
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of System Time-out Message or Request for Return of Funds
	camt.029.001.09	ResolutionOfInvestigationV09	Response (reject or accept) to Request for Return of Funds. (Note: this is an FI to FI investigation message).
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Response to Request for Return of Funds
Stand-alone Remittance Advice	remt.001.001.04	RemittanceAdviceV04	Provide additional remittance information outside of the standard payment message (pacs.008)
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Stand-alone Remittance Advice.
Request for Information	camt.026.001.07	UnableToApplyV07	Request for Information (RFI) message
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Request for Information
	camt.028.001.09	AdditionalPaymentInformationV09	Response to Request for Information
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Response to Request for Information
Payment Acknowledgement	camt.035.001.05	ProprietaryFormatInvestigationV05	Payment Acknowledgement by the Receiver of a Payment
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Payment Acknowledgement
FI to FI Credit Transfer	pacs.009.001.08	FinancialInstitutionCreditTransferV08	Financial Institution Credit Transfer
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of FI Credit Transfer

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Business Area	Message ID[1]	Message Name	Description
Message Status Request	pacs.028.001.03	FIToFIPaymentStatusRequestV03	Request about a status of a Credit Transfer or non-value Business Message
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report to Status Request
Token Identification	acmt.022.001.02	IdentificationModificationAdviceV02	Advice to Token update based on Payee Standing Order
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Token Identification
Sign-on	admn.001.001.01	SignOnRequest	Initiate a Sign-On
	admn.002.001.01	SignOnResponse	Response to a Sign-On Request
Sign-off	admn.003.001.01	SignOffRequest	Initiate a Sign-Off
	admn.004.001.01	SignOffResponse	Response to a Sign-Off Request
Echo	admn.005.001.01	EchoRequest	Connectivity status check (i.e. heartbeat) between the Participant FI and RTP
	admn.006.001.01	EchoResponse	Response to an Echo Request
Participants Unable to Transact	admn.007.001.01	DatabaseReportRequest	Request to list all participants which are unable to transact
	admn.008.001.01	DatabaseAvailabilityReport	Response with all participants which are unable to transact

3.1 Character Set

The UNIFI (ISO 20022) XML messages allow for the full range of global language requirements (UTF-8). The UNICODE character set, encoded in UTF-8, is the official ISO 20022 character set.

RTP does not support a full UTF-8 character set. Please refer to the appendix “TCH RTP Supported Character Set” for a list of supported characters within RTP messages.

3.2 XML Element Format

The detail of how each ISO 20022 standard XML Element is to be used is included within the Message Structure Description. There are two aspects to the XML Element usage. First, there is an

occurrence notation (e.g. [1..1]), which defines the rule for the element within the ISO standard. The occurrence indicates whether the element is a mandatory or an optional element with the first character in the notation. A value of '1' indicates the field is mandatory and a '0' indicates it is optional. If an element is conditional, the value of '1' will still appear and an '{or … or}' notation will be included with the other element that must be present. The second character indicates how many occurrences of the element can be used. This value starts at '1' occurrence of the element and can go up to an unlimited number 'n'. The table below provides examples on how the occurrence notations are used in this document:

Notation	Description
[1..1]	Is a mandatory single Element with one occurrence
[0..1]	Is an optional Element with one occurrence
[0..n]	Is an optional Element with unlimited occurrences

For the adoption to the RTP needs some of the original ISO standard occurrences had to be amended.

In addition to the ISO notations, the Message Structure Description includes a column that defines the usage of the element within RTP. There may be cases where an element that is optional within the ISO standard is mandatory within RTP.

The RTP usage definitions are as follows:

- M – Mandatory, this is a mandatory field in RTP even if it can be optional according to the ISO 20022 definition
- O – Optional, this is an optional field in RTP and is always an optional field according to ISO 20022
- C – Conditional, means that the field usage in RTP is on a conditional basis (as specified within the individual field description) and is always an optional field according to ISO 20022

3.3 ISO Information Detailed Message Field Description

All Detail Message Field Descriptions in this document provide information regarding the usage of each field in each message. In some cases there are two different definitions for a single field, the ISO Description and the Product Usage. The ISO Description always provides the definition of the field according to ISO 20022. The Product Usage definition describes the field's specific usage within RTP. If the ISO Description and the Product Usage are the same, only the ISO Description is provided.

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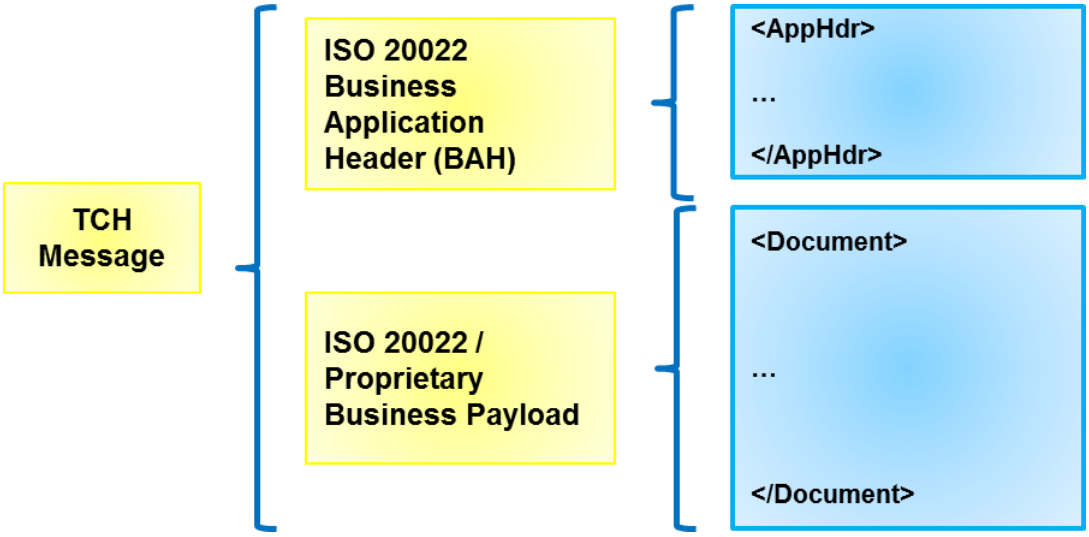
4 OVERALL MESSAGE STRUCTURE

This section of the document provides an overview of the ISO 20022 Message Structure (made up of a Business Application Header and the Business Payload) that is used in RTP messages. The Business Payload of a message may be split into many Message Blocks, which can be further broken down into even smaller Message Blocks with a single, or multiple, occurrence(s) within the message, depending on the purpose of the message. In order to form a valid message structure, these Message Blocks must be arranged in a specific hierarchy.

4.1 Message Structure

The figure below shows the high level message structure of a RTP message.



4.2 Business Application Header

The purpose of the Business Application Header (BAH) is to segregate information important for routing a message (such as the sender or receiver of a message, whether the message is a repeat message, identifying the security signature on the message, determining the message priority, etc.) from the business payload. This allows the pertinent information in the BAH to be made readily available to the business applications without having to open and read the message's business payload.

4.3 Business Payload

The business payload is made up of different Message Blocks including (but not limited to) a group header block and transaction information block. The arrangement of these Message Blocks is done in accordance with the definition of an ISO 20022 message or a proprietary message that has been designed for the System. For those messages that are ISO 20022 messages, the Message

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Blocks are built in accordance to the list of approved ISO 20022 message definitions or schemas. For example: the "FI To FI Customer Credit Transfer – pacs.008.001.07" message schema defines the format and content of the message blocks in the pacs.008 message used in the System.

4.4 Sample RTP Message Structure

The table below shows an example of the high level Message Blocks and Hierarchy of the RTP Credit Transfer message used in the System.

FI to FI Customer Credit Transfer	pacs.008.001.08
Block Name	**Occurrence**
Business Application Header	(1..1)
Group Header	(1..1)
Customer Credit Transfer Transaction Information	(1..1)

The first Message Block in an RTP payment message is always the Business Application Header (BAH). The subsequent Message Blocks, after the BAH, are constructed in accordance with the defined schemas of the different message types (e.g. pacs.008 Group Header, Customer Credit Transfer Transaction Information, etc.).

4.5 Message Schema

The table below shows the ISO Schemas that define the specific RTP messages including the Business Application Header and the Payload Messages. The BAH for RTP messages (head.001.001.01) is defined in further detail later in this document.

Message Description	Namespace Prefix	ISO Schema	Non-ISO Schema
Business Application Header			
Header	head	head.001.001.01	-
Business Messages			
Credit Transfer	ct	pacs.008.001.08	-
Message Status Report of Credit Transfer	ps	pacs.002.001.10[2]	-
Request for Payment	pr	pain.013.001.07	-
Response to Request for Payment	rp	pain.014.001.07	-

[2] The schema is identical even if it is used in different response situations

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Message Description	Namespace Prefix	ISO Schema	Non-ISO Schema
System Time-out Message & Request for Return of Funds	rt	camt.056.001.08	-
Response to Request for Return of Funds	tr	camt.029.001.09	-
Stand-alone Remittance Advice	ar	remt.001.001.04	-
Request for Information	fi	camt.026.001.07	-
Response to Request for Information	if	camt.028.001.09	-
Payment Acknowledgement	ac	camt.035.001.05	-
FI to FI Credit Transfer	c9	pacs.009.001.08	-
Message Status Request	s8	pacs.028.001.03	-
Token Identification	a2	acmt.022.001.02	
System / Administration Messages			
Message Status Report to all non-value Business Messages	ps	pacs.002.001.10[3]	-
Message Reject	mr	admi.002.001.01	-
System Event Notification Message	ne	admi.004.001.02	-
Sign-on Request	sr	-	admn.001.001.01
Sign-on Response	rs	-	admn.002.001.01
Sign-off Request	fr	-	admn.003.001.01
Sign-off Response	rf	-	admn.004.001.01
Echo Request	er	-	admn.005.001.01
Echo Response	re	-	admn.006.001.01
Participant Unable to Transact	ut	-	admn.007.001.01
Participant Unable to Transact Response	tu	-	admn.008.001.01

[3] The schema is identical even if it is used in different response situations

5 MESSAGE STRUCTURE SPECIFICATION BUSINESS APPLICATION HEADER

5.1 Business Application Header – head.001.001.01

This chapter provides an overview of the mandatory Business Application Header which includes the following:

- The message structure of the head.001.001.01 message which is used as the mandatory Business Application Header (BAH) in all RTP messages
- The required data types and usage rules of the data fields in the BAH
- Sample layouts of the defined message format

All examples use the Credit Transfer message (pacs.008) as the payload.

The BAH is included in the schema validation which the system performs in order to check each message for the following:

- Structural validation of the message, both the BAH and the attached payload
- Syntax validation of the message, both the BAH and the attached payload
- Authorized Sender – only BAH
- Digital Signature – only BAH

5.1.1 Scope

The purpose of the Business Application Header (BAH) is to separate the routing and message specific information (such as the identity of the Endpoint sending the message and the type of message) from the Payload (message content, such as dollar value). This allows for the business applications receiving the message to retrieve the information required for the business application to send and receive a message without having to parse the message payload. The BAH is mandatory and used in the routing of every RTP message.

Note: The 'From' and 'To' identifications refer to the physical parties directly participating in that step ('leg') of the message chain. In the leg of the transaction between the Instructing Agent (Debtor FI or Third Party Service Provider – TPSP – to the Debtor FI) and the System, the 'From' would be the Instructing Agent and the 'To' would be the System. For the leg of transaction between the System and the Instructed Agent (Creditor FI or TPSP to the Creditor FI), the 'From' would be the System and the 'To' would be the Instructed Agent.

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5.1.2 Usage of Member ID within the Business Application Header

The Business Application Header identifies the technical endpoints for a specific message leg. In other words, when a participant submits any message to any other participant through RTP, the Participant ID of the sending participant (or the TPSP ID of the participant's Third-Party Service Provider) will be the "Member ID" within the "FROM" element, while the Participant ID for RTP will be the "Member ID" within the "TO" element. When RTP forwards that request on to the receiving participant, it will create a new Business Application Header in which the Participant ID for RTP is the "Member ID" within the "FROM" element, while the Participant ID of the Receiving Participant is the "Member ID" within the "TO" element.

When a connection is owned by a Third-Party Service Provider, the endpoint identified as described above will be the 11-digit Third-Party Service Provider ID (TPSP ID).

Figure 1: Member ID usage within BAH (pacs.008 use case)

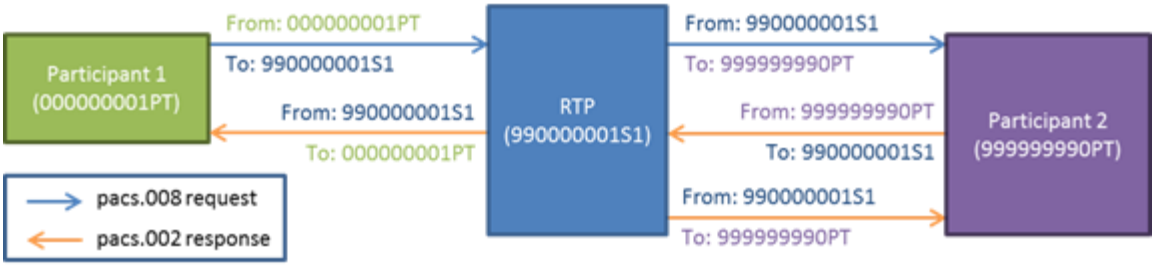
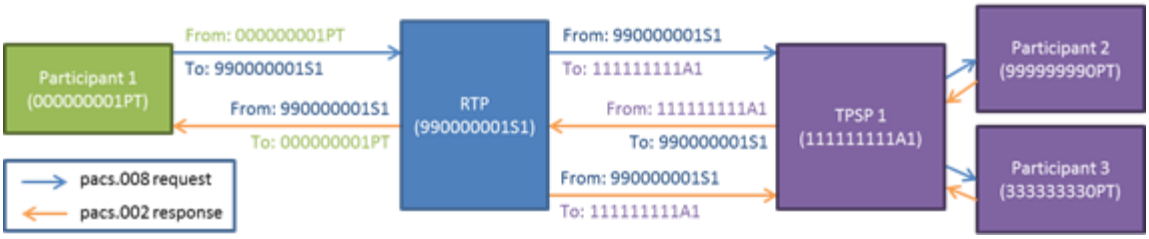


Figure 2: Member ID usage within BAH (Participant via TPSP pacs.008 use case)

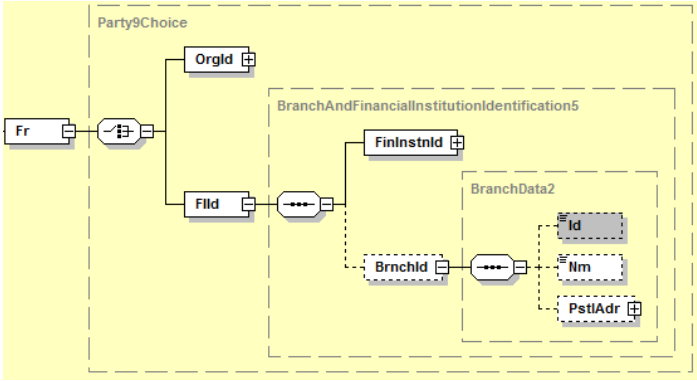


5.1.3 Branch ID usage

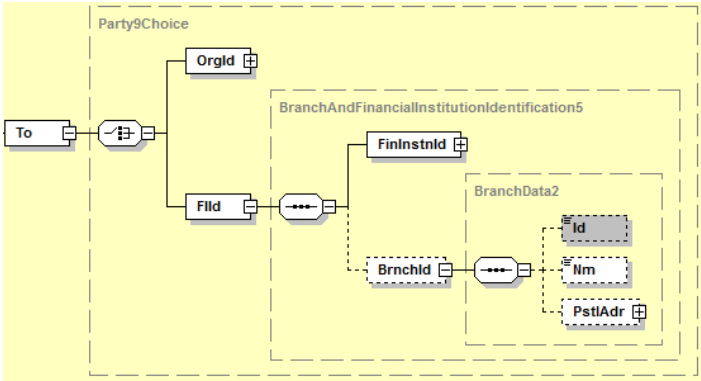
Within certain messages, the System uses the Branch ID field in order to ensure that response messages are sent back to the appropriate party via the correct connection. Where this is necessary, the system will populate the element BranchID Identification under the "FROM" element in the outgoing message (RTP to receiving FI). Whenever the receiving party receives an incoming message from RTP where the "FROM" BranchID has been populated, the receiving party must copy the content of this field into the "TO" BranchID of the corresponding response message

that it sends back to RTP. If this information is not copied into the correct field, the System will reject the incoming response message with a structural error.

Information from RTP to Participating FI element 'Branch Id' in field 'Id'



Information from Participant FI to RTP element 'Branch Id' in field 'Id'



5.1.4 Message Structure Description

Note: The signature element is provided as a representative illustration. Full details regarding Digital Signatures are provided in the RTP Customer Documentation System Interface Guide.

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
1.0	**AppHdr**	Business Application Header V01	[1..1]		M
1.2	**Fr**	From	[1..1]		M
1.46	**FIId**	Financial Institution Identification	[1..1]		M
1.47	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.49	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.53	**MmbId**	Member Identification	[1..1]	11	M
1.72	**BrnchId**	Branch Identification	[0..1]		C
1.73	**Id**	Identification	[1..1]	11	M
1.86	**To**	To	[1..1]		M
1.130	**FIId**	Financial Institution Identification	[1..1]		M
1.131	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.133	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.137	**MmbId**	Member Identification	[1..1]	11	M
1.156	**BrnchId**	Branch Identification	[0..1]		C
1.157	**Id**	Identification	[1..1]	11	M
1.170	**BizMsgIdr**	Business Message Identifier	[1..1]	35	M
1.171	**MsgDefIdr**	Message Definition Identifier	[1..1]	35	M
1.173	**CreDt**	Creation Date	[1..1]	19	M
1.174	**CpyDplct**	Copy Duplicate	[0..1]	4	O
1.177	**Sgntr**	Signature	[1..1]		M
1.178	**Signature**	XML Signature	[1..1]		M
1.180	**ds:SignedInfo**	Signed Info	[1..1]		M
1.182	**ds:CanonicalizationMethod**	Canonicalization Method	[1..1]		M
1.183	*Algorithm*	Algorithm	[required]		
1.185	**ds:SignatureMethod**	Signature Method	[1..1]		M
1.186	*Algorithm*	Algorithm	[required]		
1.189	**ds:Reference**	Reference	[1..1]		M
1.193	**ds:Transforms**	Transforms	[1..1]		M
1.194	**ds:Transform**	Transform	[1..1]		M
1.195	*Algorithm*		[required]		M
1.198	**ds:DigestMethod**	Digest Method	[1..1]		M
1.199	*Algorithm*		[required]		M
1.201	**ds:DigestValue**	Digest Value	[1..1]		M
1.202	**ds:SignatureValue**	Signature Value	[1..1]		M
1.204	**ds:KeyInfo**	Key Info	[1..1]		M
1.228	**ds:X509Data**	X509 Data	[1..1]		M
1.229	{Or **X509IssuerSerial**	X509 Issuer Serial	[1..1]		C
1.230	**X509IssuerName**	X509 Issuer Name	[1..1]		M
1.231	**X509SerialNumber**	X509 Serial Number	[1..1]		M
1.233	Or} **X509SubjectName**	X509 Subject Name	[1..1]		C
1.253	**xs:any**	XMLSignatures	[1..1]		

5.1.5 Detail Message Field Description

Element	Details	
INDEX: 1.0 AppHdr	**Name:**	**Business Application Header V01**
	ISO Description:	The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.
	XML Tag:	<AppHdr>
	Occurrence:	[1..1]
	Note(s):	2017-08-09 - change RC01 to DS0H in From Member Id
INDEX: 1.2 AppHdr +Fr	**Name:**	**From**
	ISO Description:	The sending Messaging Endpoint that has created this Business Message for the receiving Messaging Endpoint that will process this Business Message.
	Product Usage:	For identifying the sender of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP.
	XML Tag:	<Fr>
	Occurrence:	[1..1]
INDEX: 1.46 AppHdr +Fr ++FIId	**Name:**	**Financial Institution Identification**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<FIId>
	Occurrence:	[1..1]
INDEX: 1.47 AppHdr +Fr ++FIId +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.49 AppHdr +Fr ++FIId +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.53 AppHdr +Fr	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	For identifying the sender of the message.

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Element	Details	
++FIId +++FinInstnId ++++ClrSysMmbId +++++MmbId		This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier
	Length:	11
	Rule(s):	Member identification validation: - Must be the registered identification number of the Participating FI, Third Party Service Provider, or RTP - If the 'To' field is the Participant Identifier of RTP, then this field must be a valid Participating FI or Third Party Service Provider
	Reason Code(s):	Reject with Message Status Report (pacs.002) if Participant Identifier number is not supported in RTP database (reason code 'DS0H'). Reject with code '9964' for Sign-on request (admn.001) / Sign-off request (admn.003) in Sign-on response (admn.002) / Sign-off response (admn.004) for failing validation. Reject with code '650' in Administration Advice message (admi.002) for failing validation on these fields and message is ignored for Echo request (admn.005), Admin advice (admi.002), and Message Status Report (pacs.002).
	Note(s):	Further information regarding the definition of Business Messages is provided within chapters 3 and 4.
	Example:	021200201A1
INDEX: 1.72	**Name:**	**Branch Identification**
AppHdr +Fr ++FIId +++BrnchId	**ISO Description:**	Identifies a specific branch of a financial institution.
	Product Usage:	This element is only populated by RTP to provide routing information about the original sender of the message and must be returned in the corresponding response message under the element 'TO'.
	XML Tag:	<BrnchId>
	Occurrence:	[0..1]
INDEX: 1.73	**Name:**	**Identification**
AppHdr +Fr ++FIId +++BrnchId ++++Id	**ISO Description:**	Unique and unambiguous identification of a branch of a financial institution.
	Product Usage:	A value used for processing efficiency purposes, only assigned by RTP.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier
	Length:	11
	Example:	02120020101
INDEX: 1.86	**Name:**	**To**

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Element	Details	
AppHdr +To	**ISO Description:**	The Messaging Endpoint designated by the sending Messaging Endpoint to be the recipient who will ultimately process this Business Message.
	Product Usage:	For identifying the receiver of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP.
	XML Tag:	<To>
	Occurrence:	[1..1]
INDEX: 1.130 AppHdr +To ++FIId	**Name:**	**Financial Institution Identification**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<FIId>
	Occurrence:	[1..1]
INDEX: 1.131 AppHdr +To ++FIId +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.133 AppHdr +To ++FIId +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.137 AppHdr +To ++FIId +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	For identifying the receiver of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP. In the case of a broadcast System Notification Message sent by RTP, this will be '0BROADCAST0'.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier
	Length:	11
	Rule(s):	Member identification validation: - Must be the registered identification number of the Participating FI, Third Party Service Provider, or RTP

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Element	Details	
		- If the 'From Member ID' field is the Participant Identifier of RTP, then this field must be a valid Participating FI or Third Party Service Provider, unless the message is a broadcast System Notification Message (admi.004)
	Reason Code(s):	For all Business Messages reject with code '650' in Administration Advice message (admi.002) for failing validation. Reject with code '9964' for Sign-on request (admn.001) / Sign-off request (admn.003) in Sign-on response (admn.002) / Sign-off response (admn.004) for failing validation. Reject with code '650' in Administration Advice message (admi.002) for failing validation on this field, within: - Echo request (admn.005) - Admin advice (admi.002) - Message Status Report (pacs.002) If these messages are rejected, they are ignored by RTP.
	Note(s):	Further information regarding the definition of Business Messages is provided within chapters 3 and 4.
	Example:	990000001S1
INDEX: 1.156 AppHdr +To ++FIId +++BrnchId	**Name:**	**Branch Identification**
	ISO Description:	Identifies a specific branch of a financial institution.
	Product Usage:	This is a conditional field for response messages, in the instances when the BranchId in the 'FROM' element of the incoming request from RTP was populated. If this is the case, the content of the BranchId in the 'FROM' element of the original request message must be copied into this field within the outgoing response message. For example, when the BranchId in the 'FROM' element of a pacs.008 is populated in the message received, the responding pacs.002 message sent will include an exact copy of that data in this element.
	XML Tag:	<BrnchId>
	Occurrence:	[0..1]
	Note(s):	This element is only used when an incoming request message from RTP has the BranchID within the 'FROM' element populated.
INDEX: 1.157 AppHdr +To ++FIId +++BrnchId ++++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a branch of a financial institution.
	Product Usage:	This is used to provide the Participant Identifier of the original sender in the response message.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier
	Length:	11
	Rule(s):	Mandatory provision of the original sender in the form of the 11 character Participant Identifier if received in the original message from RTP.

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Element	Details	
	Reason Code(s):	Reject with code '650' in Administration Advice message admi.002 for failing validation on this field.
	Note(s):	This field is mandatory for the sending Participating FI in the corresponding response message if the information under the element Fr/FIId/BrnchId/Id was provided in the originally received message. This received information needs to be copied into this element.
	Example:	02120020101
INDEX: 1.170 AppHdr +BizMsgIdr	**Name:**	**Business Message Identifier**
	ISO Description:	Unambiguously identifies the Business Message to the Messaging Endpoint that has created the Business Message.
	Product Usage:	The end-point to end-point identification of the Business Message for each leg (e.g. Instructing FI to RTP, RTP to Instructed FI). This identifier is located in the BAH. It is assigned by the sender of the message, that is either the Instructing FI (or a Third Party Service Provider for the Instructing FI) or RTP.
	XML Tag:	<BizMsgIdr>
	Occurrence:	[1..1]
	Format:	Format: BYYYYMMDDbbbbbbbbbbbGAAAnnnnnnnnnn Pos. 01-01 – Prefix 'B' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a TCH FI, "H" generated by RTP) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Rule(s):	The Message Identification structure position 01 to 20 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The instructing agent must ensure that Business Message Identification is unique within a calendar day. The alphabetic and numeric sequences need not be the same as in the Message Identification of the payload.
	Example:	B20171112021200201A1BHEA00000000011
INDEX: 1.171 AppHdr +MsgDefIdr	**Name:**	**Message Definition Identifier**
	ISO Description:	Contains the Message Identifier that defines the Business Message. It must contain a Message Identifier published on the ISO 20022 website.
	Product Usage:	Contains the Message Definition Identifier. There are additional proprietary non-ISO schema identifiers that are used within RTP (e.g. admn messages).

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Element	Details
	XML Tag: <MsgDefIdr>
	Occurrence: [1..1]
	Length: 35
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if Message Definition Identifier is not valid.
	Example: pacs.008.001.08
	Permitted Codes
	acmt.022.001.02 Token Identification
	admi.002.001.01 Message Reject (Admin)
	admi.004.001.02 System Even Notification
	admn.001.001.01 Sign On Request
	admn.002.001.01 Sign-On Response
	admn.003.001.01 Sign-Off Request
	admn.004.001.01 Sign-Off Response
	admn.005.001.01 Echo Request
	admn.006.001.01 Echo Response
	admn.007.001.01 Participant Unable to Transact
	admn.008.001.01 Participant Unable to Transact Response
	camt.026.001.07 Unable to Apply (Request for Information) - V07
	camt.028.001.09 Additional Payment Information (Response to Request for Information) - V09
	camt.029.001.09 Resolution of Investigation (Response to Request for Return of Funds) - V09
	camt.035.001.05 Payment Acknowledgement Receiver - V05
	camt.056.001.08 Payment Cancellation (Request for Return of Funds or System Time-out) - V08
	pacs.002.001.10 Message Status Report (Response to Business Messages) - V10
	pacs.008.001.08 Credit Transfer - V08
	pacs.009.001.08 FI to FI Credit Transfer - V08
	pacs.028.001.03 Messge Status Request - V03
	pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07
	pain.014.001.07 Creditor Payment Activation Request Status Request (Response to Request for Payment) - V07
	remt.001.001.04 Stand-alone Remittance Advice V04
INDEX: 1.173	**Name: Creation Date**

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Element	Details	
AppHdr +CreDt	**ISO Description:**	Date and time when this Business Message (header) was created.
	Product Usage:	The Date/Time is determined by the sender.
	XML Tag:	<CreDt>
	Occurrence:	[1..1]
	Length:	19
	Reason Code(s):	Reject with code 650 in Administration Advice message admi.002 if format is invalid.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-19T00:10:00
INDEX: 1.174 AppHdr +CpyDplct	**Name:**	**Copy Duplicate**
	ISO Description:	Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.
	Product Usage:	This element has several different purposes. - it is used to identify the Repeat Request for Business Messages in the event of a time-out (code DUPL) - it is used where 'DUPL' was present in the original request which this is the response (code DUPL) - it is used as the response to pacs.028 for a copy of the original provided Message Status Report (code COPY)
	XML Tag:	<CpyDplct>
	Occurrence:	[0..1]
	Length:	4
	Rule(s):	- Used for Repeat Requests for all Business Messages in the event of a time-out - Used for Message Status Report where 'DUPL' was present in the request
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if code is invalid.
	Note(s):	Code 'COPY' is only used in conjunction with a Message Status Request (pacs.028) and provided by RTP.
	Example:	DUPL
	Permitted Codes	
	COPY	Copy
	DUPL	Duplicate
INDEX: 1.177 AppHdr +Sgntr	**Name:**	**Signature**
	ISO Description:	Contains the Digital Signature of the Business Entity authorised to sign this Business Message.
	XML Tag:	<Sgntr>
	Occurrence:	[1..1]
	Note(s):	The signature element is provided as a representative documentation. Detail information about Digital Signature is provided in the Bank Interface Specification (BIS).

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Element	Details	
INDEX: 1.178 AppHdr +Sgntr ++Signature	**Name:**	**XML Signature**
	Product Usage:	The XML signature applied to the Business Message The default value will be populated by the signing libraries supporting the W3C standard.
	XML Tag:	<Signature>
	Occurrence:	[1..1]
	Reason Code(s):	Reject with code 690 in administration message admi.002 if any element in the Signature is invalid.
INDEX: 1.180 AppHdr +Sgntr ++Signature +++ds:SignedInfo	**Name:**	**Signed Info**
	Product Usage:	Contains the signature itself (i.e. the result of the signing process).
	XML Tag:	<ds:SignedInfo>
	Occurrence:	[1..1]
INDEX: 1.182 AppHdr +Sgntr ++Signature +++ds:SignedInfo ++++ds:CanonicalizationMethod	**Name:**	**Canonicalization Method**
	Product Usage:	Specifies the algorithm used to canonicalize the SignedInfo element, before it is digested as a part of the signature creation. The default value will be populated by the signing libraries supporting the W3C standard.
	XML Tag:	<ds:CanonicalizationMethod>
	Occurrence:	[1..1]
INDEX: 1.183	**Name:**	**Algorithm**
	XML Tag:	<Algorithm>
INDEX: 1.185 AppHdr +Sgntr ++Signature +++ds:SignedInfo ++++ds:SignatureMethod	**Name:**	**Signature Method**
	Product Usage:	Specifies the algorithm used to transform the canonicalized SignedInfo element into the SignatureValue element. This is a combination of a message digest algorithm and key-dependent algorithm. The default value will be populated by the signing libraries supporting the W3C standard.
	XML Tag:	<ds:SignatureMethod>
	Occurrence:	[1..1]
INDEX: 1.186	**Name:**	**Algorithm**
	XML Tag:	<Algorithm>
INDEX: 1.189 AppHdr +Sgntr ++Signature +++ds:SignedInfo	**Name:**	**Reference**
	Product Usage:	Includes the mechanism used for calculating the message digest and the resulting digest value over the original data.
	XML Tag:	<ds:Reference>
	Occurrence:	[1..1]

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Element	Details
++++ds:Reference	
INDEX: 1.193 AppHdr +Sgntr ++Signature +++ds:SignedInfo ++++ds:Reference +++++ds:Transforms	**Name:** **Transforms** **Product Usage:** Specifies the operations performed before calculating the digest, such as compression, encoding, etc. **XML Tag:** <ds:Transforms> **Occurrence:** [1..1]
INDEX: 1.194 AppHdr +Sgntr ++Signature +++ds:SignedInfo ++++ds:Reference +++++ds:Transforms ++++++ds:Transform	**Name:** **Transform** **Product Usage:** Specifies the operations performed before calculating the digest, such as compression, encoding, etc. Default value will be populated by the signing libraries supporting W3C standard. **XML Tag:** <ds:Transform> **Occurrence:** [1..1]
INDEX: 1.195	**XML Tag:** <Algorithm>
INDEX: 1.198 AppHdr +Sgntr ++Signature +++ds:SignedInfo ++++ds:Reference +++++ds:DigestMethod	**Name:** **Digest Method** **Product Usage:** Specifies the algorithm used to calculate the message digest. Default value will be populated by the signing libraries supporting W3C standard. **XML Tag:** <ds:DigestMethod> **Occurrence:** [1..1]
INDEX: 1.199	**XML Tag:** <Algorithm>
INDEX: 1.201 AppHdr +Sgntr ++Signature +++ds:SignedInfo ++++ds:Reference +++++ds:DigestValue	**Name:** **Digest Value** **Product Usage:** Contains the message digest of the original message **XML Tag:** <ds:DigestValue> **Occurrence:** [1..1] **Example:** qZk+NkcGgWq6PiVxeFDCbJzQ2J0=
INDEX: 1.202 AppHdr +Sgntr	**Name:** **Signature Value** **Product Usage:** Contains the Base64 encoded signature result - the signature generated with the parameters specified in the SignatureMethod element - of the SignedInfo element after applying the algorithm specified by the

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Element	Details	
++Signature +++ds:SignatureValue		CanonicalizationMethod.
	XML Tag:	<ds:SignatureValue>
	Occurrence:	[1..1]
	Example:	....
INDEX: 1.204 AppHdr +Sgntr ++Signature +++ds:KeyInfo	**Name:**	**Key Info**
	Product Usage:	Indicates a key that can be used to validate the digital signature. This can consist of digital certificates, key names, key agreement algorithms used, etc. Usually in the form of one or more X.509 digital certificates.
	XML Tag:	<ds:KeyInfo>
	Occurrence:	[1..1]
INDEX: 1.228 AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data	**Name:**	**X509 Data**
	Product Usage:	An X509 Data element within KeyInfo contains one or more identifiers of keys or X509 certificates (or certificates' identifiers or a revocation list).
	XML Tag:	<ds:X509Data>
	Occurrence:	[1..1]
INDEX: 1.229 **Choice:** {Or AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509IssuerSerial	**Name:**	**X509 Issuer Serial**
	Product Usage:	Indicates the information of the issuer and the serial number
	XML Tag:	<X509IssuerSerial>
	Occurrence:	[1..1]
INDEX: 1.230 AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509IssuerSerial ++++++X509IssuerName	**Name:**	**X509 Issuer Name**
	Product Usage:	Contains the certificate issuer name of the signer of the X.509 certificate.
	XML Tag:	<X509IssuerName>
	Occurrence:	[1..1]
	Example:	Issuer
INDEX: 1.231 AppHdr +Sgntr	**Name:**	**X509 Serial Number**
	Product Usage:	Contains the serial number of the X.509 certificate.

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Element	Details
++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509IssuerSerial ++++++X509SerialNumber	**XML Tag:** <X509SerialNumber> **Occurrence:** [1..1] **Example:** 001 **Frac Digits:** 0
INDEX: 1.233 **Choice:** Or} AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509SubjectName	**Name: X509 Subject Name** **Product Usage:** Contains the subject distinguished name of the signer's X.509 certificate. **XML Tag:** <X509SubjectName> **Occurrence:** [1..1] **Example:** Subject of Certificate
INDEX: 1.253 AppHdr +Sgntr ++xs:any	**Name: XMLSignatures** **ISO Description:** The XML signatures applied to the BusinessMessage **XML Tag:** <xs:any> **Occurrence:** [1..1]

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5.1.6 Example

These are examples of the Business Application Header in the XML format used with the payload of a Credit Transfer (pacs.008) and the Message Status Report (pacs.002).

Note: The signature element is only representative and is part of the technical implementation during the on-boarding to the system. Detail information about Digital Signature is provided in the RTP Customer Documentation System Interface Guide.

Example Message Initiating Agent (Debtor FI) to RTP:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>021200201A1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112021200201A1BHEA0000000
0011</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.07</head:MsgDefIdr
>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:45:00</head:CreDt>
    <head:Sgntr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Signature> …
      </Signature>
    </head:Sgntr>
  </AppHdr>
</Message>
```

Note the following examples do not show the signature information

Example Message RTP to Receiving Agent (Creditor FI):

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIId>
    </head:Fr>
```

```
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112020010001A1BRRR0000000
0002</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.07</head:MsgDefIdr
>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:45:10</head:CreDt>
        :
  </AppHdr>
</Message>
```

Example Message Sending Agent (Creditor FI) to RTP – response:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112231000001B1BRRR0000000
0077</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.08</head:MsgDefIdr
>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:46:00</head:CreDt>
        :
  </AppHdr>
</Message>
```

Example Message RTP to Receiving Agent (Debtor FI) – response:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
```

```
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>021200201A1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112990000001S1BRRR0000000
0077</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.08</head:MsgDefIdr
>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:46:01</head:CreDt>
        :
  </AppHdr>
</Message>
```

6 MESSAGE STRUCTURE SPECIFICATION CREDIT TRANSFER

6.1 Credit Transfer Message – pacs.008.001.08

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Credit Transfer messages, between the RTP and Participants using the System.

This chapter covers the following:

- The message structure of the pacs.008 message used in RTP
- The required data types and usage rules of the data fields in these messages

6.1.1 Scope

An Instructing Agent will use the “FI To FI Customer Credit Transfer Message” to initiate a Credit Transfer. This message is sent by a Debtor FI to a Creditor FI through RTP.

It should be noted that in circumstances when the Debtor FI needs to send a Repeat Credit Transfer Request (i.e. the Debtor FI does not receive a response to their original pacs.008 message from the System and sends a repeat message to RTP), the message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of “DUPL” in the Business Application Header.

Response to the Credit Transfer (pacs.008) is provided via the Message Status Report (pacs.002). Response can either be Accepted, Accepted w/o Posting, or Rejected.

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6.1.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	FIToFICstmrCdtTrf	FITo FICustomer Credit Transfer V08	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	19	M
1.4	**NbOfTxs**	Number Of Transactions	[1..1]	1	M
1.6	**TtlIntrBkSttlmAmt**	Total Interbank Settlement Amount	[1..1]	18	M
1.7	*Ccy*	Currency	[required]	3	M
1.8	**IntrBkSttlmDt**	Interbank Settlement Date	[1..1]	10	M
1.9	**SttlmInf**	Settlement Information	[1..1]		M
1.10	**SttlmMtd**	Settlement Method	[1..1]	4	M
1.30	**ClrSys**	Clearing System	[1..1]		M
1.31	**Cd**	Code	[1..1]	3	M
2.0	**CdtTrfTxInf**	Credit Transfer Transaction Information	[1..1]		
2.1	**PmtId**	Payment Identification	[1..1]		M
2.2	**InstrId**	Instruction Identification	[1..1]	35	M
2.3	**EndToEndId**	End To End Identification	[1..1]	35	M
2.4	**TxId**	Transaction Identification	[1..1]	35	M
2.6	**ClrSysRef**	Clearing System Reference	[0..1]	35	O
2.7	**PmtTpInf**	Payment Type Information	[1..1]		M
2.10	**SvcLvl**	Service Level	[1..1]		M
2.11	**Cd**	Code	[1..1]	4	M
2.13	**LclInstrm**	Local Instrument	[1..1]		M
2.15	**Prtry**	Proprietary	[1..1]	35	M
2.16	**CtgyPurp**	Category Purpose	[1..1]		M
2.18	**Prtry**	Proprietary	[1..1]	35	M
2.19	**IntrBkSttlmAmt**	Interbank Settlement Amount	[1..1]	18	M
2.20	*Ccy*	Currency	[required]	3	M
2.36	**ChrgBr**	Charge Bearer	[1..1]	4	M
2.353	**InstgAgt**	Instructing Agent	[1..1]		M
2.354	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.356	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.360	**MmbId**	Member Identification	[1..1]	9	M
2.417	**InstdAgt**	Instructed Agent	[1..1]		M
2.418	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.420	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.424	**MmbId**	Member Identification	[1..1]	9	M
2.730	**UltmtDbtr**	Ultimate Debtor	[0..1]		O
2.731	**Nm**	Name	[1..1]	140	M
2.732	**PstlAdr**	Postal Address	[0..1]		O
2.741	**StrtNm**	Street Name	[1..1]	70	M
2.742	**BldgNb**	Building Number	[0..1]	16	O
2.747	**PstCd**	Post Code	[1..1]	16	M
2.748	**TwnNm**	Town Name	[1..1]	35	M
2.751	**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
2.752	**Ctry**	Country	[1..1]	2	M
2.753	**AdrLine**	Address Line	[0..1]	70	O
2.754	**Id**	Identification	[0..1]		C
2.755	{Or **OrgId**	Organisation Identification	[1..1]		C
2.757	**LEI**	LEI	[1..1]	20	M

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
2.764	Or}	PrvtId	Private Identification	[1..1]		C
2.770		Othr	Other	[1..1]		M
2.771		Id	Identification	[1..1]	35	M
2.792		InitgPty	Initiating Party	[0..1]		C
2.793		Nm	Name	[1..1]	140	M
2.854		Dbtr	Debtor	[1..1]		M
2.855		Nm	Name	[1..1]	140	M
2.856		PstlAdr	Postal Address	[0..1]		C
2.865		StrtNm	Street Name	[1..1]	70	M
2.866		BldgNb	Building Number	[0..1]	16	O
2.871		PstCd	Post Code	[1..1]	16	M
2.872		TwnNm	Town Name	[1..1]	35	M
2.875		CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.876		Ctry	Country	[1..1]	2	M
2.877		AdrLine	Address Line	[0..1]	70	O
2.878		Id	Identification	[0..1]		C
2.879	{Or	OrgId	Organisation Identification	[1..1]		C
2.881		LEI	LEI	[1..1]	20	M
2.888	Or}	PrvtId	Private Identification	[1..1]		C
2.889		DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
2.890		BirthDt	Birth Date	[1..1]	10	M
2.892		CityOfBirth	City Of Birth	[1..1]	35	M
2.893		CtryOfBirth	Country Of Birth	[1..1]	2	M
2.916		DbtrAcct	Debtor Account	[1..1]		M
2.917		Id	Identification	[1..1]		M
2.919		Othr	Other	[1..1]		M
2.920		Id	Identification	[1..1]	34	M
2.935		DbtrAgt	Debtor Agent	[1..1]		M
2.936		FinInstnId	Financial Institution Identification	[1..1]		M
2.938		ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.942		MmbId	Member Identification	[1..1]	9	M
2.1018		CdtrAgt	Creditor Agent	[1..1]		M
2.1019		FinInstnId	Financial Institution Identification	[1..1]		M
2.1021		ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.1025		MmbId	Member Identification	[1..1]	9	M
2.1101		Cdtr	Creditor	[1..1]		M
2.1102		Nm	Name	[1..1]	140	M
2.1103		PstlAdr	Postal Address	[0..1]		C
2.1112		StrtNm	Street Name	[1..1]	70	M
2.1113		BldgNb	Building Number	[0..1]	16	O
2.1118		PstCd	Post Code	[1..1]	16	M
2.1119		TwnNm	Town Name	[1..1]	35	M
2.1122		CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.1123		Ctry	Country	[1..1]	2	M
2.1124		AdrLine	Address Line	[0..1]	70	O
2.1125		Id	Identification	[0..1]		C
2.1126	{Or	OrgId	Organisation Identification	[1..1]		C

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Index		XML Tag	Element Name	Occurr.	Length	M/O/C
2.1128		**LEI**	LEI	[1..1]	20	M
2.1135	Or}	**PrvtId**	Private Identification	[1..1]		C
2.1136		**DtAndPlcOfBirth**	Date And Place Of Birth	[1..1]		M
2.1137		**BirthDt**	Birth Date	[1..1]	10	M
2.1139		**CityOfBirth**	City Of Birth	[1..1]	35	M
2.1140		**CtryOfBirth**	Country Of Birth	[1..1]	2	M
2.1163		**CdtrAcct**	Creditor Account	[1..1]		M
2.1164		**Id**	Identification	[1..1]		M
2.1166		**Othr**	Other	[1..1]		M
2.1167		**Id**	Identification	[1..1]	34	M
2.1177		**Prxy**	Proxy	[0..1]		O
2.1181		**Id**	Identification	[1..1]	256	M
2.1182		**UltmtCdtr**	Ultimate Creditor	[0..1]		O
2.1183		**Nm**	Name	[1..1]	140	M
2.1184		**PstlAdr**	Postal Address	[0..1]		O
2.1193		**StrtNm**	Street Name	[1..1]	70	M
2.1194		**BldgNb**	Building Number	[0..1]	16	O
2.1199		**PstCd**	Post Code	[1..1]	16	M
2.1200		**TwnNm**	Town Name	[1..1]	35	M
2.1203		**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
2.1204		**Ctry**	Country	[1..1]	2	M
2.1205		**AdrLine**	Address Line	[0..1]	70	O
2.1206		**Id**	Identification	[0..1]		C
2.1207	{Or	**OrgId**	Organisation Identification	[1..1]		C
2.1209		**LEI**	LEI	[1..1]	20	M
2.1216	Or}	**PrvtId**	Private Identification	[1..1]		C
2.1222		**Othr**	Other	[1..1]		M
2.1223		**Id**	Identification	[1..1]	35	M
2.1244		**InstrForCdtrAgt**	Instruction For Creditor Agent	[0..5]		C
2.1245		**Cd**	Code	[1..1]	4	M
2.1246		**InstrInf**	Instruction Information	[1..1]	35	M
2.1316		**RltdRmtInf**	Related Remittance Information	[0..1]		C
2.1317		**RmtId**	Remittance Identification	[0..1]	35	C
2.1318		**RmtLctnDtls**	Remittance Location Details	[0..1]		O
2.1319		**Mtd**	Method	[1..1]	4	M
2.1320		**ElctrncAdr**	Electronic Address	[0..1]	2048	O
2.1345		**RmtInf**	Remittance Information	[0..1]		O
2.1346		**Ustrd**	Unstructured	[0..1]	140	O
2.1347		**Strd**	Structured	[0..1]		C
2.1348		**RfrdDocInf**	Referred Document Information	[0..1]		C
2.1354		**Nb**	Number	[1..1]	35	M
2.1355		**RltdDt**	Related Date	[1..1]	10	M
2.1391		**RfrdDocAmt**	Referred Document Amount	[0..1]		O
2.1394		**DscntApldAmt**	Discount Applied Amount	[0..2]		O
2.1395		**Tp**	Type	[1..1]		M
2.1397		**Prtry**	Proprietary	[1..1]	4	M
2.1398		**Amt**	Amount	[1..1]	18	M

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Index	XML Tag	Element Name	Occurr.	Length	M/O/C
2.1399	└*Ccy*	Currency	[required]	3	M

6.1.3 Detail Message Field Description

Element	Details	
FIToFICstmrCdtTrf	**Name:**	**FITo FICustomer Credit Transfer V08**
	Product Usage:	An Instructing Agent will use the FI To FI Customer Credit Transfer Message to initiate a Credit Transfer through RTP. When a Repeat request is sent, the message payload is identical to the original request but with the Copy Duplicate <CpyDplct> data element in the Business Application Header set with a value of 'DUPL'.
	XML Tag:	<FIToFICstmrCdtTrf>
	Occurrence:	[1..1]
INDEX: 1.0 FIToFICstmrCdtTrf +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 FIToFICstmrCdtTrf +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
	Product Usage:	Assigned by the Instructing Agent (Debtor FI) to uniquely identify the pacs.008 message. The Instructing Agent (Debtor FI) is responsible for ensuring the uniqueness of this message identification.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (can be up to 11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of Message Identification are validated for structural alignment in accordance with the format specification.
	Reason Code(s):	If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).
	Note(s):	The Message Identifier in the message received by RTP passes untouched by RTP to the Instructed Agent (Creditor FI). Note that the message identification for a Credit Transfer (pacs.008) is different than the message identification

Element	Details	
		generated for the corresponding Message Status Report (pacs.002) message.
	Example:	M20171112021200200101BTRF00000000011
INDEX: 1.2 FIToFICstmrCdtTrf +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The Creation Date Time is the creation of the pacs.008 message itself, not when the customer request is initiated through a front-end channel, or the payment is assigned to a batch process, or any other activity that occurs prior to the creation of the pacs.008 message. The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:05:00
INDEX: 1.4 FIToFICstmrCdtTrf +GrpHdr ++NbOfTxs	**Name:**	**Number Of Transactions**
	ISO Description:	Number of individual transactions contained in the message.
	XML Tag:	<NbOfTxs>
	Occurrence:	[1..1]
	RegEx:	[1]{1,1}
	Length:	1
	Rule(s):	Expected value is '1'.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	Only one Credit Transfer per pacs.008 message is permitted within RTP.
	Example:	1
INDEX: 1.6 FIToFICstmrCdtTrf +GrpHdr ++TtlIntrBkSttlmAmt	**Name:**	**Total Interbank Settlement Amount**
	ISO Description:	Total amount of money moved between the instructing agent and the instructed agent.
	Product Usage:	The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the Credit Transfer (pacs.008) message.
	XML Tag:	<TtlIntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	Currency must be a currency that is supported by RTP. Total Interbank Settlement Amount is equal to Interbank Settlement Amount.
	Reason Code(s):	Reject for structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of the request is less than or equal to zero

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Element	Details	
		- The value is greater than supported by the ISO definition for the maximum number of digits - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition Reject with code 'AM12' in Message Status Report (pacs.002) if Total Interbank Settlement Amount is not equal to Interbank Settlement Amount.
	Note(s):	The maximum decimal digits allowed are two.
	Example:	525.25
	Frac Digits:	2
	Total Digits:	18
INDEX: 1.7	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Only Currency supported by RTP is US Dollar
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if: - The currency code is not valid
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 1.8 FIToFICstmrCdtTrf +GrpHdr ++IntrBkSttlmDt	**Name:**	**Interbank Settlement Date**
	ISO Description:	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage:	Date of the Reconciliation Window within which this transaction is processed and settled. If a message starts being processed at the end of a Reconciliation Window and during processing crosses into another Reconciliation Window, the date of the Reconciliation Window during which the process started will be used.
	XML Tag:	<IntrBkSttlmDt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD
	Length:	10

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Element	Details	
	Rule(s):	Must be a valid reconciliation window date. Date must be the date of the Reconciliation Window within which the transaction is processed.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) in case of invalid date structure
	Note(s):	Interbank Settlement Date must be sent on all Credit Transfer messages sent by participants (as required according to ISO 20022 standards). However, if the provided date in the initial Credit Transfer request message from the Debtor FI is not identical to the actual Reconciliation Window date within the system, RTP will replace the date provided by the Debtor FI with the Reconciliation Window date within the system. In this scenario, the Debtor FI will be made aware of the system Reconciliation Window date when it is returned in the Message Status Report (pacs.002) sent in response to the Credit Transfer request (see TCH RTP Message Status Report – Index 3.289). To reconcile its transaction logs against RTP reports, the Debtor FI should always use the date provided by RTP in the Message Status Report as the date associated with the Reconciliation Window in which the transaction will be included in reports. See Appendix A for more information.
	Example:	2017-11-12
INDEX: 1.9 FIToFICstmrCdtTrf +GrpHdr ++SttlmInf	**Name:**	**Settlement Information**
	ISO Description:	Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.
	Product Usage:	Specifies the means of settlement for the Credit Transfer. For RTP settlement will always be effectuated by RTP.
	XML Tag:	<SttlmInf>
	Occurrence:	[1..1]
INDEX: 1.10 FIToFICstmrCdtTrf +GrpHdr ++SttlmInf +++SttlmMtd	**Name:**	**Settlement Method**
	ISO Description:	Method used to settle the (batch of) payment instructions.
	Product Usage:	Method used to settle the single Credit Transfer processed through RTP.
	XML Tag:	<SttlmMtd>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Expected value of 'CLRG'
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if the Settlement Method is not valid.
	Note(s):	Only 'CLRG' is allowed per scheme definition.
	Example:	CLRG

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Element	Details
	Permitted Codes
	CLRG ClearingSystem
INDEX: 1.30 FIToFICstmrCdtTrf +GrpHdr ++SttlmInf +++ClrSys	**Name:** **Clearing System** **ISO Description:** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. **Product Usage:** Identification of the Real Time Clearing system for RTP. **XML Tag:** <ClrSys> **Occurrence:** [1..1] **Note(s):** Only Element Code available.
INDEX: 1.31 FIToFICstmrCdtTrf +GrpHdr ++SttlmInf +++ClrSys ++++Cd	**Name:** **Code** **ISO Description:** Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. **Product Usage:** The clearing channel through which the Credit Transfer instruction is processed. **XML Tag:** <Cd> **Occurrence:** [1..1] **Length:** 3 **Rule(s):** The identifier of the Clearing House is used for Credit Transfer. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if the Clearing System Code is not valid. **Note(s):** Only 'TCH' as clearing code is allowed. **Example:** TCH
	Permitted Codes
	TCH US - The Clearing House Real Time Payment System (RTP)
INDEX: 2.0 FIToFICstmrCdtTrf +CdtTrfTxInf	**Name:** **Credit Transfer Transaction Information** **ISO Description:** Set of elements providing information specific to the individual credit transfer(s). **XML Tag:** <CdtTrfTxInf> **Occurrence:** [1..1] **Note(s):** Only one Credit Transfer Information element allowed.
INDEX: 2.1 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtId	**Name:** **Payment Identification** **ISO Description:** Set of elements used to reference a payment instruction. **XML Tag:** <PmtId>

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Element	Details	
	Occurrence:	[1..1]
INDEX: 2.2 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtId +++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	Product Usage:	The Instruction Identifier is assigned by the Debtor FI to uniquely identify a single Credit Transfer within a pacs.008 throughout its existence within RTP. The Instruction ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Credit Transfer (i.e. for reports and inquiries). The uniqueness of an instruction is determined by the Instruction Identification and is based on the format below. RTP will use the Instruction ID to perform a check for a duplicate transaction within the duplicate checking period and as a reference to the payment instruction in other non-payment messages (i.e. Payment Acknowledgment by Receiver, Request for Information, etc.).
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above. Business Validations for the Instruction Identification include: - Embedded date (positions 01-08) must be within 1 calendar day of the system date; - Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Instruction ID matches a previously completed transaction (DUPL); - Embedded Date is not within 1 calendar day of the system date (DT04); - Participant ID is not owned by the Instructing Agent (DS0H). If structural validation fails, reject with reason code ‘650’ in Administration Advice message (admi.002).
	Example:	20171112021200201O1BSTRF00000000011

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Element	Details	
INDEX: 2.3 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtId +++EndToEndId	**Name:**	**End To End Identification**
	ISO Description:	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
	Product Usage:	The identifier assigned by the initiating party (i.e. the person or organisation submitting the payment instruction), to uniquely identify the transaction. The E2E identification must be passed on throughout the entire payment chain without being changed.
	XML Tag:	<EndToEndId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	The end-to-end identification can be used by the end users for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. If the user does not provide a reference number for a payment, TCH recommends the use of 'NOREF' within the End To End ID field.
	Example:	E2E-Ref001
INDEX: 2.4 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtId +++TxId	**Name:**	**Transaction Identification**
	ISO Description:	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.
	Product Usage:	Within RTP, Transaction Identification is used to reference the first message within a transaction event. This is either a Request for Payment (pain.013) or the Credit Transfer (pacs.008) itself. When a Credit Transfer is the result of a previously submitted Request for Payment (pain.013) message, Transaction Identification must carry the Payment Information Identification from the original pain.013. When a Credit Transfer is the first message within a transaction event, the Transaction Identification should be equal to the Instruction Identification of the same message (see field Instruction Identification above).
	XML Tag:	<TxId>
	Occurrence:	[1..1]
	Format:	YYYYMMDDbbbbbbbbbbbbBAAAAnnnnnnnnnnn

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Element	Details	
		This field is a reference field only, and it should reflect the format of the field that is being referenced.
	Length:	35
	Note(s):	A Credit Transfer (pacs.008) in response to a Request for Return of Funds (camt.056) is considered a new instruction, thus the Transaction ID must equal the Instruction ID. The Instruction ID of the original Credit Transfer (pacs.008) that is being returned is provided under the element Remittance Information / Structured / Referred Document Information.
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 2.6 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtId +++ClrSysRef	**Name:**	**Clearing System Reference**
	ISO Description:	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.
	Product Usage:	Identification of the Reconciliation Window within which this transaction is processed. The identification is supplied by RTP and must not be submited by the Debtor FI.
	XML Tag:	<ClrSysRef>
	Occurrence:	[0..1]
	Length:	35
	Rule(s):	Only present in messages sent by RTP to the Creditor FI.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error occurs.
	Example:	1
INDEX: 2.7 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf	**Name:**	**Payment Type Information**
	ISO Description:	Set of elements used to further specify the type of transaction.
	XML Tag:	<PmtTpInf>
	Occurrence:	[1..1]
INDEX: 2.10 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl	**Name:**	**Service Level**
	ISO Description:	Agreement under which or rules under which the transaction should be processed.
	XML Tag:	<SvcLvl>
	Occurrence:	[1..1]
INDEX: 2.11 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl ++++Cd	**Name:**	**Code**
	ISO Description:	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
	Product Usage:	The Service level of the transaction. 'SDVA' means Credit Transfer must be executed with same day value to the creditor (for RTP this will be done in seconds).
	XML Tag:	<Cd>
	Occurrence:	[1..1]

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Element	Details	
	Length:	4
	Rule(s):	Expected value of 'SDVA'
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.
	Note(s):	This is a mandatory ISO field required for the message type, but not used by RTP.
	Example:	SDVA
	Permitted Codes	
	SDVA	SameDayValue - Payment must be executed with same day value to the creditor.
INDEX: 2.13 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++LclInstrm	**Name:**	**Local Instrument**
	ISO Description:	User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
	Product Usage:	Identifies the origination condition of the instruction so as to allow the instructed agent to properly process the transaction.
	XML Tag:	<LclInstrm>
	Occurrence:	[1..1]
	Note(s):	Only element Proprietary is allowed.
INDEX: 2.15 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++LclInstrm ++++Prtry	**Name:**	**Proprietary**
	ISO Description:	Specifies the local instrument, as a proprietary code.
	Product Usage:	Identifies the origination condition of the instruction so as to allow the instructed agent to properly process the transaction.
	XML Tag:	<Prtry>
	Occurrence:	[1..1]
	Length:	35
	Example:	STANDARD
	Permitted Codes	
	FOREIGN AFFILIATE	Not currently allowed under network operating rules.
	INTERMEDIARY	Payment sent that uses one of either “Ultimate Debtor” or “Ultimate Creditor” fields. If this code is used, one of “Ultimate Debtor” or “Ultimate Creditor” must be present in the message.”
	STANDARD	Standard RTP payment
	ZELLE	Instruction originated as a Zelle payment

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Element	Details	
INDEX: 2.16 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++CtgyPurp	**Name:**	**Category Purpose**
	ISO Description:	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
	XML Tag:	<CtgyPurp>
	Occurrence:	[1..1]
	Note(s):	Only element Proprietary is allowed
INDEX: 2.18 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++CtgyPurp ++++Prtry	**Name:**	**Proprietary**
	ISO Description:	Category purpose, in a proprietary form.
	Product Usage:	Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI.
	XML Tag:	<Prtry>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	This field will assist Member FIs in identifying whether the sender of the message is a consumer or business. Note, intermediated transactions that are submitted by a PSP on behalf of an end customer must carry the entity type of the PSP (which should be 'BUSINESS').
	Example:	CONSUMER
	Permitted Codes	
	BUSINESS	Business initiated payment
	CONSUMER	Consumer initiated payment
INDEX: 2.19 FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrBkSttlmAmt	**Name:**	**Interbank Settlement Amount**
	ISO Description:	Amount of money moved between the instructing agent and the instructed agent.
	Product Usage:	The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the Credit Transfer (pacs.008) message.
	XML Tag:	<IntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	Transaction is validated against: - Payment Type Limit (STL) - Global Transaction Limit (SITL) - Net Position to ensure the transaction amount will not cause the Prefunded Balance to be exceeded

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Element	Details
	Total Interbank Settlement Amount must be equal to Interbank Settlement Amount. **Reason Code(s):** Reject with Message Status Report (pacs.002) code: - 'AM02' if Global Transaction Limit breach (SITL) - 'AM13' if Payment Type Limit breach (STL) - 'AM04' if Net Position breaches Prefunded Balance - 'AM12' if Interbank Settlement Amount does not equal Total Interbank Settlement Amount (Index 1.6) Reject due to structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of the Credit Transfer amount is less than or equal to zero - The value of the Credit Transfer is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition **Note(s):** RTP is only supporting USD and the maximum decimal digits allowed are two. **Example:** 525.25 **Frac Digits:** 2 **Total Digits:** 18
INDEX: 2.20	**Name: Currency** **ISO Description:** A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". **XML Tag:** <Ccy> **Length:** 3 **Rule(s):** Currency must be a currency that is supported by RTP (US Dollar). **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if: - The currency code is not valid **Example:** USD
	Permitted Codes **USD** US Dollar
INDEX: 2.36 FIToFICstmrCdtTrf +CdtTrfTxInf ++ChrgBr	**Name: Charge Bearer** **ISO Description:** Specifies which party/parties will bear the charges associated with the processing of the payment transaction. **Product Usage:** There will be no charging for RTP payments. Hence, 'SLEV' will be used in this field, which indicates that a service level agreement determines how charges are to be applied. RTP Rules will serve as the agreement and will specify no charging. **XML Tag:** <ChrgBr>

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Element	Details
	Occurrence: [1..1]
	Length: 4
	Rule(s): Expected value of 'SLEV'. Others codes are not supported as charges are applied external to RTP.
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if Charge Bearer Code is not valid.
	Note(s): This is a mandatory ISO field that will be populated.
	Example: SLEV
	Permitted Codes
	SLEV FollowingServiceLevel
INDEX: 2.353 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt	**Name:** **Instructing Agent** **ISO Description:** Agent that instructs the next party in the chain to carry out the (set of) instruction(s). **Product Usage:** This is the Instructing Agent (Debtor FI) that initiates the Credit Transfer into RTP. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment. **XML Tag:** <InstgAgt> **Occurrence:** [1..1]
INDEX: 2.354 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId	**Name:** **Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1] **Note(s):** This element will include the Routing and Transit number and is provided in the Member Identification field.
INDEX: 2.356 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:** **Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.360 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Identification of the Instructing Participant, which must carry the real Routing and Transit number of the FI (not a token routing number).

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Element	Details	
++++ClrSysMmbId +++++MmbId	**XML Tag:**	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number stored in the RTP system.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database. Reject with Message Status Report (pacs.002) if: - Routing and Transit number is different than the sending FI, not a valid Participant, or not authorized to send this specific message (reason code 'RC02') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Note(s):	The system validates that the participant indicated in the Instruction ID (positions 09-19) owns the Routing and Transit Number contained within this field.
	Example:	021200201
INDEX: 2.417 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstdAgt	**Name:**	**Instructed Agent**
	ISO Description:	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	Product Usage:	This is the Instructed Agent (Creditor FI) that receives the Credit Transfer from RTP. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.
	XML Tag:	<InstdAgt>
	Occurrence:	[1..1]
INDEX: 2.418 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstdAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
	Note(s):	This element will include the Routing and Transit number and is provided in the Member Identification field.
INDEX: 2.420 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstdAgt	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>

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Element	Details	
+++FinInstnId ++++ClrSysMmbId	**Occurrence:**	[1..1]
INDEX: 2.424 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Identification of the Instructed Participant. When sending a transaction, this will be the Routing and Transit number that the Sender provides for the Receiving Participant. If the Routing and Transit Number is part of a token, the RTP system will map this value to the true Routing and Transit number of the Receiving Participant.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number. Note that alphabetic characters may be used.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG01') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912')
	Example:	020010001
INDEX: 2.730 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr	**Name:**	**Ultimate Debtor**
	ISO Description:	Ultimate party that owes an amount of money to the (ultimate) creditor.
	Product Usage:	Ultimate Debtor is only permitted when Local Instrument is set to 'INTERMEDIARY' or 'ZELLE'.
	XML Tag:	<UltmtDbtr>
	Occurrence:	[0..1]
INDEX: 2.731 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
INDEX: 2.732 FIToFICstmrCdtTrf +CdtTrfTxInf	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.

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Element	Details
++UltmtDbtr +++PstlAdr	**XML Tag:** <PstlAdr> **Occurrence:** [0..1] **Rule(s):** Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.741 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++StrtNm	**Name: Street Name** **ISO Description:** Name of a street or thoroughfare. **XML Tag:** <StrtNm> **Occurrence:** [1..1] **Length:** 70 **Example:** Ave of the Americas, 17th floor
INDEX: 2.742 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++BldgNb	**Name: Building Number** **ISO Description:** Number that identifies the position of a building on a street. **XML Tag:** <BldgNb> **Occurrence:** [0..1] **Length:** 16 **Note(s):** This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. **Example:** 1114
INDEX: 2.747 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++PstCd	**Name: Post Code** **ISO Description:** Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. **XML Tag:** <PstCd> **Occurrence:** [1..1] **Length:** 16 **Example:** 10016
INDEX: 2.748 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++TwnNm	**Name: Town Name** **ISO Description:** Name of a built-up area, with defined boundaries, and a local government. **XML Tag:** <TwnNm> **Occurrence:** [1..1] **Length:** 35 **Example:** New York City

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Element	Details	
INDEX: 2.751 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++CtrySubDvsn	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	NY
INDEX: 2.752 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.753 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr ++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 2.754 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage:	This element is used on a conditional basis for Identification of any other specific identifier of the ultimate sender.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 2.755 **Choice:** {Or	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.

Element	Details
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++OrgId	**XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 2.757 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++OrgId +++++LEI	**Name: LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 123456789012345000
INDEX: 2.764 **Choice:** Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++PrvtId	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.770 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr	**Name: Other** **ISO Description:** Unique identification of a person, as assigned by an institution, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 2.771 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++Id	**Name: Identification** **ISO Description:** Unique and unambiguous identification of a person. **Product Usage:** Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.) **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 35

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Element	Details	
	Example:	MaxMustermann_1705
INDEX: 2.792 FIToFICstmrCdtTrf +CdtTrfTxInf ++InitgPty	**Name:**	**Initiating Party**
	ISO Description:	Party that initiates the payment. Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.
	Product Usage:	Usage to provide the Sender Identification of an Zelle Transaction (Local Instrument 'ZELLE').
	XML Tag:	<InitgPty>
	Occurrence:	[0..1]
	Rule(s):	If Local instrument = ZELLE this element must be present.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if Local instrument = ZELLE and element is not present (reason code '9914')
	Note(s):	Only element Name is being used.
INDEX: 2.793 FIToFICstmrCdtTrf +CdtTrfTxInf ++InitgPty +++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage:	Sender Identification for the Zelle usage.
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
INDEX: 2.854 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr	**Name:**	**Debtor**
	ISO Description:	Party that owes an amount of money to the (ultimate) creditor.
	Product Usage:	The party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver.
	XML Tag:	<Dbtr>
	Occurrence:	[1..1]
INDEX: 2.855 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage:	The party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver.
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
	Note(s):	Official Name Debtor FI has registered for the account.
	Example:	Debtor Name

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Element	Details	
INDEX: 2.856 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.865 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr ++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 2.866 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr ++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45
INDEX: 2.871 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 2.872 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]

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Element	Details	
++++TwnNm	**Length:**	35
	Example:	Boston
INDEX: 2.875	**Name:**	**Country Sub Division**
FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr ++++CtrySubDvsn	**ISO Description:**	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	Massachusetts
INDEX: 2.876	**Name:**	**Country**
FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr ++++Ctry	**ISO Description:**	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.877	**Name:**	**Address Line**
FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++PstlAdr ++++AdrLine	**ISO Description:**	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 2.878	**Name:**	**Identification**
FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id	**ISO Description:**	Unique and unambiguous identification of a party.
	Product Usage:	This element is used on a conditional basis for Identification of any other specific identifier of the sender.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.

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Element	Details
INDEX: 2.879 **Choice:** {Or FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++OrgId	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 2.881 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++OrgId +++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 123456789012345000
INDEX: 2.888 **Choice:** Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.889 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	**Name:** **Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]
INDEX: 2.890 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId	**Name:** **Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD

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Element	Details	
+++++DtAndPlcOfBirth ++++++BirthDt	**Length:**	10
	Example:	1969-06-28
INDEX: 2.892 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CityOfBirth	**Name:**	**City Of Birth**
	ISO Description:	City where a person was born.
	XML Tag:	<CityOfBirth>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.
	Example:	Birth City
INDEX: 2.893 FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	**Name:**	**Country Of Birth**
	ISO Description:	Country where a person was born.
	XML Tag:	<CtryOfBirth>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.916 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAcct	**Name:**	**Debtor Account**
	ISO Description:	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
	XML Tag:	<DbtrAcct>
	Occurrence:	[1..1]
INDEX: 2.917 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAcct +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag:	<Id>
	Occurrence:	[1..1]
INDEX: 2.919 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAcct +++Id	**Name:**	**Other**
	ISO Description:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	Product Usage:	Unique identification of an account for Debtor Customer, as assigned by the Debtor FI.
	XML Tag:	<Othr>

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Element	Details	
++++Othr	**Occurrence:**	[1..1]
INDEX: 2.920 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAcct +++Id ++++Othr +++++Id	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.
	Product Usage:	Identification of the account, this could be a tokenised account number or an account number in the clear, and it could include alphabetic characters.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	34
	Example:	11000179512199000
INDEX: 2.935 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgt	**Name:**	**Debtor Agent**
	ISO Description:	Financial institution servicing an account for the debtor.
	Product Usage:	This is the Debtor FI that holds the Debtor's account that is used to make the payment. Notwithstanding the ISO term 'agent' this entity will always be a Participant and party to a RTP payment.
	XML Tag:	<DbtrAgt>
	Occurrence:	[1..1]
INDEX: 2.936 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
	Note(s):	This element will include the Routing and Transit number as provided in the Member Identification field.
INDEX: 2.938 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.942 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgt +++FinInstnId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Routing and Transit Number that belongs to the Debtor FI. This may also be a token routing number, when a token is present for the Debtor.

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Element	Details	
++++ClrSysMmbId +++++MmbId	**XML Tag:**	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number. Note, this value may include alphabetic characters. This routing and transit number will also be used by the Receiving FI for routing purposes when creating any subsequent non-payment messages (e.g, Request for Return of Funds).
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not authorized to send this business message (reason code 'AG01') - Agent is signed-off (reason code '9934') - Agent is suspended (reason code '9946') - the sender of the message is not authorized to submit messages on behalf of this agent (reason code 'DS0H') Reject with admi.002 (650) if Routing and Transit number is not included in the RTP routing database.
	Example:	021200201
INDEX: 2.1018 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAgt	**Name:**	**Creditor Agent**
	ISO Description:	Financial institution servicing an account for the creditor.
	Product Usage:	This is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term 'agent' this entity will always be a Participant and party to a RTP payment.
	XML Tag:	<CdtrAgt>
	Occurrence:	[1..1]
INDEX: 2.1019 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
	Note(s):	This element will include the Routing and Transit number as provided in the Member Identification field.
INDEX: 2.1021 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.1025 FIToFICstmrCdtTrf	**Name:**	**Member Identification**

Element	Details	
+CdtTrfTxInf ++CdtrAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**ISO Description:**	Identification of a member of a clearing system.
	Product Usage:	Routing and Transit Number that belongs to the Creditor FI. This may also be a token routing number, when a token is present for the Creditor.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not included in the RTP routing file/database (reason code 'RC04') - Receiver is not authorized to receive this business message (reason code 'AG01') - Agent is signed-off (reason code '9910') - Agent is suspended (reason code '9947') - Receiver connection is not available (reason code '9912')
	Example:	020010001
INDEX: 2.1101 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr	**Name:**	**Creditor**
	ISO Description:	Party to which an amount of money is due.
	Product Usage:	The party (Receiver) that receives payment from the Debtor / Sender.
	XML Tag:	<Cdtr>
	Occurrence:	[1..1]
INDEX: 2.1102 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage:	Creditor Name
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
	Example:	Creditor Name
INDEX: 2.1103 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]

Element	Details	
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.1112 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr ++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Yankee Hill Road
INDEX: 2.1113 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr ++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	1473
INDEX: 2.1118 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016-8547
INDEX: 2.1119 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr ++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	Savannah
INDEX: 2.1122 FIToFICstmrCdtTrf +CdtTrfTxInf	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.

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Element	Details	
++Cdtr +++PstlAdr ++++CtrySubDvsn	**Product Usage:**	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	GA
INDEX: 2.1123 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.1124 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++PstlAdr ++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 2.1125 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage:	This element is used on a conditional basis for Identification of any other specific identifier of the recipient.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 2.1126 **Choice:** {Or FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]

Element	Details
+++Id ++++OrgId	
INDEX: 2.1128 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Id ++++OrgId +++++LEI	**Name: LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 2.1135 **Choice:** Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Id ++++PrvtId	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.1136 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	**Name: Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]
INDEX: 2.1137 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++BirthDt	**Name: Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28
INDEX: 2.1139 FIToFICstmrCdtTrf	**Name: City Of Birth** **ISO Description:** City where a person was born.

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Element	Details
+CdtTrfTxInf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CityOfBirth	**XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. **Example:** Birth City
INDEX: 2.1140 FIToFICstmrCdtTrf +CdtTrfTxInf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	**Name: Country Of Birth** **ISO Description:** Country where a person was born. **XML Tag:** <CtryOfBirth> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2} **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US
INDEX: 2.1163 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAcct	**Name: Creditor Account** **ISO Description:** Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. **XML Tag:** <CdtrAcct> **Occurrence:** [1..1]
INDEX: 2.1164 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAcct +++Id	**Name: Identification** **ISO Description:** Unique and unambiguous identification for the account between the account owner and the account servicer. **XML Tag:** <Id> **Occurrence:** [1..1]
INDEX: 2.1166 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAcct +++Id ++++Othr	**Name: Other** **ISO Description:** Unique identification of an account, as assigned by the account servicer, using an identification scheme. **Product Usage:** Unique identification of a Creditor Customer account, as assigned by the Creditor FI. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 2.1167 FIToFICstmrCdtTrf +CdtTrfTxInf	**Name: Identification** **ISO Description:** Identification assigned by an institution. **Product Usage:** Identification of the account. This value may be a token account number and it can include alphabetic characters. **XML Tag:** <Id>

Element	Details
++CdtrAcct +++Id ++++Othr +++++Id	**Occurrence:** [1..1] **Length:** 34 **Note(s):** When local instrument is set to Zelle, the Receiving Participant will obtain the Recipient Payment Profile ID from the RTP Creditor Account field.**Example:** 12000194212199000
INDEX: 2.1177 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAcct +++Prxy	**Name: Proxy** **ISO Description:** Specifies an alternate assumed name for the identification of the account. **Product Usage:** This field can be used to include an alias (proxy) address for the transaction. **XML Tag:** <Prxy> **Occurrence:** [0..1]
INDEX: 2.1181 FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAcct +++Prxy ++++Id	**Name: Identification** **ISO Description:** Identification used to indicate the account identification under another specified name. **Product Usage:** Information about the alias which might be a mobile number, an email address etc. **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 256 **Note(s):** When an alias is used to retrieve the creditor's account credentials prior to sending an RTP Credit Transfer, the alias used to look up the account credentials must be included in this field. **Example:** 2125551212 or jane.doe@domain.ext
INDEX: 2.1182 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr	**Name: Ultimate Creditor** **ISO Description:** Ultimate party to which an amount of money is due. **Product Usage:** Ultimate Creditor may only be used when Local Instrument / Proprietary code is set to 'INTERMEDIARY' or 'Zelle'. These fields should only be used when sending a Credit Transfer to an account holder of a Payment Services Provider (PSP). If the Credit Transfer is being sent in response to a Request for Payment in which Ultimate Creditor was included, the Debtor FI must include the Ultimate Creditor information from the Request for Payment. **XML Tag:** <UltmtCdtr> **Occurrence:** [0..1]
INDEX: 2.1183 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Nm	**Name: Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **XML Tag:** <Nm> **Occurrence:** [1..1] **Length:** 140

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Element	Details	
INDEX: 2.1184 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.1193 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr ++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 2.1194 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr ++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45
INDEX: 2.1199 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 2.1200 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]

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Element	Details	
++++TwnNm	**Length:**	35
	Example:	Chicago
INDEX: 2.1203	**Name:**	**Country Sub Division**
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr ++++CtrySubDvsn	**ISO Description:**	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	Illinois
INDEX: 2.1204	**Name:**	**Country**
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr ++++Ctry	**ISO Description:**	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.1205	**Name:**	**Address Line**
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++PstlAdr ++++AdrLine	**ISO Description:**	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 2.1206	**Name:**	**Identification**
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id	**ISO Description:**	Unique and unambiguous identification of a party.
	Product Usage:	This element is used on a conditional basis for Identification of any other specific identifier of the ultimate recipient.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.

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Element	Details
INDEX: 2.1207 **Choice:** {Or FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++OrgId	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 2.1209 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++OrgId +++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 2.1216 **Choice:** Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++PrvtId	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.1222 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++PrvtId +++++Othr	**Name:** **Other** **ISO Description:** Unique identification of a person, as assigned by an institution, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 2.1223 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++PrvtId	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a person. **Product Usage:** Specific Identifier for the Ultimate Creditor within the Creditor's system of record (e.g. username, account name/ID, email address, etc.). **XML Tag:** <Id>

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Element	Details	
+++++Othr ++++++Id	**Occurrence:**	[1..1]
	Length:	35
INDEX: 2.1244 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstrForCdtrAgt	**Name:**	**Instruction For Creditor Agent**
	ISO Description:	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
	Product Usage:	The Instruction for Creditor Agent is used to inform the Creditor FI about the usage of tokenized account information (STE functionality).
	XML Tag:	<InstrForCdtrAgt>
	Occurrence:	[0..5]
	Note(s):	The code VLTK can be used up to 3 times to allow all the validation data to be provided.
INDEX: 2.1245 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstrForCdtrAgt +++Cd	**Name:**	**Code**
	ISO Description:	Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.
	Product Usage:	The codes PRTK, TOKN, and VLTK are used to differentiate the information provided in the Instruction Information field. 'PRTK' indicates a payer token request, 'TOKN' used for 'Token Information', and VLTK used for 'Validation Token'. Codes 'TK04' to 'TK08' are used for different Token control information that may be passed to the Creditor FI as additional information to impact its decision to accept or reject the transaction.
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Only specified valid codes (according code list) are expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Instruction Code is not valid.
	Example:	TOKN
	Permitted Codes	
	TKXP	Token Expired
	TKCM	Counterparty Mismatch
	TKVE	Token Value Limit Breach
	TKSG	Single Use Token Already Used
	TKSP	Token Suspended Status
	PRTK	Sender Token Requested
	TOKN	Token Information

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Element	Details	
	Permitted Codes	
	VLTK	Token Validation Information
INDEX: 2.1246 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstrForCdtrAgt +++InstrInf	**Name:**	**Instruction Information**
	ISO Description:	Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.
	Product Usage:	Information about the necessary data. For code 'TOKN' - Creditor FI will always receive the real account number in the account ID field, and receive the Creditor's token used in the transaction in this field if a token was used for the Creditor's account in the transaction. For code 'VLTK' - Supports the optional additional validation methods in conjunction with the token, e.g., B2B cypher, device ID, cryptograms, etc. This information will be used up to 3 times For code 'PRTK' - Debtor FI requests the Debtor Account ID be tokenized. When used, Instruction Information (InstrInf) will be populated with 'PRTK' to indicate that the Debtor Account ID is a token. Note, the Debtor's account number in the clear will not be present in the Credit Transfer. For codes 'TKXP' to 'TKSP' the description of the code has to be provided (see details under Note)
	XML Tag:	<InstrInf>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	The following fixed texts are used for codes: - TKXP - 'Token found but with expired status.' - TKCM - 'Token found with counterparty mismatch.' - TKVE - 'Token found with dollar limit rule violation.' - TKSG - 'Single Use Token already used.' - TKSP - 'Token found with invalid or negative status.'
INDEX: 2.1316 FIToFICstmrCdtTrf +CdtTrfTxInf ++RltdRmtInf	**Name:**	**Related Remittance Information**
	ISO Description:	Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.
	Product Usage:	This element will be used if a remittance advice has been sent (remt.001) by the Debtor or for identification of the external location of the remittance information if the remt.001 message is not used.
	XML Tag:	<RltdRmtInf>
	Occurrence:	[0..1]
INDEX: 2.1317 FIToFICstmrCdtTrf +CdtTrfTxInf ++RltdRmtInf	**Name:**	**Remittance Identification**
	ISO Description:	Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.
	Product Usage:	Remittance Identification from remt.001 to identify the separate remittance advice sent by the Creditor that is

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Element	Details	
+++RmtId		associated with the Credit Transfer (pacs.008).
	XML Tag:	<RmtId>
	Occurrence:	[0..1]
	Length:	35
	Rule(s):	This element must be used if a separate Remittance Advice is sent via a remt.001 message. The reference (field Remittance Identification in the remt.001 message) in this element must be identical to the reference provided in the remittance advice message. RTP will not validate the information provided in this field, but will pass on this data to the next party in the payment chain.
	Note(s):	The original reference provided in the separate remittance advice message (remt.001) is used to ensure reconciliation between the remt.001 and the pacs.008. Multiple Remittance Advice messages could accompany a single credit Transfer Message. Participants should rely upon the reference to the pacs,008 message within the remt.001 message to associate a remt.001 message to a pacs.008 message.
	Example:	20171112INFOABCD
INDEX: 2.1318 FIToFICstmrCdtTrf +CdtTrfTxInf ++RltdRmtInf +++RmtLctnDtls	**Name:**	**Remittance Location Details**
	ISO Description:	Set of elements used to provide information on the location and/or delivery of the remittance information.
	XML Tag:	<RmtLctnDtls>
	Occurrence:	[0..1]
INDEX: 2.1319 FIToFICstmrCdtTrf +CdtTrfTxInf ++RltdRmtInf +++RmtLctnDtls ++++Mtd	**Name:**	**Method**
	ISO Description:	Method used to deliver the remittance advice information.
	XML Tag:	<Mtd>
	Occurrence:	[1..1]
	Length:	4
	Example:	URID
	Permitted Codes	
	EMAL	Email - Remittance advice information must be sent through e-mail.
	URID	UniformResourceIdentifier - Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc.
INDEX: 2.1320 FIToFICstmrCdtTrf	**Name:**	**Electronic Address**
	ISO Description:	Electronic address to which an agent is to send the remittance information.

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Element	Details
+CdtTrfTxInf ++RltdRmtInf +++RmtLctnDtls ++++ElctrncAdr	**XML Tag:** <ElctrncAdr> **Occurrence:** [0..1] **Length:** 2048 **Example:** first.name@address.com
INDEX: 2.1345 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf	**Name:** **Remittance Information** **ISO Description:** Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. **XML Tag:** <RmtInf> **Occurrence:** [0..1]
INDEX: 2.1346 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Ustrd	**Name:** **Unstructured** **ISO Description:** Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. **Product Usage:** Used to provide additional remittance related information. **XML Tag:** <Ustrd> **Occurrence:** [0..1] **Format:** Maximum 140 characters. **Length:** 140 **Example:** Unstructured Information
INDEX: 2.1347 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd	**Name:** **Structured** **ISO Description:** Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. **Product Usage:** This element is used to provide additional amounts to describe discounts taken in certain commercial use cases. It also must be used when a pacs.008 is generated as a result of a Request for Return of Funds. **XML Tag:** <Strd> **Occurrence:** [0..1] **Rule(s):** Only elements Referred Document Information is and Referred Document Amounts are used
INDEX: 2.1348 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocInf	**Name:** **Referred Document Information** **ISO Description:** Provides the identification and the content of the referred document. **Product Usage:** When a Credit Transfer is being used to return funds associated with a previously completed Credit Transfer, the Identification of the original Credit Transfer that is being returned will be included in these fields. **XML Tag:** <RfrdDocInf>

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Element	Details	
	Occurrence:	[0..1]
	Note(s):	This field must only be used if the Credit Transfer is returning funds associated with a previously completed RTP Credit Transfer.
INDEX: 2.1354 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocInf +++++Nb	**Name:**	**Number**
	ISO Description:	Unique and unambiguous identification of the referred document.
	Product Usage:	The Instruction Identification of the original Credit Transfer (pacs.008) message for which this transaction is returning the funds.
	XML Tag:	<Nb>
	Occurrence:	[1..1]
	Format:	See Instruction Identification.
	Length:	35
	Note(s):	This format of this field is not validated by RTP. This field is required only when Referred Document Information is present.
	Example:	20171110021200201O1BSTRF00000000077
INDEX: 2.1355 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocInf +++++RltdDt	**Name:**	**Related Date**
	ISO Description:	Date associated with the referred document.
	Product Usage:	Date of the original Credit Transfer (pacs.008) for which this transaction is returning the funds.
	XML Tag:	<RltdDt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD
	Length:	10
	Note(s):	This field is requried only when Referred Document Information is present.
	Example:	2017-11-12
INDEX: 2.1391 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt	**Name:**	**Referred Document Amount**
	ISO Description:	Provides details on the amounts of the referred document.
	Product Usage:	The element Referred Document Amount is used for the ability to show specific amounts referred either from the Creditor or Debtor (including their FIs).
	XML Tag:	<RfrdDocAmt>
	Occurrence:	[0..1]
	Note(s):	Please refer to the section “Referred Document Amount Usage in RTP Credit Transfers” for additional information on the usage of this field.

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Element	Details
INDEX: 2.1394 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt	**Name:** **Discount Applied Amount** **ISO Description:** Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor. **Product Usage:** The element Referred Document Amount is used for the ability to show an additional amount, the usage of which is defined by the Proprietary Type code. **XML Tag:** <DscntApldAmt> **Occurrence:** [0..2] **Rule(s):** If type code 'DSCT' is present the code 'FULL' must be also present. **Reason Code(s):** Reject with code '9953' in Message Status Report (pacs.002) if code 'DSCT' is present without code 'FULL'.
INDEX: 2.1395 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Tp	**Name:** **Type** **ISO Description:** Specifies the type of the amount. **Product Usage:** The Type identifies the purpose of the additional amount. **XML Tag:** <Tp> **Occurrence:** [1..1]
INDEX: 2.1397 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Tp +++++++Prtry	**Name:** **Proprietary** **ISO Description:** Specifies the amount type, in a free-text form. **XML Tag:** <Prtry> **Occurrence:** [1..1] **Length:** 4

Permitted Codes	
DSCT	Discounted Amount – includes the difference between the gross amount (included in the Discount Applied Amounts with proprietary code 'FULL') and the amount paid with this Credit Transfer (included in Interbank Settlement Amount). When an amount of this type is present, a second occurrence with the Type "FULL" must also be present.
FULL	Full amount payable – The sum of the gross amounts of all invoices being paid with this Credit Transfer. When an amount of this type is present, a second occurrence with the Type "DSCT" must also be present.
ORIG	Originally Requested Amount – when the Credit Transfer is returning funds associated with a previously completed Credit Transfer, and the amount being returned differs from the original amount of the Credit Transfer, the original

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Element	Details	
	Permitted Codes	
		amount of the returned Credit Transfer must be included here.
INDEX: 2.1398 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Amt	**Name:**	**Amount**
	ISO Description:	Amount of money, which has been typed.
	XML Tag:	<Amt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Example:	6284534
	Frac Digits:	2
	Total Digits:	18
INDEX: 2.1399	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar

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6.1.4 Referred Document Amount Usage in RTP Credit Transfers

The RTP Credit Transfer (pacs.008) message allows for up to three amounts to be present in the message. The amount that is being paid is always included as the Interbank Settlement Amount (which is always equal to the Total Interbank Settlement Amount). Two occurrences of Referred Document Amount are permitted to include additional information about the payment.

In commercial use cases, when the RTP Credit Transfer is being used to pay a specific invoice or multiple invoices, and a discount is taken from the gross amount of the invoices, two occurrences of Referred Document Amount should be used: one with the Type DSCT and one with the Type FULL. In these use cases, FULL is used to include the gross amount of the invoice(s) being paid. DSCT is used to include the sum of all discounts taken, and should always be the difference between the "FULL" amount and the "Interbank Settlement Amount". See example below.

Company A is paying Company B $11,000 for Invoices X, Y, and Z, which have a gross amount of $11,600.

- Invoice X has a gross amount of $5,000 and is eligible for a $100 discount due to trading terms.
- Invoice Y has a gross amount of $4,100 and is not eligible for any discount.
- Invoice Z has a gross amount of $2,500 and is not eligible for any discount. However, Company A claims $500 of breakage due to damaged goods received.

In the RTP Credit Transfer, Company A includes the following amounts:

- Interbank Settlement Amount (equal to Total Interbank Settlement Amount) = $11,000
- Referred Document Amount, Type FULL = $11,600
- Referred Document Amount, Type DSCT = $600

Optionally, Company A provides detailed information about the discount taken on each invoice in a Remittance Advice (remt.001) message.

In consumer use cases, no amounts other than the Interbank Settlement Amount are expected to be used. RTP Customer Display Guidelines will only require the display of the Interbank Settlement Amount in consumer channels.

Finally, the Referred Document Amount Type "ORIG" should only be used to include the original amount of a Credit Transfer that is being returned, if the amount being returned is different from the amount of the Original Credit Transfer.

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7 MESSAGE STRUCTURE SPECIFICATION MESSAGE STATUS REPORT

7.1 Message Status Report – pacs.002.001.09

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Message Status Reports, between the RTP and Participants using the System.

This covers the following:

- The message structure of the pacs.002 message used in RTP
- The required data types and usage rules of the data fields in these messages

7.1.1 Scope

The "FI To FI Payment Status Report" message is used for different functions in RTP.

- Message Status Report of Credit Transfer (pacs.008) and FI to FI Credit Transfer (pacs.009)
- Message Status Report to all Payment-related Messages

Usage of Message Status Report as Response to Credit Transfer and FI to FI Credit Transfer

The Message Status Report sent in response to a Credit Transfer Message and FI to FI Credit Transfer Message provides information about the outcome of the transaction (i.e. Accepted, Accepted w/o Posting, or Rejected). After RTP forwards on the Credit Transfer or FI to FI Credit Transfer to the Creditor FI, the Creditor FI should respond with a Message Status Report (pacs.002) prior to expiry of the time-out period. Upon receipt of the Message Status Report from the Creditor FI, RTP will forward the Message Status Report (pacs.002) to update the Debtor FI on the status of the transaction. If the original Credit Transfer or FI to FI Credit Transfer fails business validation or times out (response not received from Creditor FI prior to expiry of the time-out period), RTP will initiate a Message Status Report back to the Debtor FI notifying them of the outcome of the transaction (RJCT) and the reason for the reject.

Upon receipt of a positive Message Status Report (including status ACTC or ACWP) from the Creditor FI, RTP sends a Message Status Report (pacs.002) to the Creditor FI to notify them that the system has completed processing the tranasction and that the funds can be released to the customer or FI.

Usage of Message Status Report for Payment-related Message

The Message Status Report (pacs.002) is used to provide a real time response to all Payment-related messages. The pacs.002 will confirm that the message has been received and whether or

not it passed business validation. As such, the Message Status Report is effectively a “technical” response. Where a Payment-related message has been accepted by the receiving party, a subsequent “business” response may also be required in order to fulfil the request contained within the message, or to advise that the request is being declined.

The full list of Payment-related Messages is as follows:

Message Description	ISO Schema
Message Status Report	pacs.002.001.10
Request for Payment	pain.013.001.07
Response to Request for Payment	pain.014.001.07
System Time-out Message & Request for Return of Funds	camt.056.001.08
Response to Request for Return of Funds	camt.029.001.09
Stand-alone Remittance Advice	remt.001.001.04
Request for Information	camt.026.001.07
Response to Request for Information	camt.028.001.09
Payment Acknowledgement	camt.035.001.05
Message Status Request	pacs.028.001.03
Token Identification	acmt.022.001.02

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Message Status Report Data Source

The following table specifies the fields present in an original request message that must be mapped to fields in the Message Status Report (pacs.002).

	Message Status Report (pacs.002) fields									
Message	**Original Message Identification**	**Original Message Name**	**Original Creation Date Time**	**Original Number of Trans-action**	**Original Instruction Identification**	**Original Transaction Identification**	**Instructing Agent [4] (field Member Identification or Identification)[5]**	**Instructed Agent [6] (field Member Identification or Identification)**	**Interbank Settlement Amount**	**Interbank Settlement Date**
Credit Transfer	Group Header / Message Identification	fix 'pacs.008.001.08'	Group Header / Creation Date Time	fix '1'	Credit Transfer Transaction Information / Payment Identification / Instruction Identification	Credit Transfer Transaction Information / Payment Identification / Transaction Identification	Credit Transfer Transaction Information / Instructed Agent	Credit Transfer Transaction Information / Instructing Agent	Credit Transfer Transaction Information / Interbank Settlement Amount	Group Header / Interbank Settlement Date
FI to FI Credit Transfer	Group Header / Message Identification	fix 'pacs.009.001.08'	Group Header / Creation Date Time	fix '1'	Credit Transfer Transaction Information / Payment Identification / Instruction Identification	Credit Transfer Transaction Information / Payment Identification / Transaction Identification	Credit Transfer Transaction Information / Instructed Agent	Credit Transfer Transaction Information / Instructing Agent	Credit Transfer Transaction Information / Interbank Settlement Amount	Group Header / Interbank Settlement Date

[4] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other
[5] In case of reject by the system the Instructing Agent will be RTP
[6] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other

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	Message Status Report (pacs.002) fields									
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Trans-action	Original Instruction Identification	Original Transaction Identification	Instructing Agent [7] (field Member Identification or Identification)[8]	Instructed Agent [9] (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date
Request for Payment	Group Header / Message Identification	fix 'pain.013.001.07'	Group Header / Creation Date Time	fix '1'	Payment Information / Payment Information Identification	n/a	Payment Information / Debtor Agent	Group Header / Initiating Party / Identification	Payment Information / Credit Transfer Transaction / Amount / Instructed Amount	n/a/
Response to Request for Payment	Group Header / Message Identification	fix 'pain.014.001.07'	Group Header / Creation Date Time	fix '1'	Original Payment Information and Status / Original Payment Information Identification	n/a	Payment Information / Credit Transfer Transaction / Creditor Agent	Group Header / Initiating Party / Identification	n/a	n/a
Payment Acknowledgement	Assignment / Identification	fix 'camt.035.001.05'	Assignment / Creation Date Time	fix '1'	Proprietary Data / Data / Original Reference / Instruction Identification	Proprietary Data / Data / Original Reference / Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	n/a	n/a

[7] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other
[8] In case of reject by the system the Instructing Agent will be RTP
[9] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other

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	Message Status Report (pacs.002) fields									
Message	**Original Message Identification**	**Original Message Name**	**Original Creation Date Time**	**Original Number of Trans-action**	**Original Instruction Identification**	**Original Transaction Identification**	**Instructing Agent [10] (field Member Identification or Identification)[11]**	**Instructed Agent [12] (field Member Identification or Identification)**	**Interbank Settlement Amount**	**Interbank Settlement Date**
Request for Return of Funds	Assignment / Identification	fix 'camt.056.001.08'	Assignment / Creation Date Time	fix '1'	Underlying / Transaction Information / Original Instruction Identification	Underlying / Transaction Information / Original Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Transaction Information / Original Interbank Settlement Amount	Underlying / Transaction Information / Original Interbank Settlement Date
Response to Request for Return of Funds	Assignment / Identification	fix 'camt.029.001.09'	Assignment / Creation Date Time	fix '1'	Cancellation Details / Original Group Information and Status / Resolve Case / Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	n/a	n/a
Request for Information (related to pacs.008)	Assignment / Identification	fix 'camt.026.001.07'	Assignment / Creation Date Time	fix '1'	Underlying / Interbank / Original Instruction Identification	Underlying / Interbank / Original Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Interbank / Original Interbank Settlement Amount	Underlying / Interbank / Original Interbank Settlement Date
Request for Information (related to pain.013)	Assignment / Identification	fix 'camt.026.001.07'	Assignment / Creation Date Time	fix '1'	Underlying / Initiation / Original Payment Information Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Initiation / Original Instructed Amount	Underlying / Initiation / Requested Execution Date / Date or DateTime

[10] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other
[11] In case of reject by the system the Instructing Agent will be RTP
[12] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other

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	Message Status Report (pacs.002) fields									
Message	**Original Message Identification**	**Original Message Name**	**Original Creation Date Time**	**Original Number of Trans-action**	**Original Instruction Identification**	**Original Transaction Identification**	**Instructing Agent [13] (field Member Identification or Identification)[14]**	**Instructed Agent [15] (field Member Identification or Identification)**	**Interbank Settlement Amount**	**Interbank Settlement Date**
Response to Request for Information (related to pacs.008)	Assignment / Identification	fix 'camt.028.001.09'	Assignment / Creation Date Time	fix '1'	Underlying / Interbank / Original Instruction Identification	Underlying / Interbank / Original Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Interbank / Original Interbank Settlement Amount	Underlying / Interbank / Original Interbank Settlement Date
Response to Request for Information (related to pain.013)	Assignment / Identification	fix 'camt.028.001.09'	Assignment / Creation Date Time	fix '1'	Underlying / Initiation / Original Payment Information Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Initiation / Original Instructed Amount	Underlying / Initiation / Requested Execution Date / Date or DateTime
Confirmation of Response to Credit Transfer	Group Header / Message Identification	fix 'pacs.002.001.10'	Group Header / Creation Date Time	fix '1'	Transaction Information and Status / Original Instruction Identification	Transaction Information and Status / Original Transaction Identification	Transaction Information and Status / Instructing Agent	Transaction Information and Status / Instructed Agent	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Amount	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Date (if available)

[13] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other
[14] In case of reject by the system the Instructing Agent will be RTP
[15] **Member Identification** under Financial Institution Identification / Clearing System Identification; **Identification** under Identification / Organisation Identification / Other

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	Message Status Report (pacs.002) fields									
Message	**Original Message Identification**	**Original Message Name**	**Original Creation Date Time**	**Original Number of Trans-action**	**Original Instruction Identification**	**Original Transaction Identification**	**Instructing Agent [13] (field Member Identification or Identification)[14]**	**Instructed Agent [15] (field Member Identification or Identification)**	**Interbank Settlement Amount**	**Interbank Settlement Date**
Status Request	Group Header / Message Identification	fix 'pacs.028.001.03'	Group Header / Creation Date Time	fix '1'	Transaction Information and Status / Original Instruction Identification	Transaction Information and Status / Original Transaction Identification	Transaction Information and Status / Instructing Agent	Transaction Information and Status / Instructed Agent	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Amount	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Date (if available)
Token Identification	Assignment / Message Identification	fix 'acmt.022.001.02'	Assignment / Creation Date Time	fix '1'	Modification / Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	n/a	n/a
Stand-alone Remittance Advice (with pacs.008)	Group Header / Message Identification	fix 'remt.001.001.04'	Group Header / Creation Date Time	fix '1'	Original Payment Information / References / Instruction Identification	Original Payment Information / References / Transaction Identification	Group Header / Message Recipient / Identification	Group Header / Initiating Party / Identification	Remittance Information / Original Payment Information / Amount / Instructed Amount	n/a
Stand-alone Remittance Advice (with pain.013)	Group Header / Message Identification	fix 'remt.001.001.04'	Group Header / Creation Date Time	fix '1'	Original Payment Information / References / Payment Information Identification	Original Payment Information / References / Transaction Identification	Group Header / Message Recipient / Identification	Group Header / Initiating Party / Identification	Remittance Information / Original Payment Information / Amount / Instructed Amount	n/a

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7.1.2 Message Structure Description

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
		FIToFIPmtStsRpt	FITo FIPayment Status Report V10	[1..1]		M
1.0		**GrpHdr**	Group Header	[1..1]		M
1.1		**MsgId**	Message Identification	[1..1]	35	M
1.2		**CreDtTm**	Creation Date Time	[1..1]	19	M
2.0		**OrgnlGrpInfAndSts**	Original Group Information And Status	[1..1]		M
2.1		**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
2.2		**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
2.3		**OrgnlCreDtTm**	Original Creation Date Time	[1..1]	19	M
2.4		**OrgnlNbOfTxs**	Original Number Of Transactions	[1..1]	1	M
3.0		**TxInfAndSts**	Transaction Information And Status	[1..1]		M
3.6		**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
3.8		**OrgnlTxId**	Original Transaction Identification	[0..1]	35	C
3.10		**TxSts**	Transaction Status	[1..1]	4	M
3.11		**StsRsnInf**	Status Reason Information	[0..1]		O
3.74		**Rsn**	Reason	[0..1]		O
3.75	{Or	**Cd**	Code	[1..1]	4	M
3.76	Or}	**Prtry**	Proprietary	[1..1]	4	M
3.77		**AddtlInf**	Additional Information	[0..1]	105	O
3.145		**AccptncDtTm**	Acceptance Date Time	[1..1]	19	M
3.150		**ClrSysRef**	Clearing System Reference	[0..1]	35	O
3.151		**InstgAgt**	Instructing Agent	[1..1]		M
3.152		**FinInstnId**	Financial Institution Identification	[1..1]		M
3.154		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.158		**MmbId**	Member Identification	[1..1]	9	M
3.215		**InstdAgt**	Instructed Agent	[1..1]		M
3.216		**FinInstnId**	Financial Institution Identification	[1..1]		M
3.218		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.222		**MmbId**	Member Identification	[1..1]	9	M
3.279		**OrgnlTxRef**	Original Transaction Reference	[0..1]		C
3.280		**IntrBkSttlmAmt**	Interbank Settlement Amount	[0..1]	18	C
3.281		*Ccy*	Currency	[required]	3	M
3.289		**IntrBkSttlmDt**	Interbank Settlement Date	[0..1]	10	C

7.1.3 Detail Message Field Description

Note:

To identify which business purpose the pacs.002 message is being used to support, two different product usages are provided:

- Product Usage – Credit Transfer to describe functionality relating to Message Status Report of Credit Transfer (pacs.008) and FI to FI Credit Transfer
- Product Usage – Payment Related Messages to describe functionality relating to all other Messages using the Message Status Report.

Element	Details	
FIToFIPmtStsRpt	**Name:**	**FITo FIPayment Status Report V10**
	Product Usage Credit Transfer:	The FIToFIPaymentStatus Report message (Status Report) is used to provide information about the status (i.e. accept, pend or reject) of a Credit Transfer instruction . RTP will use the Status Report message to update the Debtor FI on the transaction status of an original credit transfer. This Status Report message can be either initiated by the Creditor FI (RTP acts as intermediary) or RTP (RTP reject). Refer to the Credit Transfer request message (pacs.008) to provide the basis for the 'Original' data elements.
	Product Usage Payment related:	The FIToFIPaymentStatus Report message (Status Report) is used to provide the status (i.e. accept or reject) of any non-payment message.
	XML Tag:	<FIToFIPmtStsRpt>
	Occurrence:	[1..1]
INDEX: 1.0 FIToFIPmtStsRpt +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the status report message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]

INDEX: 1.1

FIToFIPmtStsRpt
+GrpHdr
++MsgId

Name: **Message Identification**

ISO Description: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.
Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Product Usage Credit Transfer: Assigned by the Instructing Agent (Creditor FI or RTP). The Instructing Agent (or the System if originated by RTP in a system reject scenario) must ensure the uniqueness of this Message Identification.

Product Usage Payment related: Assigned by the Instructing Agent (Creditor FI, Debtor FI, or RTP). The Instructing Agent (or the System if originated by RTP in a system reject scenario) must ensure the uniqueness of this Message Identification.

XML Tag: <MsgId>

Occurrence: [1..1]

Format: Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn
Pos. 01-01 - Prefix 'M'
Pos. 02-09 - File creation date in format YYYYMMDD
Pos. 10-20 - Participant ID (11 characters)
Pos. 21-21 - Message generation source ("B" if generated by a Participant; 'H' if generated by RTP)
Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.)
Pos. 25-35 - Message serial number (11 numeric characters)

RegEx: M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*

Length: 35

Element	Details	
	Rule(s):	The first 20 characters of the Message ID (positions 01-20) are validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	Where RTP is the intermediary, the Message Identification in the message received by the System from the Instructing Agent (Creditor FI) is passed untouched by the System to the Instructed Agent (Debtor FI). Where RTP is generating the pacs.002 message the Message Identification is generated by the system (identified with 'H' on the 19th position). Note the message identification for the original request message (the Payment or Payment Related Message) is different than the message identification for the corresponding pacs.002 (Message Status Report) message.
	Example:	M20171112020010001 01BMSR00000000002
INDEX: 1.2 FIToFIPmtStsRpt +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:05:20
INDEX: 2.0 FIToFIPmtStsRpt +OrgnlGrpInfAndSts	**Name:**	**Original Group Information And Status**
	ISO Description:	Original group information concerning the group of transactions, to which the status report message refers to.
	XML Tag:	<OrgnlGrpInfAndSts>
	Occurrence:	[1..1]
INDEX: 2.1 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgId	**Name:**	**Original Message Identification**
	ISO Description:	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	Product Usage Credit Transfer:	The Original Message ID of the Credit Transfer.
	Product Usage Payment related:	The Original Message ID of the Business Message.
	XML Tag:	<OrgnlMsgId>
	Occurrence:	[1..1]
	Format:	Expected format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M'

Element	Details	
		Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Example:	M20171112021200201O1BTRF00000000011
INDEX: 2.2 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgNmId	**Name:**	**Original Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage Credit Transfer:	Specifies the type of the original message, to which this pacs.002 message is a response.
	Product Usage Payment related:	Same as above.
	XML Tag:	<OrgnlMsgNmId>
	Occurrence:	[1..1]
	Length:	35
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	Example:	pacs.008.001.08
	Permitted Codes	
	acmt.022.001.02	Token Identification
	camt.026.001.07	Unable to Apply (Request for Information) - V07
	camt.028.001.09	Additional Payment Information (Response to Request for Information) - V09
	camt.029.001.09	Resolution of Investigation (Response to Request for Return of Funds) - V09
	camt.035.001.05	Payment Acknowledgement Receiver - V05
	camt.056.001.08	Payment Cancellation (Request for Return of Funds or System Time-out) - V08
	pacs.002.001.10	Message Status Report (Response to Business Messages) - V10
	pacs.008.001.08	Credit Transfer - V08
	pacs.009.001.08	FI to FI Credit Transfer - V08
	pacs.028.001.03	Messge Status Request - V03
	pain.013.001.07	Creditor Payment Activation Request (Request for Payment) - V07
	pain.014.001.07	Creditor Payment Activation Request Status Request (Response to Request for Payment) - V07
	remt.001.001.04	Stand-alone Remittance Advice - V04

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Element	Details	
INDEX: 2.3 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlCreDtTm	**Name:**	**Original Creation Date Time**
	ISO Description:	Date and time at which the original message was created.
	Product Usage Credit Transfer:	This date is referring to the original Credit Transfer.
	Product Usage Payment related:	This date is referring to the original Business Message.
	XML Tag:	<OrgnlCreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:00
INDEX: 2.4 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlNbOfTxs	**Name:**	**Original Number Of Transactions**
	ISO Description:	Number of individual transactions contained in the original message.
	XML Tag:	<OrgnlNbOfTxs>
	Occurrence:	[1..1]
	Length:	1
	Rule(s):	Expected value is '1'.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if value is not '1'.
	Example:	1
INDEX: 3.0 FIToFIPmtStsRpt +TxInfAndSts	**Name:**	**Transaction Information And Status**
	ISO Description:	Information concerning the original transactions, to which the status report message refers.
	XML Tag:	<TxInfAndSts>
	Occurrence:	[1..1]
INDEX: 3.6 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
	Product Usage Credit Transfer:	The Instruction Identification of the Credit Transfer for which this message is the response.
	Product Usage	The Instruction Identification of the Business Message for which this message is the response.

Element	Details	
	Payment related:	
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	This format is not structuraly validated by the system, it is used to validate the relation to the original message for which this is the response.
	Example:	201711120212002010 1BSTRF00000000011
INDEX: 3.8 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxId	**Name:**	**Original Transaction Identification**
	ISO Description:	Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.
	Product Usage Credit Transfer:	The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain. - This is the Transaction Identification assigned by the Debtor FI. - If the Instructing Agent is the same as the Debtor FI, the Transaction Identification and Instruction Identification should be the same. - In case a Credit Transfer was initiated based on a Request for Payment (pain.013) message, this element is filled with the Payment Information Identification from the pain.013.
	Product Usage Payment related:	The unique identifier, assigned by the first instructing agent. The Transaction Identification is optional for Message Status Report on non-payment messages.
	XML Tag:	<OrgnlTxId>
	Occurrence:	[0..1]
	Length:	35
	Rule(s):	The Transaction Identification is mandatory for the Message Status Report of Credit Transfer.
	Example:	201711120212002010 1BSRFP00000000013
INDEX: 3.10 FIToFIPmtStsRpt +TxInfAndSts ++TxSts	**Name:**	**Transaction Status**
	ISO Description:	Specifies the status of a transaction, in a coded form.
	Product Usage Credit Transfer:	The status of the item: ACTC, ACWP, or RJCT (see definitions for codes below).
	Product Usage Payment related:	The status of the item: either RCVDor RJCT (see definitions for the codes below).
	XML Tag:	<TxSts>
	Occurrence:	[1..1]
	Length:	4

Element	Details
	Rule(s): Must be either 'RJCT', 'RCVD', 'ACWP' or 'ACTC'
	Reason Code(s): Reject with code 650 in administration message admi.002 if invalid code.
	Note(s): For a message status report (pacs.002) in response to a camt.056 that is timing out a pacs.008, the code 'ACTC' must be used. For all other Payment Related Messages, code 'RCVD' must be used when processed without issues by the receiving agent.
	Example: ACTC
	Permitted Codes
	ACTC AcceptedTechnicalValidation - Payment has been accepted
	ACWP AcceptedWithoutPosting - Payment instruction included in the Credit Transfer is Accepted without being posted to the Creditor Customer's account. This is done so further checks and status update can be performed (e.g. AML/Fraud monitoring checks).
	RCVD Received - Payment Related Message has been received by the receiving agent.
	RJCT Rejected - Payment or Payment Related Message has been rejected.
INDEX: 3.11 FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf	**Name: Status Reason Information** **ISO Description:** Provides detailed information on the status reason. **XML Tag:** <StsRsnInf> **Occurrence:** [0..1]
INDEX: 3.74 FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++Rsn	**Name: Reason** **ISO Description:** Specifies the reason for the status report. **XML Tag:** <Rsn> **Occurrence:** [0..1] **Note(s):** Both the ISO reason codes and also proprietary codes are used. Either Element 'Code' or 'Proprietary' can be provided per transaction.
INDEX: 3.75 **Choice:** {Or FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++Rsn ++++Cd	**Name: Code** **ISO Description:** Reason for the status, as published in an external reason code list. **Product Usage Credit Transfer:** A code signifying reason for the rejection of the original message in ISO format. **Product Usage Payment related:** Same as above. **XML Tag:** <Cd> **Occurrence:** [1..1] **Length:** 4

Element	Details
	Rule(s): Only present if the transaction status is 'RJCT'.
	Note(s): See the agreed Reason Codes for usage with pacs.002 in the Appendix section. If Code 'NARR' is used, Additional Reason Information must include a description of the error condition that caused the reject.
	Example: RC03
INDEX: 3.76 **Choice:** Or} FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++Rsn ++++Prtry	**Name: Proprietary**
	ISO Description: Reason for the status, in a proprietary form.
	Product Usage Credit Transfer: A code signifying reason for the rejection of the original message.
	Product Usage Payment related: Same as above
	XML Tag: <Prtry>
	Occurrence: [1..1]
	Length: 4
	Rule(s): Only present if the transaction status is 'RJCT'.
	Note(s): See the agreed Reason Codes for usage with pacs.002 in the Appendix section. If Proprietary code '1100' is used, Additional Reason Information must include a description of the error condition that caused the reject.
	Example: 1100
	Permitted Codes
	1100 Any Other Reasons - i.e. not covered by ISO reason codes.
	9909 IPS Switch system malfunction
	9910 Instructed Agent signed-off
	9912 Recipient connection not available.
	9914 Element mandatory if Local Instrument = ZELLE
	9934 Instructing Agent signed-off
	9946 Instructing Agent suspended
	9947 Instructed Agent suspended
	9948 Central Service (RTP) is suspended
	9952 Mapping Incompaibility between Version 1 and Version 2
	9953 Missing code 'FULL' (full invoiced amount)

Element	Details	
	Permitted Codes	
	9956	Instructing Agent Funding Account Suspended
	9957	Instructed Agent Funding Account Suspended
	9964	Invalid Participant Identification
	NOAT	Message Type not supported or accepted
INDEX: 3.77 FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++AddtlInf	**Name:**	**Additional Information**
	ISO Description:	Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information.
	Product Usage Credit Transfer:	Additional information for 'Any Other Reasons' Reason Code.
	Product Usage Payment related:	Same as above.
	XML Tag:	<AddtlInf>
	Occurrence:	[0..1]
	Length:	105
	Rule(s):	Only applicable for Reason Codes: - 1100 – Any Other Reasons - NARR - Narrative
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.
	Example:	Additional Information for reject reason
INDEX: 3.145 FIToFIPmtStsRpt +TxInfAndSts ++AccptncDtTm	**Name:**	**Acceptance Date Time**
	ISO Description:	Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.
	Product Usage Credit Transfer:	Point in time when the instruction from the Instructing Agent (Debtor FI) has been dispositioned by the Instructed Agent (Creditor FI).
	Product Usage Payment related:	Point in time when the Business Message has been received by the Receiving Agent.
	XML Tag:	<AccptncDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss

Element	Details	
	Length:	19
	Note(s):	The date is required to be set to Eastern Time (ET). Acceptance Date Time must be present in the pacs.002 message status response even if the Status is ACWP or RJCT.
	Example:	2017-11-12T10:05:10
INDEX: 3.150 FIToFIPmtStsRpt +TxInfAndSts ++ClrSysRef	**Name:**	**Clearing System Reference**
	ISO Description:	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.
	Product Usage Credit Transfer:	Identification of the Reconciliation Window within which this transaction is processed. Can only be supplied by RTP. The Creditor FI should echo the value supplied in the pacs.008 message back to RTP in the response to a Credit Transfer message.
	Product Usage Payment related:	Not used for Message Status Report on Payment Related Messages.
	XML Tag:	<ClrSysRef>
	Occurrence:	[0..1]
	Length:	35
	Rule(s):	The Clearing System Reference is applicable if Transaction Status is 'ACTC' or 'ACWP'.
	Note(s):	The Receiving Participant must only include The Clearing System Reference for pacs.002 messages when sent in response to a pacs.008 or a camt.056 cancelling a pacs.008.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.
	Example:	001
INDEX: 3.151 FIToFIPmtStsRpt +TxInfAndSts ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.
	Product Usage Credit Transfer:	The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.
	Product Usage Payment related:	Same as above.
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]

INDEX: 3.152	Name:	Financial Institution Identification
FIToFIPmtStsRpt +TxInfAndSts ++InstgAgt +++FinInstnId	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>

Element	Details	
	Occurrence:	[1..1]
INDEX: 3.154 FIToFIPmtStsRpt +TxInfAndSts ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 3.158 FIToFIPmtStsRpt +TxInfAndSts ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage Credit Transfer:	Identification of the Instructing Agent (Creditor FI) for this Message Status Report of Credit Transfer (pacs.002) message.
	Product Usage Payment related:	Identification of the Instructing Agent for this Message Status Report.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	For Message Status Report of Credit Transfer Member Identification must be: - Identical to the Member Identification of the Instructed Agent (Creditor FI) of the original Credit Transfer message (pacs.008) - A valid 9 character Routing and Transit Number
	Reason Code(s):	For Message Status Report of Credit Transfer reject with code '650' in Administration Advice message (admi.002) if Routing and Transit Number is invalid or not identical to the RT of the Creditor FI from the pacs.008.
	Example:	020010001
INDEX: 3.215 FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt	**Name:**	**Instructed Agent**
	ISO Description:	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.
	Product Usage Credit Transfer:	The Instructed Agent is the party receiving the status message and not the party that received the original instruction that is being reported on.
	Product Usage Payment related:	Same as above

Element	Details	
	XML Tag:	<InstdAgt>
	Occurrence:	[1..1]
INDEX: 3.216 FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 3.218 FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 3.222 FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage Credit Transfer:	Identification of the Instructed Agent (Debtor FI) for this Message Status Report of Credit Transfer (pacs.002) message.
	Product Usage Payment related:	Identification of the Instructed Agent for this Message Status Report.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	For Message Status Report of Credit Transfer Member Identification must be: - Identical to the Member Identification of the Instructing Agent (Debtor FI) of the original Credit Transfer (pacs.008) message - A valid 9 character Routing and Transit Number
	Reason Code(s):	For Message Status Report of Credit Transfer - Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit Number is invalid or not identical to the RT of the Debtor FI from the original pacs.008.
	Example:	021200201
INDEX: 3.279 FIToFIPmtStsRpt +TxInfAndSts	**Name:**	**Original Transaction Reference**
	ISO Description:	Key elements used to identify the original transaction that is being referred to.

Element	Details	
++OrgnlTxRef	**Product Usage Credit Transfer:**	Must provide Interbank Settlement Amount and Interbank Settlement Date from the original Credit Transfer.
	Product Usage Payment related:	Must provide Interbank Settlement Amount from: - Request for Payment. Must provide Interbank Settlement Date from: - Request for Return of Funds (camt.056), - Request for Information (camt.026), and - Response to Request for Information (camt.028).
	XML Tag:	<OrgnlTxRef>
	Occurrence:	[0..1]
INDEX: 3.280 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxRef +++IntrBkSttlmAmt	**Name:**	**Interbank Settlement Amount**
	ISO Description:	Amount of money moved between the instructing agent and the instructed agent.
	Product Usage Credit Transfer:	The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the Credit Transfer (pacs.008) message.
	Product Usage:	Amount of the Business Message if provided. Where no amount is available in the original Business Message the amount
	Payment related:	field will not be populated. See table under chapter 'Message Status Report Data Source' above.
	XML Tag:	<IntrBkSttlmAmt>
	Occurrence:	[0..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Reason Code(s):	Reject structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of this field is zero or less than zero - The value in this field is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition
	Note(s):	RTP is only supporting USD and the maximum decimal digits allowed are two.
	Example:	525.25
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.281	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}

Element	Details	
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 3.289 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxRef +++IntrBkSttlmDt	**Name:**	**Interbank Settlement Date**
	ISO Description:	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage Credit Transfer:	Interbank settlement date of the approved payment instruction from the original pacs.008 message.
	Product Usage Payment related:	Field only used in Request for Return of Funds (camt.056), Request for Information (camt.026), and Response to Request for Information (camt.028). For all other messages this is not populated.
	XML Tag:	<IntrBkSttlmDt>
	Occurrence:	[0..1]
	Format:	YYYY-MM-DD
	Length:	10
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error.
	Example:	2017-11-12

8 MESSAGE STRUCTURE SPECIFICATION REQUEST FOR PAYMENT

8.1 Request for Payment – pain.013.001.07

This chapter defines the standard product message formats used within RTP for sending and receiving the Request for Payment message; between RTP and Participants using the system.

This chapter covers the following:

- The message structure of the pain.013
- The required data types and usage rules of the data fields in this messages

8.1.1 Scope

The Request for Payment (RFP) message (pain.013) is sent by the Creditor (sending party) to the Debtor (receiving party) through their respective FIs. This message is used to request the initiation of a Credit Transfer message (a credit payment) from the party that receives the pain.013 message.

Note: as the RFP is initiated by the Creditor, it does not follow a traditional Credit Transfer (pacs.008) message flow where the Debtor is the sending party and the Creditor is the receiving party.

Upon receipt of a pain.013 message, the Debtor FI must respond with a Message Status Report (pacs.002) confirming whether the request can be processed without issue (RCVD) or if an error occurred during processing (RJCT). If the Debtor FI responds positively to the RFP, it must present the RFP to the Debtor, allowing the Debtor to later send a business response (e.g. make a payment, schedule a payment, reject the request, or allow the request to expire). If the Debtor later schedules a payment or rejects the request, the Debtor FI must send a Response to Request for Payment message, notifying the Creditor of the outcome of the request.

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8.1.2 Message Structure Description

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
		CdtrPmtActvtnReq	Creditor Payment Activation Request V07	[1..1]		M
1.0		GrpHdr	Group Header	[1..1]		M
1.1		MsgId	Message Identification	[1..1]	35	M
1.2		CreDtTm	Creation Date Time	[1..1]	19	M
1.3		NbOfTxs	Number Of Transactions	[1..1]	1	M
1.5		InitgPty	Initiating Party	[1..1]		M
1.29		Id	Identification	[1..1]		M
1.30		OrgId	Organisation Identification	[1..1]		M
1.33		Othr	Other	[1..1]		M
1.34		Id	Identification	[1..1]	9	M
2.0		PmtInf	Payment Information	[1..1]		
2.1		PmtInfId	Payment Information Identification	[1..1]	35	M
2.2		PmtMtd	Payment Method	[1..1]	3	M
2.14		ReqdExctnDt	Requested Execution Date	[1..1]		M
2.15	{Or	Dt	Date	[1..1]	10	C
2.16	Or}	DtTm	Date Time	[1..1]	19	C
2.17		XpryDt	Expiry Date	[1..1]		M
2.18	{Or	Dt	Date	[1..1]	10	C
2.19	Or}	DtTm	Date Time	[1..1]	19	C
2.29		Dbtr	Debtor	[1..1]		M
2.30		Nm	Name	[1..1]	140	M
2.31		PstlAdr	Postal Address	[0..1]		O
2.40		StrtNm	Street Name	[1..1]	70	M
2.41		BldgNb	Building Number	[0..1]	16	O
2.46		PstCd	Post Code	[1..1]	16	M
2.47		TwnNm	Town Name	[1..1]	35	M
2.50		CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.51		Ctry	Country	[1..1]	2	M
2.52		AdrLine	Address Line	[0..1]	70	O
2.53		Id	Identification	[0..1]		O
2.54	{Or	OrgId	Organisation Identification	[1..1]		C
2.56		LEI	LEI	[0..1]	20	M
2.63	Or}	PrvtId	Private Identification	[1..1]		C
2.64		DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
2.65		BirthDt	Birth Date	[1..1]	10	M
2.67		CityOfBirth	City Of Birth	[1..1]	35	M
2.68		CtryOfBirth	Country Of Birth	[1..1]	2	M
2.91		DbtrAcct	Debtor Account	[1..1]		M
2.92		Id	Identification	[1..1]		M
2.94		Othr	Other	[1..1]		M
2.95		Id	Identification	[1..1]	34	M
2.105		Prxy	Proxy	[0..1]		O
2.109		Id	Identification	[1..1]	256	M
2.110		DbtrAgt	Debtor Agent	[1..1]		M
2.111		FinInstnId	Financial Institution Identification	[1..1]		M
2.113		ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.117		MmbId	Member Identification	[1..1]	9	M
2.174		UltmtDbtr	Ultimate Debtor	[0..1]		O
2.175		Nm	Name	[1..1]	140	M

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
2.176	**PstlAdr**	Postal Address	[0..1]		O
2.185	**StrtNm**	Street Name	[1..1]	70	M
2.186	**BldgNb**	Building Number	[0..1]	16	O
2.191	**PstCd**	Post Code	[1..1]	16	M
2.192	**TwnNm**	Town Name	[1..1]	35	M
2.195	**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
2.196	**Ctry**	Country	[1..1]	2	M
2.197	**AdrLine**	Address Line	[0..1]	70	O
2.198	**Id**	Identification	[0..1]		C
2.199 {Or	**OrgId**	Organisation Identification	[1..1]		C
2.201	**LEI**	LEI	[1..1]	20	M
2.208 Or}	**PrvtId**	Private Identification	[1..1]		C
2.214	**Othr**	Other	[0..n]		M
2.215	**Id**	Identification	[1..1]	35	M
2.237	**CdtTrfTx**	Credit Transfer Transaction	[1..1]		M
2.238	**PmtId**	Payment Identification	[1..1]		M
2.239	**InstrId**	Instruction Identification	[0..1]	35	C
2.240	**EndToEndId**	End To End Identification	[1..1]	35	M
2.242	**PmtTpInf**	Payment Type Information	[1..1]		M
2.244	**SvcLvl**	Service Level	[1..1]		M
2.245	**Cd**	Code	[1..1]	4	M
2.247	**LclInstrm**	Local Instrument	[1..1]		M
2.249	**Prtry**	Proprietary	[1..1]	35	M
2.250	**CtgyPurp**	Category Purpose	[1..1]		M
2.252	**Prtry**	Proprietary	[1..1]	35	M
2.253	**PmtCond**	Payment Condition	[0..1]		O
2.254	**AmtModAllwd**	Amount Modification Allowed	[1..1]	5	M
2.255	**EarlyPmtAllwd**	Early Payment Allowed	[1..1]	5	M
2.261	**GrntedPmtReqd**	Guaranteed Payment Requested	[1..1]	5	M
2.262	**Amt**	Amount	[1..1]		M
2.263	**InstdAmt**	Instructed Amount	[1..1]	18	M
2.264	*Ccy*	Currency	[required]	3	M
2.269	**ChrgBr**	Charge Bearer	[1..1]	4	M
2.585	**CdtrAgt**	Creditor Agent	[1..1]		M
2.586	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.588	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.592	**MmbId**	Member Identification	[1..1]	9	M
2.649	**Cdtr**	Creditor	[1..1]		M
2.650	**Nm**	Name	[1..1]	140	M
2.651	**PstlAdr**	Postal Address	[0..1]		O
2.660	**StrtNm**	Street Name	[1..1]	70	M
2.661	**BldgNb**	Building Number	[0..1]	16	O
2.666	**PstCd**	Post Code	[1..1]	16	M
2.667	**TwnNm**	Town Name	[1..1]	35	M
2.670	**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
2.671	**Ctry**	Country	[1..1]	2	M
2.672	**AdrLine**	Address Line	[0..1]	70	O

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
2.673		**Id**	Identification	[0..1]		O
2.674	{Or	**OrgId**	Organisation Identification	[1..1]		C
2.676		**LEI**	LEI	[0..1]	20	M
2.683	Or}	**PrvtId**	Private Identification	[1..1]		C
2.684		**DtAndPlcOfBirth**	Date And Place Of Birth	[1..1]		M
2.685		**BirthDt**	Birth Date	[1..1]	10	M
2.687		**CityOfBirth**	City Of Birth	[1..1]	35	M
2.688		**CtryOfBirth**	Country Of Birth	[1..1]	2	M
2.696		**CtctDtls**	Contact Details	[0..1]		O
2.699		**PhneNb**	Phone Number	[0..1]	35	O
2.711		**CdtrAcct**	Creditor Account	[1..1]		M
2.712		**Id**	Identification	[1..1]		M
2.714		**Othr**	Other	[1..1]		M
2.715		**Id**	Identification	[1..1]	34	M
2.730		**UltmtCdtr**	Ultimate Creditor	[0..1]		O
2.731		**Nm**	Name	[1..1]	140	M
2.732		**PstlAdr**	Postal Address	[0..1]		O
2.741		**StrtNm**	Street Name	[1..1]	70	M
2.742		**BldgNb**	Building Number	[0..1]	16	O
2.747		**PstCd**	Post Code	[1..1]	16	M
2.748		**TwnNm**	Town Name	[1..1]	35	M
2.751		**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
2.752		**Ctry**	Country	[1..1]	2	M
2.753		**AdrLine**	Address Line	[0..1]	70	O
2.754		**Id**	Identification	[0..1]		C
2.755	{Or	**OrgId**	Organisation Identification	[1..1]		C
2.757		**LEI**	LEI	[1..1]	20	M
2.764	Or}	**PrvtId**	Private Identification	[1..1]		M
2.770		**Othr**	Other	[0..1]		M
2.771		**Id**	Identification	[1..1]	35	M
2.792		**InstrForCdtrAgt**	Instruction For Creditor Agent	[0..5]		C
2.793		**Cd**	Code	[1..1]	4	M
2.794		**InstrInf**	Instruction Information	[1..1]	140	M
2.861		**RltdRmtInf**	Related Remittance Information	[0..1]		O
2.862		**RmtId**	Remittance Identification	[0..1]	35	C
2.863		**RmtLctnDtls**	Remittance Location Details	[0..1]		O
2.864		**Mtd**	Method	[1..1]	4	M
2.865		**ElctrncAdr**	Electronic Address	[0..1]	2048	O
2.890		**RmtInf**	Remittance Information	[0..1]		O
2.891		**Ustrd**	Unstructured	[0..1]	140	O
2.892		**Strd**	Structured	[0..1]		O
2.936		**RfrdDocAmt**	Referred Document Amount	[0..1]		O
2.939		**DscntApldAmt**	Discount Applied Amount	[0..3]		O
2.940		**Tp**	Type	[1..1]		M
2.942		**Prtry**	Proprietary	[1..1]	4	M
2.943		**Amt**	Amount	[1..1]	18	M
2.944		*Ccy*	Currency	[required]	3	M

8.1.3 Detail Message Field Description

Element	Details	
CdtrPmtActvtnReq	**Name:**	**Creditor Payment Activation Request V07**
	ISO Description:	The CreditorPaymentActivationRequest message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor.
	XML Tag:	<CdtrPmtActvtnReq>
	Occurrence:	[1..1]
INDEX: 1.0 CdtrPmtActvtnReq +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 CdtrPmtActvtnReq +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
	Product Usage:	Assigned by the Instructing Agent (Creditor FI). The Instructing Agent (Creditor FI) must ensure the uniqueness of this message identification.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of the Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification.
	Reason Code(s):	If structural validation fails, reject with reason code '650' in Administratoin Advice message (admi.002).
	Note(s):	The Message Identifier in the message received by the System from the Instructing Agent (Creditor FI) is passed untouched by RTP to the Instructed Agent (Debtor FI). Note: the message identification for a Request for Payment (pain.013) is different than the message identification for

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Element	Details	
		the corresponding Credit Transfer (pacs.008).
	Example:	M20171112021200201O1BRFP00000000013
INDEX: 1.2 CdtrPmtActvtnReq +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:05:00
INDEX: 1.3 CdtrPmtActvtnReq +GrpHdr ++NbOfTxs	**Name:**	**Number Of Transactions**
	ISO Description:	Number of individual transactions contained in the message.
	XML Tag:	<NbOfTxs>
	Occurrence:	[1..1]
	Length:	1
	Rule(s):	Expected value is '1'
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if value is not '1'.
	Note(s):	System only permits one Request for Payment per pain.013 message.
	Example:	1
INDEX: 1.5 CdtrPmtActvtnReq +GrpHdr ++InitgPty	**Name:**	**Initiating Party**
	ISO Description:	Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.
	Product Usage:	This is the Instructing Agent (Creditor FI) that initiates the RFP into RTP.
	XML Tag:	<InitgPty>
	Occurrence:	[1..1]
	Note(s):	In the interbank space (Creditor FI to Debtor FI) only element Identification/Organisation Identification is allowed.
INDEX: 1.29 CdtrPmtActvtnReq	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.

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Element	Details
+GrpHdr ++InitgPty +++Id	**XML Tag:** <Id> **Occurrence:** [1..1]
INDEX: 1.30 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId	**Name: Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 1.33 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr	**Name: Other** **ISO Description:** Unique identification of an organisation, as assigned by an institution, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 1.34 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	**Name: Identification** **ISO Description:** Identification assigned by an institution. **Product Usage:** Instructing Agent (Creditor FI) Routing and Transit Number. **XML Tag:** <Id> **Occurrence:** [1..1] **Format:** 9 character Routing and Transit Number (alphabetic characters may be present) **Length:** 9 **Rule(s):** Member Identification validation must be 9 character valid Routing and Transit Number. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database. Reject with Message Status Report (pacs.002) if: - Sender is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H') **Note(s):** The system validates that the participant indicated in the Payment Information ID (positions 09-19) owns the Routing and Transit Number contained within this field.

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Element	Details	
	Example:	021200201
INDEX: 2.0 CdtrPmtActvtnReq +PmtInf	**Name:**	**Payment Information**
	ISO Description:	Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation.
	XML Tag:	<PmtInf>
	Occurrence:	[1..1]
INDEX: 2.1 CdtrPmtActvtnReq +PmtInf ++PmtInfId	**Name:**	**Payment Information Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the payment information block within the message.
	Product Usage:	The Payment Information Identifier is assigned by the Instructing Agent (Creditor FI) to uniquely identify a payment instruction throughout its existence within RTP. The Payment Information ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Request for Payment instruction. The uniqueness of an instruction is determined by the Payment Information Identification and is based on the format below. RTP will use the Payment Information ID to perform a check for a duplicate transaction within the duplicate checking period.
	XML Tag:	<PmtInfId>
	Occurrence:	[1..1]
	Format:	Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 19 characters of the Payment Information Identifications (positions 1-19) are validated for structural alignment in accordance with the format specification. Business validations for the Instruction Identification include: - Embedded date (positions 01-08) must be within 1 calendar day of the system date. - Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent.
	Reason Code(s):	If structural validation fails, reject with code '650' in Administration Advice message (admi.002). Reject with Message Status Report (pacs.002) if: - Payment Information ID matches a previously completed transaction (DUPL) - Embedded date is not within one calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DS0H)
	Note(s):	Used for duplicate check and re-association to the resulting Credit Transfer. Must be used in the Transaction

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Element	Details	
		Identification (TxId) field in the subsequent Credit Transfer (pacs.008) message.
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 2.2 CdtrPmtActvtnReq +PmtInf ++PmtMtd	**Name:**	**Payment Method**
	ISO Description:	Specifies the means of payment that will be used to move the amount of money.
	XML Tag:	<PmtMtd>
	Occurrence:	[1..1]
	Length:	3
	Rule(s):	Only a value of 'TRF' is allowed.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if value is not 'TRF'
	Note(s):	This is a mandatory field and only the value TRF is expected.
	Example:	TRF
	Permitted Codes	
	TRF	CreditTransfer
INDEX: 2.14 CdtrPmtActvtnReq +PmtInf ++ReqdExctnDt	**Name:**	**Requested Execution Date**
	ISO Description:	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank. Usage: This is the date on which the debtor's account(s) is (are) to be debited.
	Product Usage:	Requested date on which the Customer Credit Transfer should be executed. Either Date or Date and Time must be provided. If only Date is provided, the Request for Payment will be expected to be paid by the end of the designated calendar day in Eastern Time. The Debtor FI must display the Requested Execution Date to the Debtor.
	XML Tag:	<ReqdExctnDt>
	Occurrence:	[1..1]
	Note(s):	If only Date is provided the time would be signified as 23:59:59 ET.
INDEX: 2.15 **Choice:** {Or CdtrPmtActvtnReq +PmtInf ++ReqdExctnDt +++Dt	**Name:**	**Date**
	ISO Description:	Specified date.
	Product Usage:	Requested date by which the Customer Credit Transfer should be executed.
	XML Tag:	<Dt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD

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Element	Details	
	Length:	10
	Rule(s):	Must be a valid processing date.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	In a Business/Consumer to Business scenario this could be also the due date of Payment. When this field is used, it is assumed that payment is requested to be made by the end of the indicated calendar day in the local timezone.
	Example:	2017-11-12
INDEX: 2.16 **Choice:** Or} CdtrPmtActvtnReq +PmtInf ++ReqdExctnDt +++DtTm	**Name:**	**Date Time**
	ISO Description:	Specified date and time.
	Product Usage:	Requested date and specific time by which the Customer Credit Transfer should be executed.
	XML Tag:	<DtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Must be a valid processing date and time.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date and time is required to be set to Eastern Time (ET).
	Example:	2017-11-12T16:00:00
INDEX: 2.17 CdtrPmtActvtnReq +PmtInf ++XpryDt	**Name:**	**Expiry Date**
	ISO Description:	Date by which the debtor must have accepted or rejected the request. Usage: Beyond this date, the request becomes void and cannot be processed anymore.
	Product Usage:	The date or date and time upon which the Debtor FI should no longer allow the Debtor to make a payment that references this Request for Payment message.
	XML Tag:	<XpryDt>
	Occurrence:	[1..1]
	Note(s):	The Debtor FI may optionally display the Expiry Date to the Debtor.
INDEX: 2.18 **Choice:** {Or CdtrPmtActvtnReq +PmtInf ++XpryDt	**Name:**	**Date**
	ISO Description:	Specified date.
	XML Tag:	<Dt>
	Occurrence:	[1..1]

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Element	Details
+++Dt	**Rule(s):** Date cannot be before Requested Execution Date. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002).
INDEX: 2.19 **Choice:** Or} CdtrPmtActvtnReq +PmtInf ++XpryDt +++DtTm	**Name: Date Time** **ISO Description:** Specified date and time. **XML Tag:** <DtTm> **Occurrence:** [1..1] **Rule(s):** Date cannot be before Requested Execution Date. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002).
INDEX: 2.29 CdtrPmtActvtnReq +PmtInf ++Dbtr	**Name: Debtor** **ISO Description:** Party that owes an amount of money to the (ultimate) creditor. **Product Usage:** The party (Sender) that instructs its Financial Istitution to pay the Creditor / Receiver. **XML Tag:** <Dbtr> **Occurrence:** [1..1] **Rule(s):** **Effective June 30, 2023**, when sending a pain.013 message, a Message Sending Participant must populate at least one of the applicable data elements in any one of the following 'Postal Address' or 'Organization Identification' or 'Private Identification' as follows: • When using 'Postal Address' a Message Sending Participant must populate at least one of the following fields: 'Street Name', 'Post Code' or 'Town Name' with the relevant address information associated with the Message Receiver. Other mandatory fields may be populated with the relevant address information associated with the Message Receiver or "NOREF" if such information is unavailable. 'Country Code' **must** be populated with the correct code. • When using 'Organization Identification', a Message Sending Participant must populate 'LEI' field. • When using 'Private Identification', a Message Sending Participant must populate at least one of the following fields: 'Birth Date' or 'City of Birth' with the relevant information associated with the Message Receiver. If 'Birth Date' is unavailable, the field may be populated with 0000-00-00. If 'City of Birth' is unavailable, the field may be populated with "NOREF". 'Country Code' **must** be populated with the correct code.

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INDEX: 2.30 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Nm	**Name:** **Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **Product Usage:** Debtor Name **XML Tag:** <Nm> **Occurrence:** [1..1] **Length:** 140 **Note(s):** Official Name Debtor FI has registered for the account. **Example:** Debtor Name
INDEX: 2.31 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr	**Name:** **Postal Address** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services. **XML Tag:** <PstlAdr> **Occurrence:** [0..1] **Rule(s):** Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.40 CdtrPmtActvtnReq +PmtInf ++Dbtr	**Name:** **Street Name** **ISO Description:** Name of a street or thoroughfare. **XML Tag:** <StrtNm>

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Element	Details
+++PstlAdr ++++StrtNm	**Occurrence:** [1..1] **Length:** 70 **Example:** Park Lane
INDEX: 2.41 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++BldgNb	**Name: Building Number** **ISO Description:** Number that identifies the position of a building on a street. **XML Tag:** <BldgNb> **Occurrence:** [0..1] **Length:** 16 **Note(s):** This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. **Example:** 45
INDEX: 2.46 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++PstCd	**Name: Post Code** **ISO Description:** Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. **XML Tag:** <PstCd> **Occurrence:** [1..1] **Length:** 16 **Example:** 10016
INDEX: 2.47 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++TwnNm	**Name: Town Name** **ISO Description:** Name of a built-up area, with defined boundaries, and a local government. **XML Tag:** <TwnNm> **Occurrence:** [1..1] **Length:** 35 **Example:** New York City
INDEX: 2.50 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++CtrySubDvsn	**Name: Country Sub Division** **ISO Description:** Identifies a subdivision of a country such as state, region, county. **Product Usage:** Identifies the state (could include full name or two character state abbreviation). **XML Tag:** <CtrySubDvsn> **Occurrence:** [1..1] **Length:** 35 **Example:** New York

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Element	Details
INDEX: 2.51 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++Ctry	**Name:** **Country** **ISO Description:** Nation with its own government. **XML Tag:** <Ctry> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2} **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US
INDEX: 2.52 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++AdrLine	**Name:** **Address Line** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text. **XML Tag:** <AdrLine> **Occurrence:** [0..1] **Length:** 70 **Note(s):** Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name. **Example:** Apartment 1044
INDEX: 2.53 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a party. **Product Usage:** This element is used on a conditional basis for Identification of any other specific identifier of the sender. **XML Tag:** <Id> **Occurrence:** [0..1] **Note(s):** Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 2.54 **Choice:** {Or CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++OrgId	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 2.56 CdtrPmtActvtnReq +PmtInf ++Dbtr	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer.

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Element	Details
+++Id ++++OrgId +++++LEI	**XML Tag:** <LEI> **Occurrence:** [0..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 2.63 **Choice:** Or} CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.64 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	**Name: Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]
INDEX: 2.65 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++BirthDt	**Name: Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1950-09-27
INDEX: 2.67 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CityOfBirth	**Name: City Of Birth** **ISO Description:** City where a person was born. **XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.

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Element	Details	
	Example:	City ABC
INDEX: 2.68 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	**Name:**	**Country Of Birth**
	ISO Description:	Country where a person was born.
	XML Tag:	<CtryOfBirth>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.91 CdtrPmtActvtnReq +PmtInf ++DbtrAcct	**Name:**	**Debtor Account**
	ISO Description:	Account used to process charges associated with a transaction.
	XML Tag:	<DbtrAcct>
	Occurrence:	[1..1]
INDEX: 2.92 CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag:	<Id>
	Occurrence:	[1..1]
INDEX: 2.94 CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id ++++Othr	**Name:**	**Other**
	ISO Description:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	Product Usage:	Unique identification of an account, as assigned by the Debtor FI.
	XML Tag:	<Othr>
	Occurrence:	[1..1]
INDEX: 2.95 CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.
	Product Usage:	Identification of the account, this coud be a tokenized account number or an account number in the clear.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	34
	Example:	11000179512199000
INDEX: 2.105	**Name:**	**Proxy**

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Element	Details	
CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Prxy	**ISO Description:**	Specifies an alternate assumed name for the identification of the account.
	Product Usage:	This field can be used to include the alias (proxy) used to address a Request for Payment initiated.
	XML Tag:	<Prxy>
	Occurrence:	[0..1]
INDEX: 2.109 CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Prxy ++++Id	**Name:**	**Identification**
	ISO Description:	Identification used to indicate the account identification under another specified name.
	Product Usage:	Information about the alias which might be a mobile number, an email address etc.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	256
	Note(s):	When an alias is used to retrieve the debtor's account credentials prior to sending a Request for Payment, the alias used to retrieve the account credentials must be included in this field.
	Example:	2125551212 or jane.doe@domain.ext
INDEX: 2.110 CdtrPmtActvtnReq +PmtInf ++DbtrAgt	**Name:**	**Debtor Agent**
	ISO Description:	Financial institution servicing an account for the debtor.
	Product Usage:	This is the Debtor FI that holds the Debtor's account that is used to make the payment. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.
	XML Tag:	<DbtrAgt>
	Occurrence:	[1..1]
INDEX: 2.111 CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.113 CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.117 CdtrPmtActvtnReq	**Name:**	**Member Identification**

Element	Details	
+PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**ISO Description:**	Identification of a member of a clearing system.
	Product Usage:	Identifier of the Debtor FI that will receive the Request for Payment. This may be a true Routing and Transit Number or a token Routing and Transit Number.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number. Note, this value may include alphabetic characters.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not authorized to receive this business message (reason code 'AG03') - Routing and Transit number is not included in the RTP routing file/database (reason code 'RC03') - Agent is signed-off (reason code '9910') - Agent is suspended (reason code '9947') - Receiver connection is unavailable (reason code '9912')
	Example:	11401533
INDEX: 2.174 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr	**Name:**	**Ultimate Debtor**
	ISO Description:	Ultimate party that owes an amount of money to the (ultimate) creditor.
	Product Usage:	Ultimate Debtor is only permitted when Local Instrument is set to "INTERMEDIARY" or "Zelle."
	XML Tag:	<UltmtDbtr>
	Occurrence:	[0..1]
INDEX: 2.175 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
INDEX: 2.176 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.

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Element	Details
INDEX: 2.185 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++StrtNm	**Name:** **Street Name** **ISO Description:** Name of a street or thoroughfare. **XML Tag:** <StrtNm> **Occurrence:** [1..1] **Length:** 70 **Example:** Ave of the Americas, 17th floor
INDEX: 2.186 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++BldgNb	**Name:** **Building Number** **ISO Description:** Number that identifies the position of a building on a street. **XML Tag:** <BldgNb> **Occurrence:** [0..1] **Length:** 16 **Note(s):** This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. **Example:** 1114
INDEX: 2.191 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++PstCd	**Name:** **Post Code** **ISO Description:** Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. **XML Tag:** <PstCd> **Occurrence:** [1..1] **Length:** 16 **Example:** 10016
INDEX: 2.192 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++TwnNm	**Name:** **Town Name** **ISO Description:** Name of a built-up area, with defined boundaries, and a local government. **XML Tag:** <TwnNm> **Occurrence:** [1..1] **Length:** 35 **Example:** New York
INDEX: 2.195 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr	**Name:** **Country Sub Division** **ISO Description:** Identifies a subdivision of a country such as state, region, county. **Product Usage:** Identifies the state (could include full name or two character state abbreviation). **XML Tag:** <CtrySubDvsn>

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Element	Details	
++++CtrySubDvsn	**Occurrence:**	[1..1]
	Length:	35
	Example:	New York
INDEX: 2.196 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 2.197 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 2.198 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage:	This element is used on a conditional basis for Identification of any other specific identifier of the ultimate sender.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 2.199 **Choice:** {Or CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++OrgId	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]

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Element	Details	
INDEX: 2.201 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++OrgId +++++LEI	**Name:**	**LEI**
	ISO Description:	Legal entity identification as an alternate identification for a party.
	Product Usage:	Optional legal entity identifier when the referenced party is not a consumer.
	XML Tag:	<LEI>
	Occurrence:	[1..1]
	RegEx:	[A-Z0-9]{18,18}[0-9]{2,2}
	Length:	20
	Rules:	Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure.
	Example:	54930084UKLVMY22DS16
INDEX: 2.208 **Choice:** Or} CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId	**Name:**	**Private Identification**
	ISO Description:	Unique and unambiguous identification of a person, for example a passport.
	XML Tag:	<PrvtId>
	Occurrence:	[1..1]
INDEX: 2.214 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr	**Name:**	**Other**
	ISO Description:	Unique identification of a person, as assigned by an institution, using an identification scheme.
	XML Tag:	<Othr>
	Occurrence:	[0.. unbound ed]
INDEX: 2.215 CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a person.
	Product Usage:	Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.)
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	35
	Example:	MaxMustermann_1705
INDEX: 2.237 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	**Name:**	**Credit Transfer Transaction**
	ISO Description:	Payment processes required to transfer cash from the debtor to the creditor.
	XML Tag:	<CdtTrfTx>

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Element	Details	
	Occurrence:	[1..1]
INDEX: 2.238 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId	**Name:**	**Payment Identification**
	ISO Description:	Set of elements used to reference a payment instruction.
	XML Tag:	<PmtId>
	Occurrence:	[1..1]
INDEX: 2.239 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId ++++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	Product Usage:	For a Zelle RFP, this field must carry the Zelle Customer Event ID. For all other RFPs, this must be equal to the Payment Information ID.
	XML Tag:	<InstrId>
	Occurrence:	[0..1]
	Format:	see description for PaymentInformationIdentification
	Length:	35
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 2.240 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId ++++EndToEndId	**Name:**	**End To End Identification**
	ISO Description:	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.
	Product Usage:	The identifier is assigned by the sender of the Request for Payment and known by both the sender and receiver. The end-to-end identification must be passed on throughout the entire end-to-end chain. The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction from the Creditor to the Debtor. It can be included in several messages related to the transaction.
	XML Tag:	<EndToEndId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	If the end-user does not provide a reference number for an RFP, TCH recommends the use of 'NOREF' within the End To

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Element	Details	
		End ID field.
	Example:	E2E-Ref001
INDEX: 2.242 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf	**Name:**	**Payment Type Information**
	ISO Description:	Set of elements used to further specify the type of transaction.
	XML Tag:	<PmtTpInf>
	Occurrence:	[1..1]
INDEX: 2.244 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++SvcLvl	**Name:**	**Service Level**
	ISO Description:	Agreement under which or rules under which the transaction should be processed.
	XML Tag:	<SvcLvl>
	Occurrence:	[1..1]
INDEX: 2.245 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++SvcLvl +++++Cd	**Name:**	**Code**
	ISO Description:	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
	Product Usage:	The Service level of the transaction. 'SDVA' means Payment must be executed with same day value to the creditor (for RTP this will be done in seconds).
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Expected value of 'SDVA'
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.
	Note(s):	This is a mandatory ISO field required for the message type, but not used by RTP.
	Example:	SDVA
	Permitted Codes	
	SDVA	SameDayValue
INDEX: 2.247 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++LclInstrm	**Name:**	**Local Instrument**
	ISO Description:	User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
	Product Usage:	Identifies the type of the payment initiated by Sender of the message. This element also indicates whether the payment initiation origin from a

Element	Details	
		- domestic customer - Third Party Provider (intermediary) or - ZELLE.
	XML Tag:	<LclInstrm>
	Occurrence:	[1..1]
	Note(s):	Only Proprietary element is allowed.
INDEX: 2.249 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++LclInstrm +++++Prtry	**Name:**	**Proprietary**
	ISO Description:	Specifies the local instrument, as a proprietary code.
	Product Usage:	Identifies the origination condition of the instruction so as to allow the instructed agent to properly process the transaction.
	XML Tag:	<Prtry>
	Occurrence:	[1..1]
	Length:	35
	Example:	STANDARD
	Permitted Codes	
	INTERMEDIARY	Request for Payment sent through a Payment Service Provider (domestic) – one of “Ultimate Debtor” or “Ultimate Creditor” must be present.
	STANDARD	Standard RTP Request for Payment
	ZELLE	Instruction originated as a Zelle Request for Payment
INDEX: 2.250 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++CtgyPurp	**Name:**	**Category Purpose**
	ISO Description:	Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.
	XML Tag:	<CtgyPurp>
	Occurrence:	[1..1]
	Note(s):	Only element Proprietary is allowed
INDEX: 2.252 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++CtgyPurp	**Name:**	**Proprietary**
	ISO Description:	Category purpose, in a proprietary form.
	Product Usage:	Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI.
	XML Tag:	<Prtry>
	Occurrence:	[1..1]

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Element	Details
+++++Prtry	**Length:** 35 **Note(s):** This field indicates whether the Sender is a consumer or a business. This field will assist Member FIs in identifying whether the sender of the message is a consumer or business. Note, intermediated transactions that are submitted by a PSP on behalf of an end customer must carry the entity type of the PSP (which should be "BUSINESS"). **Example:** CONSUMER
	Permitted Codes **BUSINESS** Business initiated Request for Payment **CONSUMER** Consumer initiated Request for Payment
INDEX: 2.253 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtCond	**Name: Payment Condition** **ISO Description:** Conditions for the execution of the payment. **XML Tag:** <PmtCond> **Occurrence:** [0..1]
INDEX: 2.254 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtCond ++++AmtModAllwd	**Name: Amount Modification Allowed** **ISO Description:** Indicates if the debtor is allowed to pay a different amount then the requested amount. **Product Usage:** Indicator if the exact amount indicated in Instructed Amount must be paid, or if under/over payment is permitted. true - Amount may be modified by the Debtor false - Amount of payment must equal the Instructed Amount **XML Tag:** <AmtModAllwd> **Occurrence:** [1..1] **Note(s):** The system does not validate that the payment made matches the Instructed Amount if the Creditor FI indicates 'false'.
INDEX: 2.255 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtCond ++++EarlyPmtAllwd	**Name: Early Payment Allowed** **ISO Description:** Indicates if the debtor is allowed to pay before the requested execution date. **Product Usage:** Indicator if payment can be made prior to the Requested Execution Date. true - Payment may be made any time before or on the Requested Execution Date false – Payment may not be made any time before the requested Execution Date. **XML Tag:** <EarlyPmtAllwd> **Occurrence:** [1..1] **Note(s):**The value of 'false' should not be used in RTP. If Early Payment Allowed element is used, the value should always be set to 'true' by the sending participant. The system does not validate that the payment is made on the Requested Execution Date if the Creditor FI indicates'false'. If a participant receives a value of 'false' in this field, the transaction should not be rejected, and the participant should interpret the value as 'true'.
INDEX: 2.261	**Name: Guaranteed Payment Requested**

Element	Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtCond ++++GrntedPmtReqd	**ISO Description:** Indicates if a payment guarantee is requested, assuming a payment guarantee contract exists between the different actors. **Product Usage:** Mandatory field to indicate whether a guaranteed payment is requested. true - The Creditor requests a payment guarantee if the Debtor schedules a payment. talse - The Creditor does not request a payment guarantee if the Debtor schedules a payment. **XML Tag:** <GrntedPmtReqd> **Occurrence:** [1..1] **Note(s):**For Guaranteed Payment Request, the value 'true' should not be used in RTP. If a Receiving bank receives a value of 'true' in this field, the transaction should not be rejected, the participant should interpret the value as 'false'. For future use, If a guaranteed payment is requested, and the Debtor schedules a payment, the Debtor FI must indicate whether they are guaranteeing that the payment will be sent in the Payment Conditions / Guaranteed Payment field of the Response to Request for Payment (pain.014) message. RTP does not validate or guarantee that a transaction is actually sent on the indicated date if a guaranteed payment is indicated by the Debtor FI in the Response to Request for Payment (pain. 014) message.
INDEX: 2.262 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Amt	**Name: Amount** **ISO Description:** Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. **XML Tag:** <Amt> **Occurrence:** [1..1]
INDEX: 2.263 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Amt ++++InstdAmt	**Name: Instructed Amount** **ISO Description:** Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. **Product Usage:** The amount of money the sender of the Request for Payment message requests to be paid by the receiver of the message. Attribute is the currency code of amount. **XML Tag:** <InstdAmt> **Occurrence:** [1..1] **Rule(s):** Amount must comply with the scheme rules. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if: - The value of the request is less than or equal to zero - The value is greater than supported by the ISO definition for the maximum number of digits - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition **Note(s):** RTP only supports USD and the maximum decimal digits are two.

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Element	Details	
	Example:	310.5
	Frac Digits:	2
	Total Digits:	18
INDEX: 2.264	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Currency must be a currency that is supported by RTP (US Dollar).
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if: - The currency code is not valid
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 2.269 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++ChrgBr	**Name:**	**Charge Bearer**
	ISO Description:	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	Product Usage:	There will be no charging for RTP payments. Hence, 'SLEV' will be used in this field, which indicates that a service level agreement determines how charges are to be applied. RTP Rules will serve as the agreement and will specify no charging
	XML Tag:	<ChrgBr>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Expected value of 'SLEV'. Others values are not supported as charges are applied external to RTP.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Charge Bearer Code is not valid.
	Note(s):	This is a mandatory ISO field and must be populated, but it is not used by RTP.
	Example:	SLEV
	Permitted Codes	
	SLEV	FollowingServiceLevel

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Element	Details	
INDEX: 2.585 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt	**Name:**	**Creditor Agent**
	ISO Description:	Financial institution servicing an account for the creditor.
	Product Usage:	This is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.
	XML Tag:	<CdtrAgt>
	Occurrence:	[1..1]
INDEX: 2.586 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.588 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.592 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Identifier of the Creditor FI that is sending the Request for Payment. If the Creditor Account is a token, this may be a token Routing and Transit Number.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number. This routing and transit number will also be used by the Receiving FI for routing purposes when creating any subsequent payment and non-payment messages (e.g, Credit Transfer).
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Sender is not authorized to send this business message (reason code 'AG03') - Agent is signed-off (reason code '9934') - Agent is suspended (reason code '9946') - the sender of the message is not authorized to submit messages on behalf of this agent (reason code 'DS0H')

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Element	Details	
		Reject with admi.002 (650) if Routing and Transit number is not included in the RTP routing database.
	Example:	11400223
INDEX: 2.649 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr	**Name:**	**Creditor**
	ISO Description:	Party to which an amount of money is due.
	Product Usage:	The party (Receiver) that receives payment from the Debtor / Sender.
	XML Tag:	<Cdtr>
	Occurrence:	[1..1]
INDEX: 2.650 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage:	Creditor Name
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
	Example:	Creditor Name
INDEX: 2.651 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.660 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 2.661 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]

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Element	Details
++++PstlAdr +++++BldgNb	**Length:** 16 **Note(s):** This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. **Example:** 45
INDEX: 2.666 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++PstCd	**Name: Post Code** **ISO Description:** Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. **XML Tag:** <PstCd> **Occurrence:** [1..1] **Length:** 16 **Example:** 10016
INDEX: 2.667 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++TwnNm	**Name: Town Name** **ISO Description:** Name of a built-up area, with defined boundaries, and a local government. **XML Tag:** <TwnNm> **Occurrence:** [1..1] **Length:** 35 **Example:** New York City
INDEX: 2.670 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++CtrySubDvsn	**Name: Country Sub Division** **ISO Description:** Identifies a subdivision of a country such as state, region, county. **Product Usage:** Identifies the state (could include full name or two character state abbreviation). **XML Tag:** <CtrySubDvsn> **RegEx:** [A-Z]{2,2} **Occurrence:** [1..1] **Length:** 35 **Example:** New York
INDEX: 2.671 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++Ctry	**Name: Country** **ISO Description:** Nation with its own government. **XML Tag:** <Ctry> **Occurrence:** [1..1] **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US

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Element	Details
INDEX: 2.672 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++AdrLine	**Name:** **Address Line** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text. **XML Tag:** <AdrLine> **Occurrence:** [0..1] **Length:** 70 **Note(s):** Only one occurrence of this field is permitted and it is to be used as an "Address Line 2". When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name. **Example:** c/o The Clearing House
INDEX: 2.673 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a party. **Product Usage:** Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available. **XML Tag:** <Id> **Occurrence:** [0..1]
INDEX: 2.674 **Choice:** {Or CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 2.676 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId ++++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [0..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 2.683 **Choice:** Or} CdtrPmtActvtnReq	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport.

Element	Details
+PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId	**XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.684 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth	**Name:** **Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]
INDEX: 2.685 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++BirthDt	**Name:** **Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28
INDEX: 2.687 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++CityOfBirth	**Name:** **City Of Birth** **ISO Description:** City where a person was born. **XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. **Example:** City ABC
INDEX: 2.688 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr	**Name:** **Country Of Birth** **ISO Description:** Country where a person was born. **XML Tag:** <CtryOfBirth> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2}

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Element	Details
++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++CtryOfBirth	**Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US
INDEX: 2.696 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++CtctDtls	**Name:** **Contact Details** **ISO Description:** Set of elements used to indicate how to contact the party. **XML Tag:** <CtctDtls> **Occurrence:** [0..1]
INDEX: 2.699 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++CtctDtls +++++PhneNb	**Name:** **Phone Number** **ISO Description:** Collection of information that identifies a phone number, as defined by telecom services. **Product Usage:** This element is used to provid contact information for the Creditor in case the Debtor needs to contact the Creditor directly regarding questions related to the Request for Payment. **XML Tag:** <PhneNb> **Occurrence:** [0..1] **RegEx:** \+[0-9]{1,3}-[0-9()+\-]{1,30} **Example:** +1-555-123-4567 +1-5551234567
INDEX: 2.711 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct	**Name:** **Creditor Account** **ISO Description:** Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. **XML Tag:** <CdtrAcct> **Occurrence:** [1..1]
INDEX: 2.712 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct ++++Id	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification for the account between the account owner and the account servicer. **XML Tag:** <Id> **Occurrence:** [1..1]
INDEX: 2.714	**Name:** **Other**

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Element	Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct ++++Id +++++Othr	**ISO Description:** Unique identification of an account, as assigned by the account servicer, using an identification scheme. **Product Usage:** Unique identification of an account, as assigned by the Creditor FI. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 2.715 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct ++++Id +++++Othr ++++++Id	**Name: Identification** **ISO Description:** Identification assigned by an institution. **Product Usage:** Identification of the account, this could be a tokenized account number or an account number in the clear. **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 34 **Example:** 120001795121990099
INDEX: 2.730 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr	**Name: Ultimate Creditor** **ISO Description:** Ultimate party to which an amount of money is due. **Product Usage:** Ultimate Creditor may only be used when Local Instrument / Proprietary code is set to “INTERMEDIARY” or “Zelle”. These fields should only be used when sending a Credit Transfer to an account holder of a Payment Services Provider (PSP). If the Credit Transfer is being sent in response to a Request for Payment in which Ultimate Creditor was included, the Debtor FI must include the Ultimate Creditor information from the Request for Payment. **XML Tag:** <UltmtCdtr> **Occurrence:** [0..1]
INDEX: 2.731 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Nm	**Name: Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **XML Tag:** <Nm> **Occurrence:** [1..1] **Length:** 140
INDEX: 2.732 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr	**Name: Postal Address** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services. **XML Tag:** <PstlAdr> **Occurrence:** [0..1] **Rule(s):** Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.

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Element	Details	
INDEX: 2.741 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 2.742 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45, Apt. 203
INDEX: 2.747 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 2.748 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	Chicago
INDEX: 2.751 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>

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Element	Details
++++PstlAdr +++++CtrySubDvsn	**Occurrence:** [1..1] **Length:** 35 **Example:** Illinois
INDEX: 2.752 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++Ctry	**Name:** **Country** **ISO Description:** Nation with its own government. **XML Tag:** <Ctry> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2} **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US
INDEX: 2.753 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++AdrLine	**Name:** **Address Line** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services, presented in free format text. **XML Tag:** <AdrLine> **Occurrence:** [0..1] **Length:** 70 **Note(s):** Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name. **Example:** c/o The Clearing House
INDEX: 2.754 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a party. **Product Usage:** This element is used on a conditional basis for Identification of any other specific identifier of the ultimate recipient. **XML Tag:** <Id> **Occurrence:** [0..1] **Note(s):** Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 2.755 **Choice:** {Or CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]

Element	Details
+++++OrgId	
INDEX: 2.757 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++OrgId ++++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 2.764 **Choice:** Or} CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++PrvtId	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 2.770 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr	**Name:** **Other** **ISO Description:** Unique identification of a person, as assigned by an institution, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [0..1]
INDEX: 2.771 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr +++++++Id	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a person. **Product Usage:** Specific Identifier for the Ultimate Creditor within the Creditor's system of record (e.g. username, account name/ID, email address, etc.). **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 35
INDEX: 2.792	**Name:** **Instruction For Creditor Agent**

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Element	Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++InstrForCdtrAgt	**ISO Description:** Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. **Product Usage:** The Instruction for Creditor Agent is used to either: a) inform the Creditor FI about the usage of tokenized account information (STE functionality) b) provide the Sender Identification of a Zelle Request for Payment (Local Instrument 'ZELLE'). **XML Tag:** <InstrForCdtrAgt> **Occurrence:** [0..5] **Rule(s):** For Zelle initated Request for Payment the Instruction for Creditor Agent with code 'RECI' is mandatory. **Note(s):** The code VLTK can be used up to 3 times to allow all the validation data to be provided.
INDEX: 2.793 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++InstrForCdtrAgt ++++Cd	**Name: Code** **ISO Description:** Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent. **Product Usage:** Either the code VLTK, PRTK, TOKN, RECI, TK04 to TK08 are used to differentiate the information provided in the Instruction Information field. VLTK used for 'Validation Token', PRTK used for 'Sender Token Requested' and TOKN used for 'Token Information' Codes 'TK04' to 'TK08' are used for different Token control information that may be passed to the Receiving Participant as additional information to impact its decision to accept or reject the transaction RECI used for 'Sender Identification of a Zelle payment' **XML Tag:** <Cd> **Occurrence:** [1..1] **Length:** 4 **Rule(s):** Only specified valid codes (according code list) are expected. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if Instruction Code is not valid. Reject with code '9954' in Message Status Report (pacs.002) if Local Instrument is 'ZELLE' and code 'RECI' is not present. **Example:** TOKN
	Permitted Codes **TKXP** Token Expired **TKCM** Counterparty Mismatch **TKVE** Token Value Limit Breach **TKSG** Single Use Token Already Used **TKSP** Token Suspended Status **PRTK** Sender Token Requested

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Element	Details
	Permitted Codes
	RECI Receiver Information (related to ZELLE)
	TOKN Token Information
	VLTK Token Validation Information
INDEX: 2.794 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++InstrForCdtrAgt ++++InstrInf	**Name:** **Instruction Information** **ISO Description:** Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community. **Product Usage:** Information about the necessary data. For code 'TOKN' - The Receiving Participant will always receive a real account numbers in the account field, and receive the token used in the message in this field if a token was used. For code 'VLTK' - Supports the optional additional validation methods in conjunction with the token, e.g., B2B cypher, device ID, cryptograms, etc. This information will be used up to 3 times. For code 'PRTK' - Include code 'PRTK' if a token is requested for the sender's Account. For code 'RECI' - provide Sender Identification for Zelle payment. For codes 'TKXP' to 'TKSP' the description of the code has to be provided (see details under Note). **XML Tag:** <InstrInf> **Occurrence:** [1..1] **Length:** 140 **Note(s):** The following fixed texts are used for codes: - TKXP - 'Token found but with expired status.' - TKCM - 'Token found with counterparty mismatch.' - TKVE - 'Token found with dollar limit rule violation.' - TKSG - 'Single Use Token already used.' - TKSP - 'Token found with invalid or negative status.'
INDEX: 2.861 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf	**Name:** **Related Remittance Information** **ISO Description:** Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. **Product Usage:** This element will be used if a remittance advice has been sent (remt.001) by the creditor or for identifying the external location of the remittance information if the remt.001 is not being used. **XML Tag:** <RltdRmtInf> **Occurrence:** [0..1]
INDEX: 2.862 CdtrPmtActvtnReq +PmtInf	**Name:** **Remittance Identification** **ISO Description:** Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent

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Element	Details	
++CdtTrfTx +++RltdRmtInf ++++RmtId		separately from the payment instruction, such as a remittance advice.
	Product Usage:	Used to provide an identifier associated with the Message Sender of the pain.013 (Creditor). Remittance Advice: Information ID used to identify the separate remittance advice (remt.001) sent by the Creditor.
	XML Tag:	<RmtId>
	Occurrence:	[0..1]
	Length:	35
	Rule(s):	This element may be used if a separate Remittance Advice (remt.001) message is sent related to this Requset for Payment. Reference in this element, if used, must be identical to the reference provided in the Remittance Advice message (field Remittance Identification). RTP will not validate the information provided in this field, but will pass on this data to the next party in the Payment chain.
	Note(s):	The reference provided in the remittance advice message (Remittance Identification) will validate the linkage to this element, and must be the original reference provided in the separate remittance advice message (remt.001).
	Example:	20171112INFOABCD
INDEX: 2.863 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf ++++RmtLctnDtls	**Name:**	**Remittance Location Details**
	ISO Description:	Set of elements used to provide information on the location and/or delivery of the remittance information.
	XML Tag:	<RmtLctnDtls>
	Occurrence:	[0..1]
INDEX: 2.864 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf ++++RmtLctnDtls +++++Mtd	**Name:**	**Method**
	ISO Description:	Method used to deliver the remittance advice information.
	XML Tag:	<Mtd>
	Occurrence:	[1..1]
	Length:	4
	Example:	URID
	Permitted Codes	
	EMAL	EMail
	URID	UniformResourceIdentifier
INDEX: 2.865 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf	**Name:**	**Electronic Address**
	ISO Description:	Electronic address to which an agent is to send the remittance information.
	Product Usage:	Email address where Remittance Information was sent.
	XML Tag:	<ElctrncAdr>

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Element	Details	
++++RmtLctnDtls +++++ElctrncAdr	**Occurrence:**	[0..1]
	Length:	2048
	Example:	first.name@address.com
INDEX: 2.890 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf	**Name:**	**Remittance Information**
	ISO Description:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
	XML Tag:	<RmtInf>
	Occurrence:	[0..1]
INDEX: 2.891 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Ustrd	**Name:**	**Unstructured**
	ISO Description:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
	Product Usage:	Unstructured 140 character field for additional remittance related information.
	XML Tag:	<Ustrd>
	Occurrence:	[0..1]
	Length:	140
	Example:	Unstructured Information
INDEX: 2.892 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd	**Name:**	**Structured**
	ISO Description:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
	Product Usage:	Structured Remittance Information for additional information on Amounts (e.g discount, full) and/or Creditor Reference Information.
	XML Tag:	<Strd>
	Occurrence:	[0..1]
INDEX: 2.936 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt	**Name:**	**Referred Document Amount**
	ISO Description:	Provides details on the amounts of the referred document.
	Product Usage:	The element Referred Document Amount is used for the ability to show specific amounts referred either from the Creditor or Debtor (including their FIs).
	XML Tag:	<RfrdDocAmt>
	Occurrence:	[0..1]
	Note(s):	At this point only discounted amounts are used under the element Discount Applied Amount.
INDEX: 2.939	**Name:**	**Discount Applied Amount**

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Element	Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt	**ISO Description:** Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor. **Product Usage:** The element Referred Document Amount is used for the ability to show a discounted amount. Discounted Applied Amount field used to relay the discounted amount. Use of new proprietary codes will also allow multiple iterations. **XML Tag:** <DscntApldAmt> **Occurrence:** [0..3] **Rule(s):** If type code 'DSCT' is present the code 'FULL' must be also present. **Reason Code(s):** Reject with code '9953' in Message Status Report (pacs.002) if code 'DSCT' is present without code 'FULL'. **Note(s):** See section “Referred Document Amount Usage in RTP Request for Payment Messages.
INDEX: 2.940 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt +++++++Tp	**Name: Type** **ISO Description:** Specifies the type of the amount. **Product Usage:** The Type identifies which discount is applied. Under the element Proprietary new codes for the info of - discounted amount (DSCT) - full amount payable (FULL) are used until these codes are included in the ISO code list. **XML Tag:** <Tp> **Occurrence:** [1..1]
INDEX: 2.942 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt +++++++Tp ++++++++Prtry	**Name: Proprietary** **ISO Description:** Specifies the amount type, in a free-text form. **XML Tag:** <Prtry> **Occurrence:** [1..1] **Length:** 4 **Note(s):** See chapter 'Details regarding Referred document Amount Usage' above for more details. **Example:** FULL
	Permitted Codes **DSCT** Discounted Amount – used to reflect the amount of a discount already offered in the requested amount **FULL** Full amount payable according to contract
INDEX: 2.943 CdtrPmtActvtnReq	**Name: Amount** **ISO Description:** Amount of money, which has been typed.

Element	Details	
+PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt +++++++Amt	**XML Tag:**	<Amt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Example:	6284
	Frac Digits:	2
	Total Digits:	18
INDEX: 2.944	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar

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9.1.4 Referred Document Amount Usage in RTP Request for Payment Messages

The RTP® Request for Payment (pain.013) message allows for up to three amounts to be present in the message. The amount that is being requested, and which will be displayed as the requested amount to the recipient, should be placed in the Instructed Amount field. Additionally, two occurrences of Referred Document Amount / Discount Applied Amount fields and their respective codes can be used to communicate additional amount information to the message recipient. Usage of these fields and codes are defined in this section. The available amount types include the following:

- DSCT – Discount amount
- FULL – Full amount

In commercial use cases, Discount Amount and Full Amount must be used in conjunction. Discounted amount should be used to show that the Instructed Amount field includes a discount for the indicated amount. The recipient is entitled to this discount at least until the indicated Requested Execution Date or Requested Execution Date Time, whichever is present. If the discount expires with the Requested Execution Date, the sender should send an RFP Expiration message (camt.056) upon the expiration of the discount. Whenever Discount Amount is present, a second occurrence of Referred Document Amount with the Type 'FULL' must also be included.

Full amount should be used to carry the gross amount of the request. In commercial use cases, the Instructed Amount, plus the Discount Amount, will equal the Full Amount.

In consumer use cases, Discount amount should not be used. Full amount should be used to carry the full (or statement) value of the debt/invoice/transaction for which this RFP is being sent.

Commercial use case example:

Company A sends an RFP to Company B for $11,500 for Invoices X, Y, and Z, which have a gross amount of $11,600.

- Invoice X has a gross amount of $5,000 and is eligible for a $100 discount due to trading terms.
- Invoice Y has a gross amount of $4,100 and is not eligible for any discount.
- Invoice Z has a gross amount of $2,500 and is not eligible for any discount.

In the RFP, Company A includes the following amounts:

- Instructed Amount = $11,500
- Referred Document Amount, Type FULL = $11,600
- Referred Document Amount, Type DSCT = $100

Optionally, Company A provides detailed information about each invoice in a Remittance Advice (remt.001) message.

Consumer use case example:

On March 1, Biller A sends an RFP to Consumer for a statement for the previous statement period that has a balance of $1,500 and a minimum amount due of $200. The Instructed Amount includes the value $200 and the 'FULL' amount includes the value $1,500.

8.2 Response to Request for Payment – pain.014.001.07

8.2.1 Scope

The Response to Request for Payment message is used to provide a business response to a Request for Payment (pain.013) message in two scenarios:

- The Debtor schedules a payment for a future date/time; or
- The Debtor FI renders the Request for Payment unpayable prior to the Expiry Date included in the original request.

If the Debtor has scheduled a payment for a future date/time, the Response to Request for Payment message is sent with the status ACTC, and includes details regarding the conditions of the payment (ie. date/time and amount of the scheduled payment, guaranteed payment indicator).

The Debtor FI may render the Request for Payment unpayable prior to the Expiry Date included in the original request for a number of reasons (e.g. account is closed while RFP is still unpaid, account holder indicates payment will not be made). In this case, the Response to Request for Payment message is sent with the status RJCT with a reason code indicating the reason for the rejection.

In either case, the Creditor FI must respond to the Response to Request for Payment Message with a Message Status Report indicating whether or not the pain.014 was successfully processed.

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8.2.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	CdtrPmtActvtnReqStsRpt	Creditor Payment Activation Request Status Report V07	[1..1]		
1.0	**GrpHdr**	Group Header	[1..1]		
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	19	M
1.3	**InitgPty**	Initiating Party	[1..1]		M
1.4	**Id**	Identification	[1..1]		M
1.5	**OrgId**	Organisation Identification	[1..1]		M
1.6	**Othr**	Other	[1..1]		M
1.7	**Id**	Identification	[1..1]	9	M
2.0	**OrgnlGrpInfAndSts**	Original Group Information And Status	[1..1]		M
2.1	**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
2.2	**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
2.3	**OrgnlCreDtTm**	Original Creation Date Time	[1..1]	19	M
2.4	**OrgnlNbOfTxs**	Original Number Of Transactions	[1..1]	1	M
3.0	**OrgnlPmtInfAndSts**	Original Payment Information And Status	[1..1]		M
3.1	**OrgnlPmtInfId**	Original Payment Information Identification	[1..1]	35	M
3.2	**TxInfAndSts**	Transaction Information And Status	[1..1]		M
3.3	**TxSts**	Transaction Status	[1..1]	4	M
3.4	**StsRsnInf**	Status Reason Information	[0..1]		C
3.5	**Rsn**	Reason	[1..1]		M
3.6	{Or **Cd**	Code	[1..1]	4	M
3.7	Or} **Prtry**	Proprietary	[1..1]	4	M
3.8	**AddtlInf**	Additional Information	[0..1]	105	O
3.9	**PmtCondSts**	Payment Condition Status	[0..1]		O
3.10	**AccptdAmt**	Accepted Amount	[1..1]	18	M
3.11	*Ccy*	Currency	[required]	3	
3.12	**GrntedPmt**	Guaranteed Payment	[1..1]	5	M
3.13	**EarlyPmt**	Early Payment	[1..1]	5	M
3.14	**OrgnlTxRef**	Original Transaction Reference	[1..1]		M
3.15	**Amt**	Amount	[0..1]		C
3.16	**InstdAmt**	Instructed Amount	[1..1]	18	M
3.17	*Ccy*	Currency	[required]	3	M
3.18	**ReqdExctnDt**	Requested Execution Date	[1..1]		M
3.19	{Or **Dt**	Date	[1..1]	10	M
3.20	Or} **DtTm**	Date Time	[1..1]	19	M
3.21	**CdtrAgt**	Creditor Agent	[1..1]		M
3.22	**FinInstnId**	Financial Institution Identification	[1..1]		M
3.23	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.24	**MmbId**	Member Identification	[1..1]	9	M
3.25	**Cdtr**	Creditor	[1..1]		M
3.26	**Nm**	Name	[1..1]	140	M
3.27	**Id**	Identification	[0..1]		C
3.28	{Or **OrgId**	Organisation Identification	[1..1]		C
3.29	**LEI**	LEI	[0..1]	20	C
3.30	Or} **PrvtId**	Private Identification	[1..1]		M
3.31	**DtAndPlcOfBirth**	Date And Place Of Birth	[1..1]		M
3.32	**BirthDt**	Birth Date	[1..1]	10	M
3.33	**CityOfBirth**	City Of Birth	[1..1]	35	M

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
3.34	**CtryOfBirth**	Country Of Birth	[1..1]	2	M

8.2.3 Detail Message Field Description

Element	Details	
CdtrPmtActvtnReqStsRpt	**Name:**	**Creditor Payment Activation Request Status Report V07**
	ISO Description:	The CreditorPaymentActivationRequestStatusReport message is sent by a party to the next party in the creditor payment activation request chain. It is used to inform the latter about the positive or negative status of a creditor payment activation request (either single or file).
	Product Usage:	This message type is used to provide a business response to a Request for Payment (pain.013).
	XML Tag:	<CdtrPmtActvtnReqStsRpt>
	Occurrence:	[1..1]
INDEX: 1.0 CdtrPmtActvtnReqStsRpt +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 CdtrPmtActvtnReqStsRpt +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
	Product Usage:	Assigned by the Instructing Agent (Debtor FI). The Instructing Agent (Debtor FI) must ensure uniqueness of this message identification.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of the Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification.
	Reason Code(s):	If structural validation fails, reject with code '650' in Administration Advice message (admi.002).
	Example:	M20171112123456789O1BRFP00000000014

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Element	Details	
INDEX: 1.2 CdtrPmtActvtnReqStsRpt +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the status report was created by the instructing party.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:05:00
INDEX: 1.3 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty	**Name:**	**Initiating Party**
	ISO Description:	Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.
	Product Usage:	This is the Instructing Agent (Debtor FI) that initiates the Response to Request for Payment.
	XML Tag:	<InitgPty>
	Occurrence:	[1..1]
	Note(s):	In the interbank space (Debtor FI to Creditor FI) only element Identification/OrganisationIdentification is allowed.
INDEX: 1.4 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	XML Tag:	<Id>
	Occurrence:	[1..1]
INDEX: 1.5 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty +++Id ++++OrgId	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]
INDEX: 1.6 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty	**Name:**	**Other**
	ISO Description:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
	XML Tag:	<Othr>
	Occurrence:	[1..1]

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Element	Details	
+++Id ++++OrgId +++++Othr		
INDEX: 1.7 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.
	Product Usage:	Instructing Agent (Debtor FI) Identification.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be: - Identical to the Member Identification of the Instructed Agent (Debtor FI) of the original Request for Payment (pain.013) message - A valid 9 character valid Routing and Transit Number
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database. Reject with Message Status Report (pacs.002) if: - Sender is not authorized to send this specific message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Example:	123456789
INDEX: 2.0 CdtrPmtActvtnReqStsRpt +OrgnlGrpInfAndSts	**Name:**	**Original Group Information And Status**
	ISO Description:	Original group information concerning the group of transactions, to which the status report message refers to.
	XML Tag:	<OrgnlGrpInfAndSts>
	Occurrence:	[1..1]
INDEX: 2.1 CdtrPmtActvtnReqStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgId	**Name:**	**Original Message Identification**
	ISO Description:	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	Product Usage:	The Original Message ID of the Request for Payment (pain.013).
	XML Tag:	<OrgnlMsgId>
	Occurrence:	[1..1]

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Element	Details	
	Length:	35
	Example:	M20171112021200201O1BRFP00000000013
INDEX: 2.2 CdtrPmtActvtnReqStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgNmId	**Name:**	**Original Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage:	Specifies the original message, which is a pain.013 in all cases.
	XML Tag:	<OrgnlMsgNmId>
	Occurrence:	[1..1]
	Length:	35
	Rule(s):	Expected values is pain.013.001.07
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	Example:	pain.013.001.07
	Permitted Codes	
	pain.013.001.07	Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 2.3 CdtrPmtActvtnReqStsRpt +OrgnlGrpInfAndSts ++OrgnlCreDtTm	**Name:**	**Original Creation Date Time**
	ISO Description:	Date and time at which the original message was created.
	Product Usage:	The Creation Date Time from the original pain.013 message.
	XML Tag:	<OrgnlCreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:00
INDEX: 2.4 CdtrPmtActvtnReqStsRpt +OrgnlGrpInfAndSts ++OrgnlNbOfTxs	**Name:**	**Original Number Of Transactions**
	ISO Description:	Number of individual transactions contained in the original message.
	XML Tag:	<OrgnlNbOfTxs>
	Occurrence:	[1..1]
	RegEx:	[1]{1,1}
	Length:	1
	Rule(s):	Expected value is 1.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if value is > '1'.

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Element	Details	
	Example:	1
INDEX: 3.0 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts	**Name:**	**Original Payment Information And Status**
	ISO Description:	Information concerning the original payment information, to which the status report message refers.
	XML Tag:	<OrgnlPmtInfAndSts>
	Occurrence:	[1..1]
INDEX: 3.1 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++OrgnlPmtInfId	**Name:**	**Original Payment Information Identification**
	ISO Description:	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
	Product Usage:	The Payment Information Identification for which this message is the response (i.e. the Payment Information Identification for the pain.013).
	XML Tag:	<OrgnlPmtInfId>
	Occurrence:	[1..1]
	Length:	35
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 3.2 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts	**Name:**	**Transaction Information And Status**
	ISO Description:	Provides information on the original transactions to which the status report message refers.
	XML Tag:	<TxInfAndSts>
	Occurrence:	[1..1]
INDEX: 3.3 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++TxSts	**Name:**	**Transaction Status**
	ISO Description:	Specifies the status of a transaction, in a coded form.
	Product Usage:	Information about the status of the Request for Payment (pain.013), either: a) confirmation that payment has been scheduled for the date and amount provided in this message; or b) indication that the Request for Payment will not result in a payment from the Debtor.
	XML Tag:	<TxSts>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Only 'RJCT' or 'ACTC' is expected
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if invalid code.
	Note(s):	ACTC is used to indicate that a payment has been scheduled in response to the Request for Payment. RJCT is used to indicate that the Request for Payment will not result in a payment from the Debtor.
	Example:	RJCT

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Element	Details
	Permitted Codes
	ACTC AcceptedTechnicalValidation
	RJCT Rejected
INDEX: 3.4 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf	**Name:** **Status Reason Information** **ISO Description:** Provides detailed information on the status reason. **Product Usage:** The Status Reason Information is only provided in case of code 'RJCT' in element Transaction Status. **XML Tag:** <StsRsnInf> **Occurrence:** [0..1] **Rule(s):** If Reason/Code is equal to NARR, then AdditionalInformation must be present.
INDEX: 3.5 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++Rsn	**Name:** **Reason** **ISO Description:** Specifies the reason for the status report. **XML Tag:** <Rsn> **Occurrence:** [1..1] **Note(s):** Both the ISO reason codes and also proprietary codes are available. Only one proprietary code with the value '1100' (Any Other Reasons) is allowed. Additional information must be provided for the codes 'NARR' and '1100'.
INDEX: 3.6 **Choice:** {Or CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd	**Name:** **Code** **ISO Description:** Reason for the status, as published in an external reason code list. **Product Usage:** Reason code for the reject of the original instruction. **XML Tag:** <Cd> **Occurrence:** [1..1] **Length:** 4 **Note(s):** See the agreed Reason Codes for usage with pain.014 in the Appendix section. RTP will not restrict the existing available ISO codes. **Example:** AC06
	Permitted Codes
	AC06 Account specified is blocked, prohibiting posting of transactions against it.
	AG01 Transaction forbidden on this type of account (formerly NoAgreement)
	AG03 Transaction type not supported / authorized on this account
	AM09 Amount received is not the amount agreed or expected

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Element	Details
	Permitted Codes
	AM14 Transaction amount exceeds limits agreed between bank and client
	BE04 Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
	BE07 Specification of debtor's address, which is required for payment, is missing/not correct.
	CH11 CreditorIdentifierIncorrect - Customer indicates creditor is unknown
	CUST RequestedByCustomer - customer indicates payment will not be made
	DS04 OrderRejected - The order was rejected by the bank side (for reasons concerning content)
	MD07 End customer is deceased.
	NARR Reason is provided as narrative information in the additional reason information.
INDEX: 3.7 **Choice:** Or} CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	**Name: Proprietary** **ISO Description:** Reason for the status, in a proprietary form. **Product Usage:** Proprietary reason code for the reject of the original instruction (pain.013). **XML Tag:** <Prtry> **Occurrence:** [1..1] **Length:** 4 **Note(s):** See the agreed Reason Codes for usage with pain.014 in the Appendix section. RTP will not restrict the information provided in this field. **Example:** 1100
	Permitted Codes
	1100 Any Other Reasons - i.e. not covered by ISO reason codes.
INDEX: 3.8 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++AddtlInf	**Name: Additional Information** **ISO Description:** Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. **Product Usage:** Additional information for the following codes: - '1100' - Any Other Reasons - 'NARR' - Reason in narrative information **XML Tag:** <AddtlInf> **Occurrence:** [0..1] **Length:** 105

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Element	Details	
	Notes:	Until the following codes are added to the permitted code set, Participants may use NARR and include the code in "Additional Information: - NOAS: No answer from customer, payment option no longer available - ARDP: Customer indicates request has already been paid through another channel
	Rule(s):	Only applicable for reason codes '1100' – Any Other Reasons and 'NARR' - narrative information
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.
	Example:	Additional Information for reject reason
INDEX: 3.9 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++PmtCondSts	**Name:**	**Payment Condition Status**
	ISO Description:	Status related to the requested conditions for the execution of the payment.
	Product Usage:	If the Transaction Status is set to ACTC, the Payment Condition Status is used to provide information about the scheduled payment.
	XML Tag:	<PmtCondSts>
	Occurrence:	[0..1]
INDEX: 3.10 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++PmtCondSts ++++AccptdAmt	**Name:**	**Accepted Amount**
	ISO Description:	Amount accepted to be paid. Usage: May only be present when AmountModificationAllowed is present in the request.
	Product Usage:	Amount of the payment that has been scheduled.
	XML Tag:	<AccptdAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Note(s):	The system does not validate or confirm that the amount indicated is different from the amount of the original Request for Payment. Further, the system does not validatie that the amount indiciated is what is sent in the relevant future Credit Transfer (pacs.008).
	Example:	6545.56
	Frac Digits:	2
	Total Digits:	18

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INDEX: 3.11

Name: **Currency**

ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

XML Tag: <Ccy>

RegEx: [A-Z]{3,3}

Length: 3

Rule(s): The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of

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Element	Details	
		three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 3.12 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++PmtCondSts ++++GrntedPmt	**Name:**	**Guaranteed Payment**
	ISO Description:	Indicates if the DebtorAgent guarantees the payment, assuming a payment guarantee contract exists between the different actors.
	Product Usage:	Indicator of whether a payment guarantee request is granted or not. This indicator must be included if the original Request for Payment included a value of "true" in the "Payment Conditions / Guaranteed Payment Requested" field. true - The Debtor FI guarantees that an RTP Credit Transfer will be sent in the amount indicated on the date indicated in the Response to RFP message (i.e. Debtor FI will send the credit transfer even if the Debtor does not have sufficient funds to cover the payment). False - The Debtor FI does not guarantee that an RTP Credit Transfer will be sent in the amount indicated on the date indicated in the Response to RFP message (i.e. Debtor FI will only send the Credit Transfer if the Debtor has sufficient funds to cover the payment).
	XML Tag:	<GrntedPmt>
	Occurrence:	[1..1]
	Note(s):	For Guaranteed Payment Request, the value 'true' should not be used in RTP. If a participant receives a value of 'true' in this field, the transaction should not be rejected, the participant should interpret the flag as 'false'. RTP does not validate or guarantee that a transaction is actually sent on the indicated date if a guaranteed payment is indicated by the Debtor FI in the Response to Request for Payment (pain.014) message.
INDEX: 3.13 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++PmtCondSts ++++EarlyPmt	**Name:**	**Early Payment**
	ISO Description:	Indicates if the debtor will pay before the requested execution date.
	Product Usage:	Indicator if payment will be made prior to the Requested Execution Date. true - Payment will be made prior to the Requested Execution Date talse - Payment will be made on or after the Requested Execution Date / Date and Time.
	XML Tag:	<EarlyPmt>
	Occurrence:	[1..1]
	Note(s):	The value of 'false' should not be used in RTP. If Early Payment Allowed element is used, the value should always be set to 'true'. The system does not validate that the payment is made on the Requested Execution Date if the Creditor FI indicates 'false'.The date on which the payment is scheduled is carried in the Requested Execution Date below.
INDEX: 3.14 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts	**Name:**	**Original Transaction Reference**
	ISO Description:	Key elements used to identify the original transaction that is being referred to.
	XML Tag:	<OrgnlTxRef>
	Occurrence:	[1..1]

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Element	Details	
+++OrgnlTxRef		
INDEX: 3.15 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Amt	**Name:**	**Amount**
	ISO Description:	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	Product Usage:	This element is to be used if the amount from the original Request for Payments is different to the amount scheduled to be paid.
	XML Tag:	<Amt>
	Occurrence:	[0..1]
INDEX: 3.16 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Amt +++++InstdAmt	**Name:**	**Instructed Amount**
	ISO Description:	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.
	Product Usage:	Amount originally requested in the Instructed Amount field of the Request for Payment (pain.013).
	XML Tag:	<InstdAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Note(s):	The system does not validate or confirm that the amount indicated is different from the amount of the original Request for Payment. Further, the system does not validatie that the amount indiciated is what is sent in the relevant future Credit Transfer (pacs.008).
	Example:	284534
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.17	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

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Element	Details
	Example: USD
	Permitted Codes
	USD US Dollar
INDEX: 3.18 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++ReqdExctnDt	**Name:** **Requested Execution Date** **ISO Description:** Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. **Product Usage:** When transaction status is ACTC, this field is used to provide the Date on which or the Date and Time at which the payment has been scheduled. Either Date or Date and Time must be provided. **XML Tag:** <ReqdExctnDt> **Occurrence:** [1..1] **Note(s):** The system is not checking if this date is linked to the final payment (pacs.008). If only Date is provided the time would be signified as 23:59:59.
INDEX: 3.19 **Choice:** {Or CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++ReqdExctnDt +++++Dt	**Name:** **Date** **ISO Description:** Specified date. **Product Usage:** The Date on which the Credit Transfer (pacs.008) is scheduled to be sent. This may or may not match the Requested Execution Date of the original Request for Payment (pain.013) message. This date must not be past the Expiry Date of the original Request for Payment. **XML Tag:** <Dt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Rule(s):** Must be a valid settlement date. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002). **Note(s):** The date is required to be set to Eastern Time (ET). Even if the original Request for Payment (pain.013) message included only Requested Execution Date, the sender of the Response to Request for Payment (pain.014) may opt to include the scheduled payment date and time in the Requested Execution Date field (see below). **Example:** 2017-11-12
INDEX: 3.20 **Choice:** Or} CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts	**Name:** **Date Time** **ISO Description:** Specified date and time. **Product Usage:** The Date and Time at which the Credit Transfer (pacs.008) is scheduled to be sent. This may or may not match the Requested Execution Date and Time of the original Request for Payment (pain.013) message. This date and time must

Element	Details	
++TxInfAndSts +++OrgnlTxRef ++++ReqdExctnDt +++++DtTm		not be past the Expiry Date of the original Request for Payment.
	XML Tag:	<DtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Must be a valid settlement date and time.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET). Even if the original Request for Payment (pain.013) message included Requested Execution Date and Time, the sender of the Response to Request for Payment (pain.014) may opt to only include the scheduled payment date in the Requested Execution Date field (see above).
	Example:	2017-11-12T16:00:00
INDEX: 3.21 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt	**Name:**	**Creditor Agent**
	ISO Description:	Financial institution servicing an account for the creditor.
	Product Usage:	This is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.
	XML Tag:	<CdtrAgt>
	Occurrence:	[1..1]
INDEX: 3.22 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 3.23 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 3.24	**Name:**	**Member Identification**

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Element	Details	
CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbId +++++++MmbId	**ISO Description:**	Identification of a member of a clearing system.
	Product Usage:	Creditor FI Identification which is receiving this message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not included in the RTP routing file/database (reason code 'RC04') - Receiver is not authorized to receive this business message (reason code 'AG01') - Agent is signed-off (reason code '9910') - Agent is suspended (reason code '9947') - Receiver connection is unavailable (reason code '9912')
	Example:	11400223
INDEX: 3.25 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr	**Name:**	**Creditor**
	ISO Description:	Party to which an amount of money is due.
	Product Usage:	The party (Receiver) that receives payment from the Debtor / Sender.
	XML Tag:	<Cdtr>
	Occurrence:	[1..1]
INDEX: 3.26 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage:	Creditor Name
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
	Example:	Creditor Name
INDEX: 3.27 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage:	Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available.
	XML Tag:	<Id>

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Element	Details
+++++Id	**Occurrence:** [0..1]
INDEX: 3.28 **Choice:** {Or CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++OrgId	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 3.29 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++OrgId +++++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [0..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 3.30 **Choice:** Or} CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++PrvtId	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 3.31 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++PrvtId	**Name:** **Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]

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Element	Details
+++++++DtAndPlcOfBirth	
INDEX: 3.32 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth ++++++++BirthDt	**Name:** **Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28
INDEX: 3.33 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth ++++++++CityOfBirth	**Name:** **City Of Birth** **ISO Description:** City where a person was born. **XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. **Example:** City ABC
INDEX: 3.34 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth ++++++++CtryOfBirth	**Name:** **Country Of Birth** **ISO Description:** Country where a person was born. **XML Tag:** <CtryOfBirth> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2} **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US

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9 MESSAGE STRUCTURE SPECIFICATION REQUEST FOR RETURN OF FUNDS & SYSTEM TIME-OUT

9.1 Request for Return of Funds – camt.056.001.08

This chapter defines the standard product message formats used by the TCH RTP System for sending and receiving a System Time-out / Request for Return of Funds / Request for Payment Expiration message (camt.056), between RTP and Participants using the System.

This chapter covers the following:

- The message structure of the camt.056 and the camt.029 used in RTP
- The required data types and usage rules of the data fields in these messages

9.1.1 Scope

RTP employs the ISO 20022 Payment Cancellation Request (camt.056) message for three purposes within RTP:

- System Time-Out: notification to the Creditor FI that a Credit Transfer has timed-out
- Request for Return of Funds: initiated by the Debtor FI to (i) request the Creditor FI investigate and return funds for any reason, or (ii) to make a claim under the RFP warranty in the RTP Rules (when used with the UPAY code).
- Request for Payment expiration: initiated by the Creditor FI to facilitate the cancellation of a Request for Payment such that the Debtor can no longer make an RTP payment referencing the expired RFP.

The System Time-Out message is initiated by the System and sent to the Creditor FI that failed to respond to the System prior to expiration of the time-out counter. Upon receipt of a System Time-out message, the Creditor FI must respond with a Message Status Report (pacs.002) confirming receipt of the System Time-out message. Note: for non-pacs.008 messages, When the RTP time-out counter expires for the receiving FI, the original transaction is removed from the blackboard and the transaction is considered complete. System will not send a cancelation message to the Receiver of the original message and will not send a pacs.002 indicating timeout to the Sender of the message. A Request for Return of Funds message is initiated by the original Debtor FI upon notification from the debtor of an erroneous or fraudulently induced payment. The system forwards the message to the original Creditor FI, who must respond with a Message Status Report (pacs.002) confirming receipt of the Request for Return of Funds message.

The business response to the Request for Return of Funds is a Resolution of Investigation (camt.029) message, also referred to as a Response to the Request for Return of Funds. The Resolution of Investigation (camt.029) message may either be a positive response, indicating that

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funds will be returned, or negative (rejected), indicating that funds will not be returned. In either case, the response is not expected to be immediate, but after an investigation by the Creditor FI.

If the Creditor FI returns funds either via the Real-time Payment System or another Payment System. In case of RTP it will create a new Credit Transfer message (pacs.008) that includes a reference to the corresponding Request for Return of Funds in the pacs.008.

A Request for Payment Expiration (RFP Expiration) is initiated by the Creditor FI to notify the Debtor FI that the conditions for the original Request for Payment may have changed and that payment should not be made referencing the original Request for Payment. Upon receipt of an RFP Expiration message, the Debtor FI must respond with a Message Status Report (pacs.002) indicating whether or not the RFP Expiration can be applied. If the Message Status Report includes the status RCVD, the Debtor FI must no longer allow the Debtor to create an RTP Credit Transfer that references the original Request for Payment message indicated within the RFP Expiration.

Note: To identify which business purpose the camt.056 message is being used to support, three different product usages are provided:

- **Product Usage – Time-out** to describe functionality relating to a message time-out
- **Product Usage – Return** to describe functionality relating to Request for Return of Funds (pacs.008) message
- **Product Usage – RFP Expiry** to describe functionality relating to Cancellation of Request for Payment (pain.013) message

9.1.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	FIToFIPmtCxlReq	FITo FIPayment Cancellation Request V08	[1..1]		M
1.0	**Assgnmt**	Assignment	[1..1]		M
1.1	**Id**	Identification	[1..1]	35	M
1.2	**Assgnr**	Assigner	[1..1]		M
1.65	**Agt**	Agent	[1..1]		M
1.66	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.68	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.72	**MmbId**	Member Identification	[1..1]	9	M
1.129	**Assgne**	Assignee	[1..1]		M
1.192	**Agt**	Agent	[1..1]		M
1.193	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.195	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.199	**MmbId**	Member Identification	[1..1]	9	M
1.256	**CreDtTm**	Creation Date Time	[1..1]	19	M
2.0	**Case**	Case	[1..1]		M
2.1	**Id**	Identification	[1..1]	35	M
2.2	**Cretr**	Creator	[1..1]		M
2.65	**Agt**	Agent	[1..1]		M
2.66	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.68	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.72	**MmbId**	Member Identification	[1..1]	9	M
4.0	**Undrlyg**	Underlying	[1..1]		M
4.1	**OrgnlGrpInfAndCxl**	Original Group Information And Cancellation	[1..1]		M
4.133	**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
4.134	**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
4.135	**OrgnlCreDtTm**	Original Creation Date Time	[0..1]	19	C
4.206	**TxInf**	Transaction Information	[1..1]		M
4.342	**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
4.343	**OrgnlEndToEndId**	Original End To End Identification	[0..1]	35	O
4.344	**OrgnlTxId**	Original Transaction Identification	[1..1]	35	M
4.346	**OrgnlClrSysRef**	Original Clearing System Reference	[1..1]	35	M
4.347	**OrgnlIntrBkSttlmAmt**	Original Interbank Settlement Amount	[1..1]	18	M
4.348	*Ccy*	Currency	[required]	3	M
4.349	**OrgnlIntrBkSttlmDt**	Original Interbank Settlement Date	[1..1]	10	M
4.478	**CxlRsnInf**	Cancellation Reason Information	[1..1]		M
4.479	**Orgtr**	Originator	[0..1]		C
4.480	**Nm**	Name	[0..1]	140	C
4.503	**Id**	Identification	[0..1]		C
4.504	**OrgId**	Organisation Identification	[1..1]		M
4.507	**Othr**	Other	[0..1]		C
4.508	**Id**	Identification	[1..1]	9	C
4.541	**Rsn**	Reason	[1..1]		M
4.542	{Or **Cd**	Code	[1..1]	4	M
4.543	Or} **Prtry**	Proprietary	[1..1]	4	M
4.544	**AddtlInf**	Additional Information	[0..1]	105	O
4.545	**OrgnlTxRef**	Original Transaction Reference	[0..1]		C
4.1775	**Dbtr**	Debtor	[0..1]		
4.1776	**Pty**	Party	[1..1]		M

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
4.1777	**Nm**	Name	[1..1]	140	M
4.1778	**PstlAdr**	Postal Address	[0..1]		C
4.1787	**StrtNm**	Street Name	[1..1]	70	M
4.1788	**BldgNb**	Building Number	[0..1]	16	O
4.1793	**PstCd**	Post Code	[1..1]	16	M
4.1794	**TwnNm**	Town Name	[1..1]	35	M
4.1797	**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
4.1798	**Ctry**	Country	[1..1]	2	M
4.1799	**AdrLine**	Address Line	[0..1]	70	O
4.1800	**Id**	Identification	[0..1]		C
4.1801	{Or **OrgId**	Organisation Identification	[1..1]		C
4.1803	**LEI**	LEI	[0..1]	20	O
4.1810	Or} **PrvtId**	Private Identification	[1..1]		C
4.1811	**DtAndPlcOfBirth**	Date And Place Of Birth	[1..1]		M
4.1812	**BirthDt**	Birth Date	[1..1]	10	M
4.1814	**CityOfBirth**	City Of Birth	[1..1]	35	M
4.1815	**CtryOfBirth**	Country Of Birth	[1..1]	2	M
4.2087	**Cdtr**	Creditor	[0..1]		C
4.2088	**Pty**	Party	[1..1]		M
4.2089	**Nm**	Name	[1..1]	140	M
4.2090	**PstlAdr**	Postal Address	[0..1]		C
4.2099	**StrtNm**	Street Name	[1..1]	70	M
4.2100	**BldgNb**	Building Number	[0..1]	16	O
4.2105	**PstCd**	Post Code	[1..1]	16	M
4.2106	**TwnNm**	Town Name	[1..1]	35	M
4.2109	**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
4.2110	**Ctry**	Country	[1..1]	2	M
4.2111	**AdrLine**	Address Line	[0..1]	70	O
4.2112	**Id**	Identification	[0..1]		C
4.2113	{Or **OrgId**	Organisation Identification	[1..1]		C
4.2115	**LEI**	LEI	[0..1]	20	O
4.2122	Or} **PrvtId**	Private Identification	[1..1]		M
4.2123	**DtAndPlcOfBirth**	Date And Place Of Birth	[1..1]		M
4.2124	**BirthDt**	Birth Date	[1..1]	10	M
4.2126	**CityOfBirth**	City Of Birth	[1..1]	35	M
4.2127	**CtryOfBirth**	Country Of Birth	[1..1]	2	M
4.2135	**CtctDtls**	Contact Details	[0..1]		
4.2138	**PhneNb**	Phone Number	[0..1]		O

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9.1.3 Detail Message Field Description

Element	Details	
FIToFIPmtCxlReq	**Name:**	**FITo FIPayment Cancellation Request V08**
	Product Usage Time-out:	Notification to a Creditor FI that a Credit Transfer has timed-out.
	Product Usage Return:	Debtor FI requests a Return of Funds from the Creditor FI due to an error condition.
	Product Usage RFP Expiry:	Creditor FI notifies Debtor FI of the expiration of a Requset for Payment (pain.013) message.
	XML Tag:	<FIToFIPmtCxlReq>
	Occurrence:	[1..1]
INDEX: 1.0 FIToFIPmtCxlReq +Assgnmt	**Name:**	**Assignment**
	ISO Description:	Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.
	XML Tag:	<Assgnmt>
	Occurrence:	[1..1]
INDEX: 1.1 FIToFIPmtCxlReq +Assgnmt ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case assignment.
	Product Usage Time-out:	Assigned by RTP to uniquely identify the System Time-out message.
	Product Usage Return:	Assigned by the Debtor FI to uniquely identify the Request for Return of Funds message.
	Product Usage RFP Expiry:	Assigned by the Creditor FI to uniquely identify the RFP Expiry message.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant, 'H' if generated by RTP) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Assignment Identification structure position 01 to 20 is validated for structural alignment according to the format

Element	Details	
		specification. The Creation Date provided in the Assignment Identification must be in the date range -/+ one day. The Participant ID provided in the Assignment Identification must be owned by the sender of the message. The Assignment Identification must be unique for a calendar day and is used to perform the duplicate message check.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002). Reject with Message Status Report (pacs.002) if validation - of Creation Date fails (reason code 'DT04') - of Participation ownership fails (reason code 'DS0H') - against duplication check occur (reason code 'DUPL')
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	M20171112131000000001BROF00000000056
INDEX: 1.2 FIToFIPmtCxlReq +Assgnmt ++Assgnr	**Name:**	**Assigner**
	ISO Description:	Party who assigns the case. Usage: This is also the sender of the message.
	XML Tag:	<Assgnr>
	Occurrence:	[1..1]
INDEX: 1.65 FIToFIPmtCxlReq +Assgnmt ++Assgnr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.66 FIToFIPmtCxlReq +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.68 FIToFIPmtCxlReq +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]

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Element	Details	
+++++ClrSysMmbId		
INDEX: 1.72 FIToFIPmtCxlReq +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage Time-out:	The assigned 9 character Routing Number of RTP.
	Product Usage Return:	Identification of the Debtor FI that initiated the Request for Return of Funds message.
	Product Usage RFP Expiry:	Identification of the Creditor FI that initiated the Request for Payment Expiry message
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number for an FI or 9 character Routing Number assigned to RTP.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database. Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Note(s):	The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.
	Example:	131000000
INDEX: 1.129 FIToFIPmtCxlReq +Assgnmt ++Assgne	**Name:**	**Assignee**
	ISO Description:	Party to which the case is assigned. Usage: This is also the receiver of the message.
	XML Tag:	<Assgne>
	Occurrence:	[1..1]
INDEX: 1.192 FIToFIPmtCxlReq	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.

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Element	Details
+Assgnmt ++Assgne +++Agt	**XML Tag:** <Agt> **Occurrence:** [1..1]
INDEX: 1.193 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt ++++FinInstnId	**Name:** **Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 1.195 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:** **Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 1.199 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage Time-out:** The 9 character routing number of the sender of the timed-out message. **Product Usage Return:** The 9 character routing number of the Creditor FI. **Product Usage RFP Expiry:** The 9 character routing number of the Debtor FI. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 9 character Routing and Transit Number (alphabetic characters may be present) **Length:** 9 **Rule(s):** Member Identification validation must be 9 character valid Routing and Transit Number. **Reason Code(s):** Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947')

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Element	Details	
		- receiver connection is not available (reason code '9912')
	Example:	021200201
INDEX: 1.256 FIToFIPmtCxlReq +Assgnmt ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the assignment was created.
	Product Usage Time-out:	The date and time the assignment was created.
	Product Usage Return:	Same usage as above
	Product Usage RFP Expiry:	Same usage as above
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:09:33
INDEX: 2.0 FIToFIPmtCxlReq +Case	**Name:**	**Case**
	ISO Description:	Identifies the investigation case.
	XML Tag:	<Case>
	Occurrence:	[1..1]
INDEX: 2.1 FIToFIPmtCxlReq +Case ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case.
	Product Usage Time-out:	Assigned by RTP to uniquely identify the System Time-out message.
	Product Usage Return:	Must be equal to Assignment ID.
	Product Usage RFP Expiry:	Must be equal to Assignment ID.
	XML Tag:	<Id>
	Occurrence:	[1..1]

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Element	Details	
	Length:	35
	Note(s):	Format specification see element Assignment/Id.
	Example:	M20171112131000000001BROF00000000056
INDEX: 2.2 FIToFIPmtCxlReq +Case ++Cretr	**Name:**	**Creator**
	ISO Description:	Party that created the investigation case.
	Product Usage Time-out:	Information of RTP who initiated the System Time-out message.
	Product Usage Return:	The creator of the Request for Return of Funds message will only use the element Agent (Debtor FI).
	Product Usage RFP Expiry:	The creator of the Request for Payment Expiry message will only use the element Agent to identify Creditor FI.
	XML Tag:	<Cretr>
	Occurrence:	[1..1]
	Rule(s):	Only element Agent is allowed.
INDEX: 2.65 FIToFIPmtCxlReq +Case ++Cretr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 2.66 FIToFIPmtCxlReq +Case ++Cretr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.68 FIToFIPmtCxlReq +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.72 FIToFIPmtCxlReq	**Name:**	**Member Identification**

Element	Details	
+Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**ISO Description:**	Identification of a member of a clearing system.
	Product Usage Time-out:	The assigned 9 character Routing Number for RTP
	Product Usage Return:	The Routing Number of the Debtor FI initiating the request.
	Product Usage RFP Expiry:	The Routing Number of the Creditor FI initiating the request.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Example:	131000000
INDEX: 4.0 FIToFIPmtCxlReq +Undrlyg	**Name:**	**Underlying**
	ISO Description:	Identifies the payment instruction to be cancelled.
	Product Usage Time-out:	Identifies the payment instruction that timed-out.
	Product Usage Return:	Identifies the payment instruction from the original Credit Transfer (pacs.008).
	Product Usage RFP Expiry:	Identifies the payment instruction from the original Request for Payment (pain.013).
	XML Tag:	<Undrlyg>
	Occurrence:	[1..1]
INDEX: 4.1 FIToFIPmtCxlReq +Undrlyg ++OrgnlGrpInfAndCxl	**Name:**	**Original Group Information And Cancellation**
	ISO Description:	Provides information on the original message, to which the cancellation refers.
	XML Tag:	<OrgnlGrpInfAndCxl>
	Occurrence:	[1..1]
INDEX: 4.133 FIToFIPmtCxlReq	**Name:**	**Original Message Identification**

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Element	Details	
+Undrlyg ++OrgnlGrpInfAndCxl +++OrgnlMsgId	**ISO Description:**	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	Product Usage Time-out:	Message Identification from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request for Payment (pain.013) message.
	Product Usage Return:	Message identification from the original Credit Transfer (pacs.008) message.
	Product Usage RFP Expiry:	Message identification from the original Request for Payment (pain.013) message.
	XML Tag:	<OrgnlMsgId>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Example:	M20171112021200201O1BTRF00000000011
INDEX: 4.134 FIToFIPmtCxlReq +Undrlyg ++OrgnlGrpInfAndCxl +++OrgnlMsgNmId	**Name:**	**Original Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage Time-out:	Message Name Identification from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request for Payment (pain.013) message.
	Product Usage Return:	Message Name Identification from the original Credit Transfer (pacs.008).
	Product Usage RFP Expiry:	Message Name Identification from the original Request for Payment (pain.013).
	XML Tag:	<OrgnlMsgNmId>
	Occurrence:	[1..1]
	Length:	35
	Rule(s):	Must be pacs.008.001.08 for Credit Transfer or pain.013.001.07 for Request for Payment
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	Example:	pacs.008.001.08

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Element	Details	
	Permitted Codes	
	pacs.008.001.06	Credit Transfer
	pacs.008.001.08	Credit Transfer - V08
	pacs.009.001.08	FI to FI Credit Transfer - V08
	pain.013.001.07	Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 4.135 FIToFIPmtCxlReq +Undrlyg ++OrgnlGrpInfAndCxl +++OrgnlCreDtTm	**Name:**	**Original Creation Date Time**
	ISO Description:	Date and time at which the original message was created.
	Product Usage Time-out:	Not being used in case of a system time-out.
	Product Usage Return:	Creation Date Time from the original Credit Transfer (pacs.008) message.
	Product Usage RFP Expiry:	Creation Date Time from the original Request for Payment (pain.013) message.
	XML Tag:	<OrgnlCreDtTm>
	Occurrence:	[0..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:00
INDEX: 4.206 FIToFIPmtCxlReq +Undrlyg ++TxInf	**Name:**	**Transaction Information**
	ISO Description:	Provides information on the original transactions to which the cancellation request message refers.
	XML Tag:	<TxInf>
	Occurrence:	[1..1]
INDEX: 4.342 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
	Product Usage Time-out:	The Instruction ID from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009) or Request for Payment (pain.013) message. In the case of a pain.013 message, this is the Payment Information Identification from the original pain.013.
	Product Usage Return:	The Instruction ID from the original Credit Transfer (pacs.008) message.

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Element	Details	
	Product Usage RFP Expiry:	The Payment Information Identification from the original Request for Payment (pain.013) message.
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Format:	Expected Format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Note(s):	This is the Identification from the pacs.008 / pain.013 assigned by the Debtor / Creditor FI to uniquely identify a single payment instruction within a pacs.008 / pain.013 throughout its existence within the system. This format is not validated by the system, it is an example format only
	Example:	20171112021200201O1BSTRF00000000011
INDEX: 4.343 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlEndToEndId	**Name:**	**Original End To End Identification**
	ISO Description:	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
	Product Usage Time-out:	The End To End ID from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request for Payment (pain.013) message.
	Product Usage Return:	The End To End ID from the original Credit Transfer (pacs.008) instruction.
	Product Usage RFP Expiry:	The End To End ID from the original Request for Payment (pain.013) instruction.
	XML Tag:	<OrgnlEndToEndId>
	Occurrence:	[0..1]
	Length:	35
	Note(s):	This field should be only populated if there was and original End To End ID except if provided with 'NOREF'.
	Example:	E2E-Ref001
INDEX: 4.344 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxId	**Name:**	**Original Transaction Identification**
	ISO Description:	Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.
	Product Usage Time-out:	The unique identifier, assigned from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request for Payment (pain.013) message to unambiguously identify the transaction that is passed on unchanged

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Element	Details	
		throughout the entire interbank chain. This is the Transaction Identifier assigned by the original Debtor FI (pacs.008/pacs.009) or Original Payment Information Identification assigned by the original Creditor FI (pain.013) and is an mandatory field.
	Product Usage Return:	The unique identifier, assigned by the first instructing agent (Debtor FI) to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain. This is the transaction identifier assigned by the original Debtor FI (pacs.008) and is an mandatory field.
	Product Usage RFP Expiry:	The unique identifier, assigned by the first instructing agent (Creditor FI) to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain. It is based on the original Payment Information Identification from the pain.013.
	XML Tag:	<OrgnlTxId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	If the Credit Transfer (pacs.008) message is based on a Request for Payment (pain.013) the original Payment Information Identification from the pain.013 must be populated in this field.
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 4.346 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlClrSysRef	**Name:**	**Original Clearing System Reference**
	ISO Description:	Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.
	Product Usage Time-out:	The Reconciliation Window from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009) instruction. In the case of a timed-out Request for Payment (pain.013) this value will be fixed to ‘001’.
	Product Usage Return:	The Reconciliation Window from the original Credit Transfer (pacs.008) instruction.
	Product Usage RFP Expiry:	Since RFP message does not include Clearing System Reference, fix this value to '001'
	XML Tag:	<OrgnlClrSysRef>
	Occurrence:	[1..1]
	Length:	35
	Example:	1
INDEX: 4.347 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlIntrBkSttlmAmt	**Name:**	**Original Interbank Settlement Amount**
	ISO Description:	Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.
	Product Usage Time-out:	The Interbank Settlement Amount from the original Credit Transfer (pacs.008) or FI-to-FI Credit Transfer (pacs.009) instruction. In the case of a timed-out Request for Payment (pain.013) this will be the Instructed Amount
	Product Usage	The Interbank Settlement Amount from the original Credit Transfer (pacs.008) message.

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Element	Details	
	Return:	
	Product Usage RFP Expiry:	The Instructed Amount from the original Request for Payment (pain.013) message.
	XML Tag:	<OrgnlIntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Example:	525.5
	Frac Digits:	2
	Total Digits:	18
INDEX: 4.348	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 4.349 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlIntrBkSttlmDt	**Name:**	**Original Interbank Settlement Date**
	ISO Description:	Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage Time-out:	The Settlement date (pacs.008/pacs.009) or Requested Execution Date linked to this Time-out message. Takes the date element from the Reconciliation Window in which the payment was intended to settled (see note below).
	Product Usage Return:	The Settlement date of the original Credit Transfer (pacs.008).
	Product Usage RFP Expiry:	The Requested Execution Date from original Request for Payment (pain.013).
	XML Tag:	<OrgnlIntrBkSttlmDt>
	Occurrence:	[1..1]

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Element	Details	
	Length:	10
	Note(s):	This element is included in the System Time-Out message even though the original transaction did not settle.
	Example:	2017-11-12
INDEX: 4.478 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf	**Name:**	**Cancellation Reason Information**
	ISO Description:	Provides detailed information on the cancellation reason.
	XML Tag:	<CxlRsnInf>
	Occurrence:	[1..1]
INDEX: 4.479 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Orgtr	**Name:**	**Originator**
	ISO Description:	Party that issues the cancellation request.
	Product Usage Return:	Identification of the original initiator for the Request for Return of Funds (either Debtor or Debtor FI).
	Product Usage RFP Expiry:	Identification of the original initiator for the RFP Expiry message (either Creditor or Creditor FI).
	XML Tag:	<Orgtr>
	Occurrence:	[0..1]
	Note(s):	Either Name or Participant Routing Number is present but not both.
INDEX: 4.480 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Orgtr +++++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage Return:	Official name of the Debtor as associated with the Request for Return of Funds message.
	Product Usage RFP Expiry:	Official name of the Creditor as associated with the RFP Expiry message.
	XML Tag:	<Nm>
	Occurrence:	[0..1]
	Length:	140
	Example:	Initiator Name
INDEX: 4.503 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Orgtr	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage Return:	Identification of the Debtor FI which initiated the Request for Return message.
	Product Usage RFP	Identification of the Creditor FI which initated the Requet for Payment Expiry message.

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Element	Details	
+++++Id	**Expiry:**	
	XML Tag:	<Id>
	Occurrence:	[0..1]
INDEX: 4.504 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Orgtr +++++Id ++++++OrgId	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]
INDEX: 4.507 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++Othr	**Name:**	**Other**
	ISO Description:	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
	XML Tag:	<Othr>
	Occurrence:	[0..1]
INDEX: 4.508 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++Othr ++++++++Id	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.
	Product Usage Return:	Identification of the Debtor FI which initiated the Request for Return message.
	Product Usage RFP Expiry:	Identification of the Creditor FI which initiated the Cancellation of Request for Payment message.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC03' for Debtor/Assignee and 'RC04' for Creditor/Assigner)) - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03')

Element	Details	
		- agent is signed off (reason code '9910') - agent is suspended (reason code '9947')
	Example:	131000000
INDEX: 4.541 FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Rsn	**Name:**	**Reason**
	ISO Description:	Specifies the reason for the cancellation.
	Product Usage Time-out:	As a result of a time-out, the code 'DS24' (Time-out) is used.
	Product Usage Return:	For the Request for Return of Funds message, the relevant return reason code must be used. One of 'Code' or 'Proprietary' must be used.
	Product Usage RFP Expiry:	For the Request for Payment Expiry message, the relevant return reason code must be used. Only one of 'Code' must be used.
	XML Tag:	<Rsn>
	Occurrence:	[1..1]
INDEX: 4.542 **Choice:** {Or FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Rsn +++++Cd	**Name:**	**Code**
	ISO Description:	Reason for the cancellation request, in a coded form.
	Product Usage Time-out:	The reason for the system time-out - code 'DS24' (Time-out)
	Product Usage Return:	Reason code for the Request for Return of Funds.
	Product Usage RFP Expiry:	Reason code for the RFP Expiry message.
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	4
	Note(s):	Not all of the provided code might be relevant for the Request for Return of Funds. See the agreed Reason Codes for usage with camt.056 in the Appendix section. RTP will not restrict the existing available ISO codes.
	Example:	DUPL
	Permitted Codes	
	AC03	InvalidCreditorAccountNumber - Requested by the customer due to mistake or error
	AM09	WrongAmount - Amount of the Credit Transfer or Request for Payment is not correct.
	CUST	Requested by Customer - Cancellation requested by the Debtor due to Debtor's mistake or error.

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Element	Details
	Permitted Codes
	DS24 TimeOut - Reserved for use by RTP for System Time-Out messages
	DUPL DuplicatePayment - Debtor FI submitted a second unique Credit Transfer or Creditor FI submitted a second unique Request for Payment for a single customer request.
	FRAD FraudulentOrigin - Customer claims Credit Transfer
	FRTR FinalResponse - Repeat attempt to prior non-response.
	TECH TechnicalProblem - Debtor FI experienced a technical issue that resulted in a misdirected payment
	UPAY UnduePayment - Payment has been made through another payment channel (for Request for Payment expiry)) or the Participant is initiating an RFP warranty claim .
INDEX: 4.543 **Choice:** Or} FIToFIPmtCxlReq +Undrlyg ++TxInf +++CxlRsnInf ++++Rsn +++++Prtry	**Name: Proprietary** **ISO Description:** Reason for the cancellation request, in a proprietary form. **Product Usage Return:** Proprietary reason code for the Request for Return of Funds used to provide indemnity to the receiving institution. **XML Tag:** <Prtry> **Occurrence:** [1..1] **Length:** 4 **Note(s):** See the agreed Reason Codes for usage with camt.056 in the Appendix section. RTP will not restrict the information provided in this field.
	Permitted Codes
	WIAM WrongAmount with Indemnity
	WICT RequestedByCustomer with indemnity
	WIDP DuplicatePayment with indemnity
	WIFD FraudulentOrigin with indemnity
	WIFT FinalResponse with indemnity
	WITH TechnicalProblem with indemnity

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INDEX: 4.544

FIToFIPmtCxlReq
+Undrlyg
++TxInf
+++CxlRsnInf
++++AddtlInf

Name: **Additional Information**

ISO Description: Further details on the cancellation request reason.

Product Usage Return: This field is being used to provide additional information why the Request for Return of Funds was initiated.

Product Usage RFP Expiry: This field is being used to provide additional information why the RFP Expiry message was initiated.

Product Usage RFP Warranty: In case of RFP warranty claim:

The following codes maybe used to signify warranty component that was alleged to have been breached:

N: No Legitimate Purpose

F: Part of Fraudulent Scheme to Induce Payment

H: Harassing

U: Otherwise Unlawful

See RFP Warranty Claims Procedures for more information

XML Tag: <AddtlInf>

Element	Details	
	Occurrence:	[0..1]
	Length:	105
	Example:	More details why the Request was initiated.
INDEX: 4.545 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef	**Name:**	**Original Transaction Reference**
	ISO Description:	Key elements used to identify the original transaction that is being referred to.
	Product Usage Time-out:	not used
	Product Usage Return:	Provides Information about the Debtor and Creditor involved in the original the payment.
	Product Usage RFP Expiry:	Provides Information about the Debtor and Creditor involved in the original the Request for Payment.
	XML Tag:	<OrgnlTxRef>
	Occurrence:	[0..1]
INDEX: 4.1775 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr	**Name:**	**Debtor**
	ISO Description:	Party that owes an amount of money to the (ultimate) creditor.
	Product Usage Return:	Debtor information from the original Credit Transfer. All elements that were provided in the original Credit Transfer should be included in the Request for Return of Funds.
	Product Usage RFP Expiry:	Debtor information from the original Request for Payment. All elements that were provided in the original Request for Payment should be included in the RFP Expiry.
	XML Tag:	<Dbtr>
	Occurrence:	[0..1]
INDEX: 4.1776 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty	**Name:**	**Party**
	ISO Description:	Identification of a person or an organisation.
	XML Tag:	<Pty>
	Occurrence:	[1..1]
INDEX: 4.1777 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage Return:	The Debtor Name from the original Credit Transfer.
	Product Usage RFP	The Debtor Name from the original Request for Payment.

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Element	Details	
+++++Pty ++++++Nm	**Expiry:**	
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
	Example:	Debtor Name
INDEX: 4.1778 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 4.1787 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 4.1788 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45, Apt. 203
INDEX: 4.1793 FIToFIPmtCxlReq +Undrlyg ++TxInf	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>

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Element	Details	
+++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++PstCd	**Occurrence:**	[1..1]
	Length:	16
	Example:	NY 10016
INDEX: 4.1794 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York City
INDEX: 4.1797 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++CtrySubDvsn	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage Return:	Identifies the state (could include full name or two character state abbreviation).
	Product Usage RFP Expiry:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York
INDEX: 4.1798 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 4.1799 FIToFIPmtCxlReq	**Name:**	**Address Line**

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Element	Details	
+Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++PstlAdr +++++++AdrLine	**ISO Description:**	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 4.1800 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage Return:	Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available.
	Product Usage RFP Expiry:	Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available.
	XML Tag:	<Id>
	Occurrence:	[0..1]
INDEX: 4.1801 **Choice:** {Or FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++OrgId	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]
INDEX: 4.1803 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++OrgId	**Name:**	**LEI**
	ISO Description:	Legal entity identification as an alternate identification for a party.
	Product Usage Return:	Optional legal entity identifier when the referenced party is not a consumer.
	Product Usage RFP Expiry:	Optional legal entity identifier when the referenced party is not a consumer.
	XML Tag:	<LEI>
	Occurrence:	[0..1]
	RegEx:	[A-Z0-9]{18,18}[0-9]{2,2}

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Element	Details
++++++++LEI	**Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 4.1810 **Choice:** Or} FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++PrvtId	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 4.1811 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth	**Name: Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]
INDEX: 4.1812 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth +++++++++BirthDt	**Name: Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28
INDEX: 4.1814 FIToFIPmtCxlReq +Undrlyg	**Name: City Of Birth** **ISO Description:** City where a person was born.

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Element	Details	
++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth +++++++++CityOfBirth	**XML Tag:** **Occurrence:** **Length:** **Note(s):** **Example:**	<CityOfBirth> [1..1] 35 This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Birth City
INDEX: 4.1815 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Dbtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth +++++++++CtryOfBirth	**Name:** **ISO Description:** **XML Tag:** **Occurrence:** **RegEx:** **Length:** **Rule(s):** **Example:**	**Country Of Birth** Country where a person was born. <CtryOfBirth> [1..1] [A-Z]{2,2} 2 The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). US
INDEX: 4.2087 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr	**Name:** **ISO Description:** **Product Usage Return:** **Product Usage RFP Expiry:** **XML Tag:** **Occurrence:**	**Creditor** Party to which an amount of money is due. Creditor information from the original Credit Transfer. All elements that were provided in the original Credit Transfer should be included in the Request for Return of Funds. Creditor information from the original Request for Payment. All elements that were provided in the original Request for Payment should be included in the RFP Expiration. <Cdtr> [0..1]
INDEX: 4.2088 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty	**Name:** **ISO Description:** **XML Tag:** **Occurrence:**	**Party** Identification of a person or an organisation. <Pty> [1..1]
INDEX: 4.2089	**Name:**	**Name**

Element	Details
FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Nm	**ISO Description:** Name by which a party is known and which is usually used to identify that party. **Product Usage Return:** Creditor Name from the original Credit Transfer. **Product Usage RFP Expiry:** Creditor Name from the original Request for Payment. **XML Tag:** <Nm> **Occurrence:** [1..1] **Length:** 140 **Example:** Creditor Name
INDEX: 4.2090 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr	**Name: Postal Address** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services. **XML Tag:** <PstlAdr> **Occurrence:** [0..1] **Rule(s):** Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 4.2099 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr +++++++StrtNm	**Name: Street Name** **ISO Description:** Name of a street or thoroughfare. **XML Tag:** <StrtNm> **Occurrence:** [1..1] **Length:** 70 **Example:** Park Lane
INDEX: 4.2100 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr +++++++BldgNb	**Name: Building Number** **ISO Description:** Number that identifies the position of a building on a street. **XML Tag:** <BldgNb> **Occurrence:** [0..1] **Length:** 16 **Note(s):** This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. **Example:** 45, Apt. 203

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Element	Details	
INDEX: 4.2105 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr +++++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	NY 10016
INDEX: 4.2106 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr +++++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York City
INDEX: 4.2109 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr +++++++CtrySubDvsn	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage Return:	Identifies the state (could include full name or two character state abbreviation).
	Product Usage RFP Expiry:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York
INDEX: 4.2110 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

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Element	Details	
++++++PstlAdr +++++++Ctry	**Example:**	US
INDEX: 4.2111 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++PstlAdr +++++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an "Address Line 2". When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 4.2112 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage Return:	Either element Private Identifiation / Date and Place of Birth (private) or Organisation Identification (business) are available.
	Product Usage RFP Expiry:	Either element Private Identifiation / Date and Place of Birth (private) or Organisation Identification (business) are available.
	XML Tag:	<Id>
	Occurrence:	[0..1]
INDEX: 4.2113 **Choice:** {Or FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id +++++++OrgId	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]
INDEX: 4.2115 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr	**Name:**	**LEI**
	ISO Description:	Legal entity identification as an alternate identification for a party.
	Product Usage Return:	Optional legal entity identifier when the referenced party is not a consumer.
	Product Usage RFP	Optional legal entity identifier when the referenced party is not a consumer.

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Element	Details
+++++Pty ++++++Id +++++++OrgId ++++++++LEI	**Expiry:** **XML Tag:** <LEI> **Occurrence:** [0..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 4.2122 **Choice:** Or} FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id +++++++PrvtId	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 4.2123 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth	**Name: Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [1..1]
INDEX: 4.2124 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth	**Name: Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28

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Element	Details
+++++++++BirthDt	
INDEX: 4.2126 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth +++++++++CityOfBirth	**Name:** **City Of Birth** **ISO Description:** City where a person was born. **XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. **Example:** Birth City
INDEX: 4.2127 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++Id +++++++PrvtId ++++++++DtAndPlcOfBirth +++++++++CtryOfBirth	**Name:** **Country Of Birth** **ISO Description:** Country where a person was born. **XML Tag:** <CtryOfBirth> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2} **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US
INDEX: 4.2135 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty ++++++CtctDtls	**Name:** **Contact Details** **ISO Description:** Set of elements used to indicate how to contact the party. **XML Tag:** <CtctDtls> **Occurrence:** [0..1]
INDEX: 4.2138 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef	**Name:** **Phone Number** **ISO Description:** Collection of information that identifies a phone number, as defined by telecom services. **Product Usage RFP Expiry:** This element is only used to provide contact information for the creditor.

Element	Details
++++Cdtr +++++Pty ++++++CtctDtls +++++++PhneNb	**XML Tag:** <PhneNb> **Occurrence:** [0..1] **RegEx:** \+[0-9]{1,3}-[0-9()+\-]{1,30} **Example:** +1-555-123-4567 +1-5551234567

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9.2 Response to Request for Return of Funds – camt.029.001.09

9.2.1 Scope

This message type is being used as the business response to a Request for Return of Funds (camt.056) message. The Response to Request for Return of Funds message indicates the outcome of the Creditor FI's investigation following a Request for Return of Funds message. Possible outcomes include:

- Funds will be returned in full via RTP Credit Transfer
- Partial funds will be returned via RTP Credit Transfer
- Funds will be returned in full via another payment channel (can only be used by Participants who are receive only)
- Partial funds will be returned via another payment channel (can only be used by Participants who are receive only)
- Funds will not be returned as a result of the investigation

9.2.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	RsltnOfInvstgtn	Resolution Of Investigation V09	[1..1]		M
1.0	**Assgnmt**	Assignment	[1..1]		M
1.1	**Id**	Identification	[1..1]	35	M
1.2	**Assgnr**	Assigner	[1..1]		M
1.65	**Agt**	Agent	[1..1]		M
1.66	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.68	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.72	**MmbId**	Member Identification	[1..1]	9	M
1.129	**Assgne**	Assignee	[1..1]		M
1.192	**Agt**	Agent	[1..1]		M
1.193	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.195	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.199	**MmbId**	Member Identification	[1..1]	9	M
1.256	**CreDtTm**	Creation Date Time	[1..1]	19	M
3.0	**Sts**	Status	[1..1]		M
3.1	**Conf**	Confirmation	[1..1]	4	M
4.0	**CxlDtls**	Cancellation Details	[1..1]		M
4.1	**OrgnlGrpInfAndSts**	Original Group Information And Status	[1..1]		
4.3	**RslvdCase**	Resolved Case	[1..1]		M
4.4	**Id**	Identification	[1..1]	35	M
4.5	**Cretr**	Creator	[1..1]		M
4.68	**Agt**	Agent	[1..1]		M
4.69	**FinInstnId**	Financial Institution Identification	[1..1]		M
4.71	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
4.75	**MmbId**	Member Identification	[1..1]	9	M
4.133	**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
4.134	**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
4.135	**OrgnlCreDtTm**	Original Creation Date Time	[1..1]	19	M
4.139	**CxlStsRsnInf**	Cancellation Status Reason Information	[0..1]		C
4.202	**Rsn**	Reason	[1..1]		M
4.203	**Cd**	Code	[1..1]	4	M
4.2448	**TxInfAndSts**	Transaction Information And Status	[0..1]		C
4.2449	**CxlStsId**	Cancellation Status Identification	[0..1]	35	C
4.2657	**RsltnRltdInf**	Resolution Related Information	[0..1]		
4.2661	**IntrBkSttlmAmt**	Interbank Settlement Amount	[1..1]	18	O
4.2662	*Ccy*	Currency	[required]	3	M
4.2663	**IntrBkSttlmDt**	Interbank Settlement Date	[0..1]	10	O
4.2664	**ClrChanl**	Clearing Channel	[0..1]	4	O
4.2799	**Chrgs**	Charges	[0..1]		O
4.2800	**Amt**	Amount	[1..1]	18	M
4.2801	*Ccy*	Currency	[required]	3	M
4.2802	**Agt**	Agent	[1..1]		M
4.2803	**FinInstnId**	Financial Institution Identification	[1..1]		M
4.2805	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
4.2809	**MmbId**	Member Identification	[1..1]	9	M

9.2.3 Detail Message Field Description

Element	Details	
RsltnOfInvstgtn	**Name:**	**Resolution Of Investigation V09**
	ISO Description:	Scope The ResolutionOfInvestigation message is sent by a case assignee to a case creator/case assigner. This message is used to inform of the resolution of a case, and optionally provides details about. - the corrective action undertaken by the case assignee - information on the return where applicable
	Product Usage:	This message is used to provide the business response to a Request for Return of Funds message.
	XML Tag:	<RsltnOfInvstgtn>
	Occurrence:	[1..1]
INDEX: 1.0 RsltnOfInvstgtn +Assgnmt	**Name:**	**Assignment**
	ISO Description:	Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.
	XML Tag:	<Assgnmt>
	Occurrence:	[1..1]
INDEX: 1.1 RsltnOfInvstgtn +Assgnmt ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case assignment.
	Product Usage:	Assigned by Instructing Agent (Creditor FI) to uniquely identify the message.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Assignment Identification structure position 01 to 20 is validated for structural alignment according to the format specification. The Creation Date provided in the Assignment Identification must be in the date range -/+ one day. The Participant ID provided in the Assignment Identification must be owned by the sender of the message. The Assignment Identification must be unique for a calendar day and is used to perform the duplicate message check.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).

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Element	Details	
		Reject with Message Status Report (pacs.002) if validation - of Creation Date fails (reason code 'DT04') - of Participation ownership fails (reason code 'DS0H') - against duplication check occur (reason code 'DUPL')
	Example:	M20171112021200201O1BRRF00000000026
INDEX: 1.2 RsltnOfInvstgtn +Assgnmt ++Assgnr	**Name:**	**Assigner**
	ISO Description:	Party who assigns the case. Usage: This is also the sender of the message.
	XML Tag:	<Assgnr>
	Occurrence:	[1..1]
INDEX: 1.65 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.66 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.68 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.72 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the FI initiating this response message. This is the original Assignee (Creditor FI) that is responding to the Request for Return of Funds message (camt.056).
	XML Tag:	<MmbId>
	Occurrence:	[1..1]

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Element	Details	
++++++MmbId	**Format:**	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification validation must be 9 character Routing and Transit Number.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database. Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Note(s):	The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.
	Example:	021200201
INDEX: 1.129 RsltnOfInvstgtn +Assgnmt ++Assgne	**Name:**	**Assignee**
	ISO Description:	Party to which the case is assigned. Usage: This is also the receiver of the message.
	XML Tag:	<Assgne>
	Occurrence:	[1..1]
INDEX: 1.192 RsltnOfInvstgtn +Assgnmt ++Assgne +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.193 RsltnOfInvstgtn +Assgnmt ++Assgne +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.195 RsltnOfInvstgtn +Assgnmt ++Assgne	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>

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Element	Details	
+++Agt ++++FinInstnId +++++ClrSysMmbId	**Occurrence:**	[1..1]
INDEX: 1.199 RsltnOfInvstgtn +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the FI receiving this message. This is the original Assigner (Debtor FI) that originated the Request for Return of Funds message (camt.056).
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC03') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912')
	Example:	020010201
INDEX: 1.256 RsltnOfInvstgtn +Assgnmt ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the assignment was created.
	Product Usage:	The date and time this response was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:09:33
INDEX: 3.0 RsltnOfInvstgtn	**Name:**	**Status**

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Element	Details	
+Sts	**ISO Description:**	Indicates the status of the investigation.
	XML Tag:	<Sts>
	Occurrence:	[1..1]
INDEX: 3.1 RsltnOfInvstgtn +Sts ++Conf	**Name:**	**Confirmation**
	ISO Description:	Specifies the status of the investigation, in a coded form.
	Product Usage:	This field identifies the status of the Request for Return of Funds message. Possible statuses include: - 'RJCR' – rejected (funds will not be returned) - 'IPAY' – the requested amount will be returned - 'PECR' – Partially Executed Cancellation Return: funds will be returned, but may not match the original amount. RFP Warranty: See RFP Warranty Claims Procedures for more information.
	XML Tag:	<Conf>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Only 'RJCR', 'IPAY' or 'PECR' is expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if code is not ''RJCR', 'IPAY' or 'PECR'.
	Example:	RJCR
	Permitted Codes	
	IPAY	PaymentInitiated
	PECR	PartiallyExecutedCancellationRequest
	RJCR	RejectedCancellationRequest
INDEX: 4.0 RsltnOfInvstgtn +CxlDtls	**Name:**	**Cancellation Details**
	ISO Description:	Specifies the details of the underlying transactions being cancelled.
	XML Tag:	<CxlDtls>
	Occurrence:	[1..1]
INDEX: 4.1 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts	**Name:**	**Original Group Information And Status**
	ISO Description:	Provides information on the original cancellation message, to which the resolution refers.
	XML Tag:	<OrgnlGrpInfAndSts>
	Occurrence:	[1..1]
INDEX: 4.3 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts	**Name:**	**Resolved Case**
	ISO Description:	Identifies the case.
	XML Tag:	<RslvdCase>

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Element	Details	
+++RslvdCase	**Occurrence:**	[1..1]
INDEX: 4.4 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case.
	Product Usage:	The Case ID used in the original Request for Return of Funds (Equals the Assignment ID of the original camt.056 message).
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Example:	M20171112131000000001BROF00000000056
INDEX: 4.5 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr	**Name:**	**Creator**
	ISO Description:	Party that created the investigation case.
	Product Usage:	The Creator of the original Request for Return of Funds (camt.056) message.
	XML Tag:	<Cretr>
	Occurrence:	[1..1]
	Rule(s):	Only element Agent is allowed.
	Note(s):	Information from original Request message are copied into these elements.
INDEX: 4.68 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	Product Usage:	Original Agent information as provided in the original Request for Return of Funds (camt.056) message.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 4.69 RsltnOfInvstgtn +CxlDtls	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

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Element	Details
++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt ++++++FinInstnId	**XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 4.71 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt ++++++FinInstnId +++++++ClrSysMmbId	**Name:** **Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 4.75 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt ++++++FinInstnId +++++++ClrSysMmbId ++++++++MmbId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** The 9 character Routing and Transit number of the original Agent that initiated the Request for Return of Funds (camt. 056) message. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Length:** 9 **Example:** 131000000
INDEX: 4.133 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++OrgnlMsgId	**Name:** **Original Message Identification** **ISO Description:** Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. **Product Usage:** The Original Assignment Identification from the Request for Return of Funds message (camt.056). **XML Tag:** <OrgnlMsgId> **Occurrence:** [1..1] **Format:** Format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.)

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Element	Details	
		Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Example:	M2017111213100000001BROF00000000056
INDEX: 4.134 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++OrgnlMsgNmId	**Name:**	**Original Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage:	Message Name Identification from the original Request for Return of Funds message (camt.056)
	XML Tag:	<OrgnlMsgNmId>
	Occurrence:	[1..1]
	Length:	35
	Rule(s):	Must be camt.056.001.08
	Example:	camt.056.001.08
	Permitted Codes	
	camt.056.001.05	Payment Cancellation (Request for Return of Funds or System Time-out)
	camt.056.001.08	Payment Cancellation (Request for Return of Funds or System Time-out) - V08
INDEX: 4.135 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++OrgnlCreDtTm	**Name:**	**Original Creation Date Time**
	ISO Description:	Date and time at which the original message was created.
	Product Usage:	The date of the original camt.056 message.
	XML Tag:	<OrgnlCreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:00
INDEX: 4.139 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++CxlStsRsnInf	**Name:**	**Cancellation Status Reason Information**
	ISO Description:	Provides detailed information on the cancellation status reason.
	Product Usage:	This element is only used if the Status Confirmation is 'RJCR'.
	XML Tag:	<CxlStsRsnInf>
	Occurrence:	[0..1]
INDEX: 4.202	**Name:**	**Reason**

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Element	Details	
RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++CxlStsRsnInf ++++Rsn	**ISO Description:**	Specifies the reason for the status report.
	Product Usage:	Specifies the reason for the negative Response to Request for Return of Funds.
	XML Tag:	<Rsn>
	Occurrence:	[1..1]
INDEX: 4.203 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++CxlStsRsnInf ++++Rsn +++++Cd	**Name:**	**Code**
	ISO Description:	Reason for the cancellation status, in a coded form.
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	4
	Note(s):	See the agreed Reason Codes for usage with pacs.002 in the Appendix section. RTP will not restrict the existing available ISO codes.
	Example:	CUST
	Permitted Codes	
	AC04	ClosedAccountNumber
	AM04	InsufficientFunds
	ARDT	AlreadyReturned
	CUST	CustomerDecision
	LEGL	LegalDecision
	NOAS	NoAnswerFromCustomer
	NOOR	NoOriginalTransactionReceived
INDEX: 4.2448 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts	**Name:**	**Transaction Information And Status**
	ISO Description:	Provides details on the original transactions to which the cancellation request message refers.
	Product Usage:	This element is used to provide additional information about the execution of an accepted or partially executed Request for Return of Funds (camt.056) message.
	XML Tag:	<TxInfAndSts>
	Occurrence:	[0..1]
INDEX: 4.2449 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++CxlStsId	**Name:**	**Cancellation Status Identification**
	ISO Description:	Unique and unambiguous identifier of a cancellation request status, as assigned by the assigner. Usage: The cancellation status identification can be used for reconciliation or to link tasks relating to the cancellation request.

Element	Details
	Product Usage: This field is required if the funds are being returned through a payment channel other than RTP. **XML Tag:** <CxlStsId> **Occurrence:** [0..1] **Length:** 35 **Note(s):** When returning funds outside of RTP, the unique identifier of the transaction used to return the funds must be included in this field. ACH -- Trace Number FedWire -- IMAD CHIPS -- System Sequence Number (SSN)
INDEX: 4.2657 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf	**Name: Resolution Related Information** **ISO Description:** Reference of a return or a reversal transaction that is initiated to fix the case under investigation as part of the resolution. **XML Tag:** <RsltnRltdInf> **Occurrence:** [0..1]
INDEX: 4.2661 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++IntrBkSttlmAmt	**Name: Interbank Settlement Amount** **ISO Description:** Amount of money moved between the instructing agent and the instructed agent. **Product Usage:** In case of a partial return of funds the returned amount is provided in this field. **XML Tag:** <IntrBkSttlmAmt> **Occurrence:** [1..1] **Rule(s):** The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. **Note(s):** RTP does not confirm if the amount provided is less than, equal to, or greater than the original requested amount. Additionally, RTP does not confirm if the amount returned via RTP credit transfer is equal to the amount provided in this field. **Example:** 6284534 **Frac Digits:** 2 **Total Digits:** 18
INDEX: 4.2662	**Name: Currency** **ISO Description:** A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". **XML Tag:** <Ccy> **RegEx:** [A-Z]{3,3}

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Element	Details	
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 4.2663 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++IntrBkSttlmDt	**Name:**	**Interbank Settlement Date**
	ISO Description:	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage:	Indication of the date on which the return is intended to be settled.
	XML Tag:	<IntrBkSttlmDt>
	Occurrence:	[0..1]
	Format:	YYYY-MM-DD
	Length:	10
INDEX: 4.2664 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++ClrChanl	**Name:**	**Clearing Channel**
	ISO Description:	Specifies the clearing channel to be used to process the payment instruction.
	Product Usage:	Indication of the channel on which the return will be processed. If the return is going to be processed via an RTP Credit Transfer, this element should not be included.
	XML Tag:	<ClrChanl>
	Occurrence:	[0..1]
	Length:	4
	Note(s):	MPNS - for ACH payment RTGS - for FedWire RTNS - for CHIPS
	Example:	RTGS
	Permitted Codes	
	MPNS	MassPaymentNetSystem
	RTGS	RealTimeGrossSettlementSystem
	RTNS	RealTimeNetSettlementSystem
INDEX: 4.2799	**Name:**	**Charges**

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Element	Details	
RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++Chrgs	**ISO Description:**	Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.
	Product Usage:	Indication of the indication if a participant charged fees to Debtor for initiating the return.
	XML Tag:	<Chrgs>
	Occurrence:	[0..1]
INDEX: 4.2800 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++Chrgs +++++Amt	**Name:**	**Amount**
	ISO Description:	Transaction charges to be paid by the charge bearer.
	Product Usage:	Information about the fees that have been applied by the Participant returning the funds from the returned amount.
	XML Tag:	<Amt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Example:	6284534
	Frac Digits:	2
	Total Digits:	18
INDEX: 4.2801	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 4.2802 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++Chrgs +++++Agt	**Name:**	**Agent**
	ISO Description:	Agent that takes the transaction charges or to which the transaction charges are due.
	XML Tag:	<Agt>
	Occurrence:	[1..1]

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Element	Details
INDEX: 4.2803 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++Chrgs +++++Agt ++++++FinInstnId	**Name:** **Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 4.2805 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++Chrgs +++++Agt ++++++FinInstnId +++++++ClrSysMmbId	**Name:** **Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 4.2809 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltnRltdInf ++++Chrgs +++++Agt ++++++FinInstnId +++++++ClrSysMmbId ++++++++MmbId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Routing and Transit Number of the Participant who charged or collected a fee related to the return. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Length:** 9

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10 MESSAGE STRUCTURE SPECIFICATION REQUEST FOR INFORMATION

10.1 Request for Information – camt.026.001.07

This chapter defines the standard product message formats used by the RTP system for sending and receiving a Request for Information message (camt.026) and the associated Response to Request for Information (camt.028) message, between RTP and Participants using the System.

This chapter covers the following:

- The message structure of the camt.026 and the camt.028 used in RTP
- The required data types and usage rules of the data fields in these messages

10.1.1 Scope

The Request for Information (camt.026) message is used to request additional details related to a Credit Transfer (pacs.008) or a Request for Payment (pain.013) that has been received.

The Request for Information (camt.026) is always responded to with a Message Status Report (pacs.002) indicating whether or not the request is able to be displayed to the intended recipient. The Response to Request for Information (camt.028) is used to provide the information requested in the original message.

Information can be requested by an end-user or by an RTP Participant institution. Requests that are sent by end users must always be presented to the other end-user. Requests that are sent by an RTP Participant must be presented to an employee of the other RTP Participant involved in the original message.

		Message Recipient	
		End User	**RTP Participant**
Message Sender	**End User**	For Credit Transfer or Request For Payment	Not Permitted
	RTP Participant	Not permitted	For Credit Transfer or Request for Payment

10.1.2 Message Structure Description

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
		UblToApply	Unable To Apply V07	[1..1]		M
1.0		**Assgnmt**	Assignment	[1..1]		M
1.1		**Id**	Identification	[1..1]	35	M
1.2		**Assgnr**	Assigner	[1..1]		M
1.3		**Agt**	Agent	[1..1]		M
1.4		**FinInstnId**	Financial Institution Identification	[1..1]		M
1.5		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.6		**MmbId**	Member Identification	[1..1]	9	M
1.7		**Assgne**	Assignee	[1..1]		M
1.8		**Agt**	Agent	[1..1]		M
1.9		**FinInstnId**	Financial Institution Identification	[1..1]		M
1.10		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.11		**MmbId**	Member Identification	[1..1]	9	M
1.12		**CreDtTm**	Creation Date Time	[1..1]	19	M
2.0		**Case**	Case	[1..1]		M
2.1		**Id**	Identification	[1..1]	35	M
2.2		**Cretr**	Creator	[1..1]		M
2.3	{Or	**Pty**	Party	[1..1]		C
2.4		**Nm**	Name	[1..1]	140	M
2.5	Or}	**Agt**	Agent	[1..1]		C
2.6		**FinInstnId**	Financial Institution Identification	[1..1]		M
2.7		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.8		**MmbId**	Member Identification	[1..1]	9	M
3.0		**Undrlyg**	Underlying	[1..1]		M
3.1	{Or	**Initn**	Initiation	[1..1]		C
3.2		**OrgnlGrpInf**	Original Group Information	[1..1]		M
3.3		**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
3.4		**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
3.5		**OrgnlCreDtTm**	Original Creation Date Time	[1..1]	19	M
3.6		**OrgnlPmtInfId**	Original Payment Information Identification	[1..1]	35	M
3.7		**OrgnlEndToEndId**	Original End To End Identification	[0..1]	35	O
3.8		**OrgnlInstdAmt**	Original Instructed Amount	[1..1]	18	M
3.9		*Ccy*	Currency	[required]	3	M
3.10		**ReqdExctnDt**	Requested Execution Date	[1..1]		M
3.11	{Or	**Dt**	Date	[1..1]	10	M
3.12	Or}	**DtTm**	Date Time	[1..1]	19	M
3.13	Or}	**IntrBk**	Interbank	[1..1]		C
3.14		**OrgnlGrpInf**	Original Group Information	[1..1]		M
3.15		**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
3.16		**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
3.17		**OrgnlCreDtTm**	Original Creation Date Time	[1..1]	19	M
3.18		**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
3.19		**OrgnlEndToEndId**	Original End To End Identification	[0..1]	35	O
3.20		**OrgnlTxId**	Original Transaction Identification	[1..1]	35	M
3.21		**OrgnlIntrBkSttlmAmt**	Original Interbank Settlement Amount	[1..1]	18	M
3.22		*Ccy*	Currency	[required]	3	M
3.23		**OrgnlIntrBkSttlmDt**	Original Interbank Settlement Date	[1..1]	10	M
4.0		**Justfn**	Justification	[1..1]		M
4.1		**MssngOrIncrrctInf**	Missing Or Incorrect Information	[1..1]		M

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
4.2	**MssngInf**	Missing Information	[0..10]		C
4.3	**Cd**	Code	[1..1]	4	M
4.4	**AddtlMssngInf**	Additional Missing Information	[0..1]	140	C
4.5	**IncrrctInf**	Incorrect Information	[0..10]		C
4.6	**Cd**	Code	[1..1]	4	M
4.7	**AddtlIncrrctInf**	Additional Incorrect Information	[0..1]	140	C

10.1.3 Detail Message Field Description

Element	Details	
UblToApply	**Name:**	**Unable To Apply V07**
	Product Usage:	This message is used as a Request for Information (RFI).
	XML Tag:	<UblToApply>
	Occurrence:	[1..1]
INDEX: 1.0 UblToApply +Assgnmt	**Name:**	**Assignment**
	ISO Description:	Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.
	XML Tag:	<Assgnmt>
	Occurrence:	[1..1]
INDEX: 1.1 UblToApply +Assgnmt ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case assignment.
	Product Usage:	Assigned by sending Participant to uniquely identify the message. The uniqueness of a Request for Information is determined by the Assignment Identification and is based on the format below. RTP will use the Assignment ID to perform a check for a duplicate transaction within the duplicate checking period and as a reference to the payment instruction in other non-payment messages (i.e. Response to Request for Information).
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	Expected Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of Assignment Identification (positions 01-20) are validated for structural alignment in accordance with the format specification. Business validations for the Assignment Identification include: - Embedded date (positions 02-09) must be within 1 calendar day of the system date. - Embedded Participant ID (positions 10-20) must be owned by the sender of the message. The Assignment Identification must be unique for a calendar day and is used to perform the duplicate message check.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Assignment Identification matches a previously completed transaction (DUPL);

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Element	Details	
		- Embedded date is not within 1 calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DS0H) If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).
	Example:	M20171112021200201O1BRFI00000000001
INDEX: 1.2 UblToApply +Assgnmt ++Assgnr	**Name:**	**Assigner**
	ISO Description:	Party who assigns the case. Usage: This is also the sender of the message.
	Product Usage:	Sending (Creditor) FI requesting further information from the Debtor FI.
	XML Tag:	<Assgnr>
	Occurrence:	[1..1]
INDEX: 1.3 UblToApply +Assgnmt ++Assgnr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.4 UblToApply +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.5 UblToApply +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.6 UblToApply +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the FI initiating the Request for Information message.
	XML Tag:	<MmbId>

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Element	Details	
+++++ClrSysMmbId ++++++MmbId	**Occurrence:**	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is included in RTP. Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Note(s):	The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.
	Example:	021200201
INDEX: 1.7 UblToApply +Assgnmt ++Assgne	**Name:**	**Assignee**
	ISO Description:	Party to which the case is assigned. Usage: This is also the receiver of the message.
	Product Usage:	Participant to whom the Request for Information message has been sent.
	XML Tag:	<Assgne>
	Occurrence:	[1..1]
INDEX: 1.8 UblToApply +Assgnmt ++Assgne +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.9 UblToApply +Assgnmt ++Assgne +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.10 UblToApply +Assgnmt	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.

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Element	Details	
++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId	**XML Tag:**	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.11 UblToApply +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the FI receiving the Request for Information message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912')
	Example:	021200201
INDEX: 1.12 UblToApply +Assgnmt ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the assignment was created.
	Product Usage:	The date and time the assignment was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:09:33
INDEX: 2.0 UblToApply	**Name:**	**Case**

Element	Details	
+Case	**ISO Description:**	Identifies the investigation case.
	XML Tag:	<Case>
	Occurrence:	[1..1]
INDEX: 2.1 UblToApply +Case ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case.
	Product Usage:	Case ID must be equal to Assignment ID. In RTP, only one Case is permitted per Assignment.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	35
	Rule(s):	This must be equal to the Assignment ID.
	Example:	M20171112021200201O1BRFI0000000000101
INDEX: 2.2 UblToApply +Case ++Cretr	**Name:**	**Creator**
	ISO Description:	Party that created the investigation case.
	Product Usage:	Identifier of the sender of the RFI, either an end-user's name or an RTP Participant's nine-digit routing number. Both Party Name and Agent … Member ID may not be present in the same message.
	XML Tag:	<Cretr>
	Occurrence:	[1..1]
	Note(s):	This field is used to identify the sender of the RFI as an end-user or an RTP Participant.
INDEX: 2.3 **Choice:** {Or UblToApply +Case ++Cretr +++Pty	**Name:**	**Party**
	ISO Description:	Identification of a person or an organisation.
	XML Tag:	<Pty>
	Occurrence:	[1..1]
	Note(s):	Party name is only used when the initiator of the RFI is an end-user.
INDEX: 2.4 UblToApply +Case ++Cretr +++Pty ++++Nm	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.
	Product Usage:	Official name of the end-user that is requesting additional information.
	XML Tag:	<Nm>
	Occurrence:	[1..1]
	Length:	140
INDEX: 2.5	**Name:**	**Agent**

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Element	Details
Choice: Or} UblToApply +Case ++Cretr +++Agt	**ISO Description:** Identification of a financial institution. **XML Tag:** <Agt> **Occurrence:** [1..1] **Note(s):** Agent is only used when the initiator of the RFI is an RTP Participant requesting information from another RTP Participant.
INDEX: 2.6 UblToApply +Case ++Cretr +++Agt ++++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.7 UblToApply +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.8 UblToApply +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Used in RTP Participant initiated scenarios to provide the 9 character Routing and Transit number of the RTP Participant provided from the original Request for Information (camt.026) message. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 9 character Routing and Transit Number (alphabetic characters may be present) **Length:** 9 **Example:** 021200201
INDEX: 3.0 UblToApply +Undrlyg	**Name: Underlying** **ISO Description:** References the payment instruction or statement entry that a party is unable to execute or unable to reconcile. **Product Usage:** Information about the underlying message for which this Request for Information is created. RFI sender will include either the Initiation element for an RFI related to a Request for Payment (pain.013) or the Interbank element for an RFI related to a Credit Transfer (pacs.008). Both Initiation and Interbank may not be present in the same request.

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Element	Details
	XML Tag: <Undrlyg> **Occurrence:** [1..1]
INDEX: 3.1 **Choice:** {Or UblToApply +Undrlyg ++Initn	**Name:** **Initiation** **ISO Description:** Set of elements used to reference the details of the original payment initiation. **XML Tag:** <Initn> **Occurrence:** [1..1]
INDEX: 3.2 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf	**Name:** **Original Group Information** **ISO Description:** Set of elements used to provide information on the original message. **XML Tag:** <OrgnlGrpInf> **Occurrence:** [1..1]
INDEX: 3.3 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlMsgId	**Name:** **Original Message Identification** **ISO Description:** Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. **Product Usage:** Message identification from the original Request for Payment (pain.013) message that is being referenced. **XML Tag:** <OrgnlMsgId> **Occurrence:** [1..1] **Format:** Expected format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters) **Length:** 35 **Example:** M20171112021200201O1BTRF00000000011
INDEX: 3.4 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlMsgNmId	**Name:** **Original Message Name Identification** **ISO Description:** Specifies the original message name identifier to which the message refers. **Product Usage:** Specifies the type of the original message, to which this Request for Information message is being used. **XML Tag:** <OrgnlMsgNmId> **Occurrence:** [1..1] **Length:** 35

Element	Details
	Rule(s): Expected value is pain.013.001.07 (for Request for Payment)
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	Example: pain.013.001.07
	Permitted Codes
	pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 3.5 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlCreDtTm	**Name:** **Original Creation Date Time**
	ISO Description: Date and time at which the original message was created.
	Product Usage: Reference to the Creation Date and Time of the original Request for Payment (pain.013) message.
	XML Tag: <OrgnlCreDtTm>
	Occurrence: [1..1]
	Format: YYYY-MM-DDThh:mm:ss
	Length: 19
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if not a valid date.
	Note(s): The date is required to be set to Eastern Time (ET).
	Example: 2017-11-12T10:05:00
INDEX: 3.6 UblToApply +Undrlyg ++Initn +++OrgnlPmtInfId	**Name:** **Original Payment Information Identification**
	ISO Description: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
	Product Usage: The Payment Information Identification of the Request for Payment (pain.013) message for which this Request for Information message is being sent.
	XML Tag: <OrgnlPmtInfId>
	Occurrence: [1..1]
	Format: Expected format: YYYYMMDDbbbbbbbbbbbbBAAAAnnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length: 35
	Note(s): The Payment Information ID from the pain.013 is assigned by the Creditor FI to uniquely identify the Request for Payment instruction within a pain.013. This value is carried forward in future messages related to the request (i.e. Credit Transfer, Request for Information, etc.).

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Element	Details	
	Example:	20171112021200201018SRFP00000000013
INDEX: 3.7 UblToApply +Undrlyg ++Initn +++OrgnlEndToEndId	**Name:**	**Original End To End Identification**
	ISO Description:	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
	Product Usage:	The End To End ID from the pain.013 instruction for which this message is being sent.
	XML Tag:	<OrgnlEndToEndId>
	Occurrence:	[0..1]
	Length:	35
	Example:	E2E-Ref001
INDEX: 3.8 UblToApply +Undrlyg ++Initn +++OrgnlInstdAmt	**Name:**	**Original Instructed Amount**
	ISO Description:	Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.
	Product Usage:	The Original Instructed Amount from the original Request for Payment (pain.013) message.
	XML Tag:	<OrgnlInstdAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Reason Code(s):	Reject due to structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of the payment amount is less than or equal to zero - The value of the payment is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition
	Example:	520.15
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.9	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Currency must be a currency that is supported by RTP (US Dollar).
	Reason Code(s):	Reject with code '650' in Administration Advice (admi.001) message if the currency code is not supported by RTP.

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Element	Details
	Example: USD
	Permitted Codes
	USD US Dollar
INDEX: 3.10 UblToApply +Undrlyg ++Initn +++ReqdExctnDt	**Name:** **Requested Execution Date** **ISO Description:** Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. **Product Usage:** The Requested Execution Date from the original Request for Payment message. The sender of the RFI should include either the Date or Date Time field, whichever was passed in the initial request. **XML Tag:** <ReqdExctnDt> **Occurrence:** [1..1] **Note(s):** If only Date is provided the time would be signified as 23:59:59.
INDEX: 3.11 **Choice:** {Or UblToApply +Undrlyg ++Initn +++ReqdExctnDt ++++Dt	**Name:** **Date** **ISO Description:** Specified date. **Product Usage:** Requested date from the original Request for Payment (pain.013) message. **XML Tag:** <Dt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Rule(s):** Must be a valid processing date. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002). **Example:** 2017-11-12
INDEX: 3.12 **Choice:** Or} UblToApply +Undrlyg ++Initn +++ReqdExctnDt ++++DtTm	**Name:** **Date Time** **ISO Description:** Specified date and time. **Product Usage:** Requested date and time from the original Request for Payment (pain.013) message. **XML Tag:** <DtTm> **Occurrence:** [1..1] **Format:** YYYY-MM-DDThh:mm:ss **Length:** 19 **Rule(s):** Must be a valid processing date.

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Element	Details
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002). **Example:** 2017-11-12T16:00:00
INDEX: 3.13 **Choice:** Or} UblToApply +Undrlyg ++IntrBk	**Name:** **Interbank** **ISO Description:** Set of elements used to reference the details of the original interbank payment transaction. **XML Tag:** <IntrBk> **Occurrence:** [1..1]
INDEX: 3.14 UblToApply +Undrlyg ++IntrBk +++OrgnlGrpInf	**Name:** **Original Group Information** **ISO Description:** Set of elements used to provide information on the original message. **XML Tag:** <OrgnlGrpInf> **Occurrence:** [1..1]
INDEX: 3.15 UblToApply +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgId	**Name:** **Original Message Identification** **ISO Description:** Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. **Product Usage:** Message identification from the original Credit Transfer (pacs.008) message that is being referenced. **XML Tag:** <OrgnlMsgId> **Occurrence:** [1..1] **Format:** Expected format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters) **Length:** 35 **Note(s):** This format is not validated by the system, it is an example format only **Example:** M20171112021200201O1BTRF00000000011
INDEX: 3.16 UblToApply +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgNmId	**Name:** **Original Message Name Identification** **ISO Description:** Specifies the original message name identifier to which the message refers. **Product Usage:** Specifies the type of the original message, to which this Request for Information message is being used. **XML Tag:** <OrgnlMsgNmId> **Occurrence:** [1..1]

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Element	Details
	Length: 35
	Rule(s): Expected value is pacs.008.001.08 or pacs.008.001.06 (for credit transfer)
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	Example: pacs.008.001.08
	Permitted Codes
	pacs.008.001.06 Credit Transfer
	pacs.008.001.08 Credit Transfer - V08
INDEX: 3.17 UblToApply +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlCreDtTm	**Name:** **Original Creation Date Time**
	ISO Description: Date and time at which the original message was created.
	Product Usage: This Creation Date and Time from the original Credit Transfer (pacs.008) message.
	XML Tag: <OrgnlCreDtTm>
	Occurrence: [1..1]
	Format: YYYY-MM-DDThh:mm:ss
	Length: 19
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if not a valid date.
	Note(s): The date is required to be set to Eastern Time (ET).
	Example: 2017-11-12T10:05:00
INDEX: 3.18 UblToApply +Undrlyg ++IntrBk +++OrgnlInstrId	**Name:** **Original Instruction Identification**
	ISO Description: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
	Product Usage: The Instruction Identification of the Credit Transfer (pacs.008) message for which this Request for Information message is being sent.
	XML Tag: <OrgnlInstrId>
	Occurrence: [1..1]
	Format: Expected format: YYYYMMDDbbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length: 35
	Note(s): This is the Identification from the pacs.008 assigned by the Debtor FI to uniquely identify a single payment instruction

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Element	Details	
		within a pacs.008 throughout its existence within the system.
	Example:	20171112021200201O1BSTRF00000000011
INDEX: 3.19 UblToApply +Undrlyg ++IntrBk +++OrgnlEndToEndId	**Name:**	**Original End To End Identification**
	ISO Description:	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
	Product Usage:	The End To End ID from the original Credit Transfer (pacs.008) for which this message is being sent.
	XML Tag:	<OrgnlEndToEndId>
	Occurrence:	[0..1]
	Length:	35
	Example:	E2E-Ref001
INDEX: 3.20 UblToApply +Undrlyg ++IntrBk +++OrgnlTxId	**Name:**	**Original Transaction Identification**
	ISO Description:	Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.
	Product Usage:	The transaction identifier from the original Credit Transfer (pacs.008) message.
	XML Tag:	<OrgnlTxId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	If the Credit Transfer (pacs.008) message is based on a Request for Payment (pain.013), the original Payment Identification from the pain.013 must be populated in this field.
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 3.21 UblToApply +Undrlyg ++IntrBk +++OrgnlIntrBkSttlmAmt	**Name:**	**Original Interbank Settlement Amount**
	ISO Description:	Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.
	Product Usage:	The Interbank Settlement Amount from the original Credit Transfer (pacs.008) message.
	XML Tag:	<OrgnlIntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Reason Code(s):	Reject due to structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of the payment amount is less than or equal to zero - The value of the payment is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition

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Element	Details	
	Note(s):	RTP is only supporting USD and the maximum decimal digits allowed are two.
	Example:	520.15
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.22	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Currency must be a currency that is supported by RTP (US Dollar).
	Reason Code(s):	Reject with code '650' in Administration Advice (admi.001) message if the currency code is not supported by RTP.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 3.23 UblToApply +Undrlyg ++IntrBk +++OrgnlIntrBkSttlmDt	**Name:**	**Original Interbank Settlement Date**
	ISO Description:	Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage:	The original Reconciliation Window of the Credit Transfer (pacs.008) message, as assigned by RTP.
	XML Tag:	<OrgnlIntrBkSttlmDt>
	Occurrence:	[1..1]
	Length:	10
	Example:	2017-11-12
INDEX: 4.0 UblToApply +Justfn	**Name:**	**Justification**
	ISO Description:	Explains the reason why the case creator is unable to apply the instruction.
	Product Usage:	This element is being used to identify why the sender is requesting more information.
	XML Tag:	<Justfn>
	Occurrence:	[1..1]
INDEX: 4.1 UblToApply +Justfn ++MssngOrIncrrctInf	**Name:**	**Missing Or Incorrect Information**
	ISO Description:	Set of elements used to indicate which information is missing or incorrect.
	XML Tag:	<MssngOrIncrrctInf>

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Element	Details	
	Occurrence:	[1..1]
	Note(s):	If the Request for Information message is being used to obtain information that was missing from the original message, then the element MissingInformation is used. If the Request for Information message is being used to obtain information that was incorrect in the original message, then the element IncorrectInformation is used. For both elements there is the option to provide up to 140 characters of additional detailed information with each occurrence.
INDEX: 4.2 UblToApply +Justfn ++MssngOrIncrrctInf +++MssngInf	**Name:**	**Missing Information**
	ISO Description:	Indicates the missing information.
	XML Tag:	<MssngInf>
	Occurrence:	[0..10]
	Rule(s):	If Code is equal to NARR (Narrative), then AdditionalMissingInformation must be present. If any other code is used, AdditionalMissingInformation is optional.
INDEX: 4.3 UblToApply +Justfn ++MssngOrIncrrctInf +++MssngInf ++++Cd	**Name:**	**Code**
	ISO Description:	Specifies the missing information in a coded form.
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	4
	Example:	MS01
	Permitted Codes	
	MS01	MissingRemittanceInformation
	NARR	Narrative
INDEX: 4.4 UblToApply +Justfn ++MssngOrIncrrctInf +++MssngInf ++++AddtlMssngInf	**Name:**	**Additional Missing Information**
	ISO Description:	Further details about the missing information.
	Product Usage:	This field is mandatory with the code NARR and being used to provide additional information.
	XML Tag:	<AddtlMssngInf>
	Occurrence:	[0..1]
	Length:	140
	Example:	Additional Information for Missing Information
INDEX: 4.5	**Name:**	**Incorrect Information**

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Element	Details
UblToApply +Justfn ++MssngOrIncrrctInf +++IncrrctInf	**ISO Description:** Indicates, in a coded form, the incorrect information. **XML Tag:** <IncrrctInf> **Occurrence:** [0..10] **Rule(s):** If Code is equal to NARR (Narrative), then AdditionalIncorrectInformation must be present. If any other code is used, AdditinalIncorrectInformation is optional.
INDEX: 4.6 UblToApply +Justfn ++MssngOrIncrrctInf +++IncrrctInf ++++Cd	**Name: Code** **ISO Description:** Specifies the missing information in a coded form. **XML Tag:** <Cd> **Occurrence:** [1..1] **Length:** 4 **Example:** IN01
	Permitted Codes **IN01** IncorrectRelatedReference **IN04** IncorrectRequestedExecutionDate **IN06** IncorrectInterbankSettlementAmount **IN15** IncorrectRemittanceInformation **IN19** IncorrectInstructionForCreditorAgent **IN38** IncorrectDebtorAddress **IN39** IncorrectCreditorAddress **MM20** MismatchCreditorNameAccount **MM21** MismatchDebtorNameAccount **NARR** Narrative
INDEX: 4.7 UblToApply +Justfn ++MssngOrIncrrctInf +++IncrrctInf ++++AddtlIncrrctInf	**Name: Additional Incorrect Information** **ISO Description:** Further details about the incorrect information. **Product Usage:** This field is mandatory with the code NARR and being used to provide additional information. **XML Tag:** <AddtlIncrrctInf> **Occurrence:** [0..1] **Length:** 140 **Example:** Additional Information for Inforrect Information

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10.2 Response to Request for Information – camt.028.001.09

10.2.1 Scope

The Response to the Request for Information (camt.028) message is sent either:

- by the Debtor to the Creditor (pacs.008),
- by the Creditor to the Debtor (pain.013),
- by the Debtor FI to the Creditor FI (pacs.008), or
- by the Creditor FI to the Debtor FI (pain.013).

The message is used by the sender to provide the requested additional information in the form of an amendment to the original Request for Payment or Credit Transfer using the structured elements, or directly in response to the original request using the unstructured remittance information field available in the camt.028 message.

If multiple codes were included in the original Request for Informatiton message, multiple answers for these different codes may be provided in multiple occurrences of the Unstructured remittance information field by referencing the relevant code starting and ending with '/' followed by the relevant information (e.g. /MS01/).

XML Example with code /MS01/ and /IN01/:

```
<Inf>
  <RmtInf>
    <Ustrd>/MS01/remittance info was provided via email on 18/07/2018</Ustrd>
    <Ustrd>/IN01/4711_12_2018</Ustrd>
  </RmtInf>
</Inf>
```

Note: If the end-user or the Participant cannot provide additional information, a negative Response to Request for Information can be sent by including the value '/RJCT/' in the 'Remittance Information / Unstructured' field.

XML Example with code /RJCT/:

```
<Inf>
  <RmtInf>
    <Ustrd>/RJCT/Information not available</Ustrd>
  </RmtInf>
</Inf>
```

10.2.2 Message Structure Description

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
		AddtlPmtInf	Additional Payment Information V09	[1..1]		M
1.0		**Assgnmt**	Assignment	[1..1]		M
1.1		**Id**	Identification	[1..1]	35	M
1.2		**Assgnr**	Assigner	[1..1]		M
1.3		**Agt**	Agent	[1..1]		M
1.4		**FinInstnId**	Financial Institution Identification	[1..1]		M
1.5		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.6		**MmbId**	Member Identification	[1..1]	9	M
1.7		**Assgne**	Assignee	[1..1]		M
1.8		**Agt**	Agent	[1..1]		M
1.9		**FinInstnId**	Financial Institution Identification	[1..1]		M
1.10		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.11		**MmbId**	Member Identification	[1..1]	9	M
1.12		**CreDtTm**	Creation Date Time	[1..1]	19	M
2.0		**Case**	Case	[1..1]		M
2.1		**Id**	Identification	[1..1]	35	M
2.2		**Cretr**	Creator	[1..1]		M
2.3	{Or	**Pty**	Party	[1..1]		C
2.4		**Nm**	Name	[1..1]	140	M
2.5	Or}	**Agt**	Agent	[1..1]		C
2.6		**FinInstnId**	Financial Institution Identification	[1..1]		M
2.7		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.8		**MmbId**	Member Identification	[1..1]	9	M
3.0		**Undrlyg**	Underlying	[1..1]		M
3.1	{Or	**Initn**	Initiation	[1..1]		C
3.2		**OrgnlGrpInf**	Original Group Information	[1..1]		M
3.3		**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
3.4		**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
3.5		**OrgnlPmtInfId**	Original Payment Information Identification	[1..1]	35	M
3.6		**OrgnlEndToEndId**	Original End To End Identification	[0..1]	35	O
3.7		**OrgnlInstdAmt**	Original Instructed Amount	[1..1]	18	M
3.8		*Ccy*	Currency	[required]	3	M
3.9		**ReqdExctnDt**	Requested Execution Date	[0..1]		M
3.10	{Or	**Dt**	Date	[1..1]	10	C
3.11	Or}	**DtTm**	Date Time	[1..1]	10	C
3.12	Or}	**IntrBk**	Interbank	[1..1]		C
3.13		**OrgnlGrpInf**	Original Group Information	[1..1]		M
3.14		**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
3.15		**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
3.16		**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
3.17		**OrgnlEndToEndId**	Original End To End Identification	[0..1]	35	O
3.18		**OrgnlTxId**	Original Transaction Identification	[1..1]	35	M
3.19		**OrgnlIntrBkSttlmAmt**	Original Interbank Settlement Amount	[1..1]	18	M
3.20		*Ccy*	Currency	[required]	3	M
3.21		**OrgnlIntrBkSttlmDt**	Original Interbank Settlement Date	[1..1]	10	M
4.0		**Inf**	Information	[1..1]		M
4.1		**InstrId**	Instruction Identification	[0..1]	35	O
4.2		**EndToEndId**	End To End Identification	[0..1]	35	O
4.3		**TxId**	Transaction Identification	[0..1]	35	O

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
4.4		UltmtDbtr	Ultimate Debtor	[0..1]		O
4.5		Nm	Name	[0..1]	140	O
4.6		PstlAdr	Postal Address	[0..1]		O
4.7		StrtNm	Street Name	[1..1]	70	M
4.8		BldgNb	Building Number	[0..1]	16	O
4.9		PstCd	Post Code	[1..1]	16	M
4.10		TwnNm	Town Name	[1..1]	35	M
4.11		CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.12		Ctry	Country	[1..1]	2	M
4.13		AdrLine	Address Line	[0..1]	70	O
4.14		Id	Identification	[0..1]		O
4.15	{Or	OrgId	Organisation Identification	[1..1]		C
4.16		LEI	LEI	[1..1]	20	M
4.17	Or}	PrvtId	Private Identification	[1..1]		M
4.18		Othr	Other	[0..n]		M
4.19		Id	Identification	[1..1]	35	M
4.20		Dbtr	Debtor	[0..1]		O
4.21		Nm	Name	[0..1]	140	O
4.22		PstlAdr	Postal Address	[0..1]		O
4.23		StrtNm	Street Name	[1..1]	70	M
4.24		BldgNb	Building Number	[0..1]	16	O
4.25		PstCd	Post Code	[1..1]	16	M
4.26		TwnNm	Town Name	[1..1]	35	M
4.27		CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.28		Ctry	Country	[1..1]	2	M
4.29		AdrLine	Address Line	[0..1]	70	O
4.30		Id	Identification	[0..1]		O
4.31	{Or	OrgId	Organisation Identification	[1..1]		O
4.32		LEI	LEI	[0..1]	20	O
4.33	Or}	PrvtId	Private Identification	[1..1]		M
4.34		DtAndPlcOfBirth	Date And Place Of Birth	[0..1]		M
4.35		BirthDt	Birth Date	[1..1]	10	M
4.36		CityOfBirth	City Of Birth	[1..1]	35	M
4.37		CtryOfBirth	Country Of Birth	[1..1]	2	M
4.38		Cdtr	Creditor	[0..1]		O
4.39		Nm	Name	[0..1]	140	O
4.40		PstlAdr	Postal Address	[0..1]		O
4.41		StrtNm	Street Name	[1..1]	70	M
4.42		BldgNb	Building Number	[0..1]	16	O
4.43		PstCd	Post Code	[1..1]	16	M
4.44		TwnNm	Town Name	[1..1]	35	M
4.45		CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.46		Ctry	Country	[1..1]	2	M
4.47		AdrLine	Address Line	[0..1]	70	O
4.48		Id	Identification	[0..1]		O
4.49	{Or	OrgId	Organisation Identification	[1..1]		C
4.50		LEI	LEI	[1..1]	20	M
4.51	Or}	PrvtId	Private Identification	[1..1]		C

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
4.52		**DtAndPlcOfBirth**	Date And Place Of Birth	[0..1]		M
4.53		**BirthDt**	Birth Date	[1..1]	10	M
4.54		**CityOfBirth**	City Of Birth	[1..1]	35	M
4.55		**CtryOfBirth**	Country Of Birth	[1..1]	2	M
4.56		**CtctDtls**	Contact Details	[0..1]		O
4.57		**PhneNb**	Phone Number	[0..1]		O
4.58		**UltmtCdtr**	Ultimate Creditor	[0..1]		O
4.59		**Nm**	Name	[0..1]	140	O
4.60		**PstlAdr**	Postal Address	[0..1]		O
4.61		**StrtNm**	Street Name	[1..1]	70	M
4.62		**BldgNb**	Building Number	[0..1]	16	O
4.63		**PstCd**	Post Code	[1..1]	16	M
4.64		**TwnNm**	Town Name	[1..1]	35	M
4.65		**CtrySubDvsn**	Country Sub Division	[1..1]	35	M
4.66		**Ctry**	Country	[1..1]	2	M
4.67		**AdrLine**	Address Line	[0..1]	70	O
4.68		**Id**	Identification	[0..1]		O
4.69	{Or	**OrgId**	Organisation Identification	[1..1]		C
4.70		**LEI**	LEI	[1..1]	20	M
4.71	Or}	**PrvtId**	Private Identification	[1..1]		M
4.72		**Othr**	Other	[1..1]		M
4.73		**Id**	Identification	[1..1]	35	M
4.74		**RmtInf**	Remittance Information	[0..1]		C
4.75		**Ustrd**	Unstructured	[0..20]	140	O
4.76		**Strd**	Structured	[0..1]		O
4.77		**RfrdDocAmt**	Referred Document Amount	[0..1]		O
4.78		**DscntApldAmt**	Discount Applied Amount	[0..3]		O
4.79		**Tp**	Type	[1..1]		M
4.80		**Prtry**	Proprietary	[1..1]	4	M
4.81		**Amt**	Amount	[1..1]	18	M
4.82		*Ccy*	Currency	[required]	3	M

10.2.3 Detail Message Field Description

Element	Details	
AddtlPmtInf	**Name:**	**Additional Payment Information V09**
	ISO Description:	The Additional Payment Information message is sent by an account servicing institution to an account owner. This message is used to provide additional or corrected information on a payment instruction or statement entry, in order to allow reconciliation.
	Product Usage:	This message is only sent in response to a Request for Information message (camt.026).
	XML Tag:	<AddtlPmtInf>
	Occurrence:	[1..1]
INDEX: 1.0 AddtlPmtInf +Assgnmt	**Name:**	**Assignment**
	ISO Description:	Represents the assignment of a case to a party.
	XML Tag:	<Assgnmt>
	Occurrence:	[1..1]
INDEX: 1.1 AddtlPmtInf +Assgnmt ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case assignment.
	Product Usage:	Assigned by sender of the message to uniquely identify the Response to the Request for Information message. The uniqueness of a Response to Request for Information is determined by the Assignment Identification and is based on the format below. RTP will use the Assignment ID to perform a check for a duplicate transaction within the duplicate checking period.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	Expected Format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification. Business validations for the Assignment Identification include: - Embedded date (positions 02-09) must be within 1 calendar day of the system - Embedded Participant ID (positions 10-20) must be owned by the Instructing Agent.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Assignment Identification matches a previously completed transaction (DUPL);

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Element	Details	
		- Embedded date is not within 1 calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DS0H) If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).
	Example:	M20171112123456789O1BRFI00000000001
INDEX: 1.2 AddtlPmtInf +Assgnmt ++Assgnr	**Name:**	**Assigner**
	ISO Description:	Party who assigns the case. Usage: This is also the sender of the message.
	Product Usage:	Sender of the message (same FI member ID as provided in Assignee of the original Request for Information (camt.026) message).
	XML Tag:	<Assgnr>
	Occurrence:	[1..1]
INDEX: 1.3 AddtlPmtInf +Assgnmt ++Assgnr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.4 AddtlPmtInf +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.5 AddtlPmtInf +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.6 AddtlPmtInf +Assgnmt ++Assgnr +++Agt	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the Participant sending this Response to RFI.
	XML Tag:	<MmbId>

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Element	Details	
++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Occurrence:**	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number does not exist in RTP. Reject with Message Status Report (pacs.002) if: - Sender is not authorized to send this business message (reason code 'AG03') - Agent is signed off (reason code '9934') - Agent is suspended (reason code '9946') - The sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Note(s):	The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.
	Example:	131000000
INDEX: 1.7 AddtlPmtInf +Assgnmt ++Assgne	**Name:**	**Assignee**
	ISO Description:	Party to which the case is assigned. Usage: This is also the receiver of the message.
	Product Usage:	Identifier of the Participant that originated the Request for Information message (same FI as provided in Assigner of the Request for Information (camt.026) message).
	XML Tag:	<Assgne>
	Occurrence:	[1..1]
INDEX: 1.8 AddtlPmtInf +Assgnmt ++Assgne +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.9 AddtlPmtInf +Assgnmt ++Assgne +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.10 AddtlPmtInf	**Name:**	**Clearing System Member Identification**

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Element	Details	
+Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId	**ISO Description:**	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.11 AddtlPmtInf +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the Original Assigner from the Request for Information message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this business message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912')
	Example:	021200201
INDEX: 1.12 AddtlPmtInf +Assgnmt ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the assignment was created.
	Product Usage:	The date and time the camt.028 was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:09:33
INDEX: 2.0	**Name:**	**Case**

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Element	Details
AddtlPmtInf +Case	**ISO Description:** Provides further details to identify an investigation case. **XML Tag:** <Case> **Occurrence:** [1..1]
INDEX: 2.1 AddtlPmtInf +Case ++Id	**Name: Identification** **ISO Description:** Uniquely identifies the case. **Product Usage:** The original Case Identification used in the Request for Information Message (Equals the Assignment ID of the original camt.026 message). **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This is to identify the original message **Example:** M20171112021200201O1BRFI00000000001
INDEX: 2.2 AddtlPmtInf +Case ++Cretr	**Name: Creator** **ISO Description:** Party that created the investigation case. **Product Usage:** Information provided in the original Request for Information (camt.026) message (either the end-user in Party / Name or the RTP Participant in Agent / … / Member ID. **XML Tag:** <Cretr> **Occurrence:** [1..1] **Rule(s):** Either element Party / Name or Agent / Financial Institution Identification is allowed. **Note(s):** Information provided in the original Request for Information (camt.026) message are copied into these elements.
INDEX: 2.3 **Choice:** {Or AddtlPmtInf +Case ++Cretr +++Pty	**Name: Party** **ISO Description:** Identification of a person or an organisation. **Product Usage:** Original Party information as provided in the original Request for Information (camt.026) message. **XML Tag:** <Pty> **Occurrence:** [1..1]
INDEX: 2.4 AddtlPmtInf +Case ++Cretr +++Pty ++++Nm	**Name: Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **Product Usage:** Used in end-user initiated scenarios to provide the name of the sender of the original Request for Information (camt. 026) message. **XML Tag:** <Nm>

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Element	Details	
	Occurrence:	[1..1]
	Length:	140
	Example:	Creator Name
INDEX: 2.5 **Choice:** Or} AddtlPmtInf +Case ++Cretr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	Product Usage:	Original Agent information as provided in the original Request for Information (camt.026) message.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 2.6 AddtlPmtInf +Case ++Cretr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.7 AddtlPmtInf +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.8 AddtlPmtInf +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Used in RTP Participant initiated scenarios to provide the 9 character Routing and Transit number of the RTP Participant provided from the original Request for Information (camt.026) message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Length:	9
	Example:	021200201
INDEX: 3.0 AddtlPmtInf +Undrlyg	**Name:**	**Underlying**
	ISO Description:	Provides details of the underlying transaction, on which the investigation is processed.
	Product Usage:	Information about the underlying message for which this Response to the Request for Information is created.

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Element	Details	
		If the RFI is linked to a Request for Payment (pain.013) the element Initation is used. If the RFI is linked to a Credit Transfer (pacs.008), the Interbank element is used.
	XML Tag:	<Undrlyg>
	Occurrence:	[1..1]
INDEX: 3.1 **Choice:** {Or AddtlPmtInf +Undrlyg ++Initn	**Name:**	**Initiation**
	ISO Description:	Set of elements used to reference the details of the original payment initiation.
	Product Usage:	All the information included in the original Request for Information's 'Initiation' fields are copied into these fields.
	XML Tag:	<Initn>
	Occurrence:	[1..1]
INDEX: 3.2 AddtlPmtInf +Undrlyg ++Initn +++OrgnlGrpInf	**Name:**	**Original Group Information**
	ISO Description:	Set of elements used to provide information on the original message.
	XML Tag:	<OrgnlGrpInf>
	Occurrence:	[1..1]
INDEX: 3.3 AddtlPmtInf +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlMsgId	**Name:**	**Original Message Identification**
	ISO Description:	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	Product Usage:	Message identification from the original Request for Payment (pain.013) message.
	XML Tag:	<OrgnlMsgId>
	Occurrence:	[1..1]
	Length:	35
	Example:	M20171112021200201O1BRFP00000000013
INDEX: 3.4 AddtlPmtInf +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlMsgNmId	**Name:**	**Original Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage:	Specifies the type of the original message (pain.013), to which this Response for the Request for Information message is being used.
	XML Tag:	<OrgnlMsgNmId>
	Occurrence:	[1..1]
	Length:	35
	Rule(s):	Expected value is pain.013.001.07 (for Request for Payment).
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	Example:	pain.013.001.07

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Element	Details	
	Permitted Codes	
	pain.013.001.07	Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 3.5 AddtlPmtInf +Undrlyg ++Initn +++OrgnlPmtInfId	**Name:**	**Original Payment Information Identification**
	ISO Description:	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
	Product Usage:	The Paymnet Information Identification of the original pain.013.
	XML Tag:	<OrgnlPmtInfId>
	Occurrence:	[1..1]
	Length:	35
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 3.6 AddtlPmtInf +Undrlyg ++Initn +++OrgnlEndToEndId	**Name:**	**Original End To End Identification**
	ISO Description:	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
	Product Usage:	The End To End ID from the original instruction in the pain.013.
	XML Tag:	<OrgnlEndToEndId>
	Occurrence:	[0..1]
	Length:	35
	Example:	E2E-Ref001
INDEX: 3.7 AddtlPmtInf +Undrlyg ++Initn +++OrgnlInstdAmt	**Name:**	**Original Instructed Amount**
	ISO Description:	Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.
	Product Usage:	The Instructed Amount from the original Request for Payment. Attribute is the currency code of amount.
	XML Tag:	<OrgnlInstdAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Note(s):	RTP only supports USD and the maximum decimal digits are two.
	Example:	310.5
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.8	**Name:**	**Currency**

Element	Details	
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Currency must be a currency that is supported by RTP (US Dollar).
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if the currency code is not supported by RTP.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 3.9 AddtlPmtInf +Undrlyg ++Initn +++ReqdExctnDt	**Name:**	**Requested Execution Date**
	ISO Description:	Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.
	Product Usage:	Requested Execution Date from the original Request for Payment (pain.013). Either Date or Date and Time must be provided.
	XML Tag:	<ReqdExctnDt>
	Occurrence:	[0..1]
	Note(s):	If only Date is provided the time would be signified as 23:59:59.
INDEX: 3.10 **Choice:** {Or AddtlPmtInf +Undrlyg ++Initn +++ReqdExctnDt ++++Dt	**Name:**	**Date**
	ISO Description:	Specified date.
	Product Usage:	The original Execution Date of the Request for Payment (pain.013) message.
	XML Tag:	<Dt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD
	Length:	10
	Example:	2017-11-12
INDEX: 3.11 **Choice:** Or} AddtlPmtInf +Undrlyg ++Initn +++ReqdExctnDt	**Name:**	**Date Time**
	ISO Description:	Specified date and time.
	Product Usage:	The original Execution Date and Time of the Request for Payment (pain.013) message.
	XML Tag:	<DtTm>
	Occurrence:	[1..1]

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Element	Details
++++DtTm	**Format:** YYYY-MM-DDThh:mm:ss **Length:** 10 **Example:** 2017-11-12T16:00:00
INDEX: 3.12 **Choice:** Or} AddtlPmtInf +Undrlyg ++IntrBk	**Name: Interbank** **ISO Description:** Set of elements used to reference the details of the original interbank payment transaction. **Product Usage:** All reference information for a Credit Transfer (pacs.008) included in the original Request for Information (camt.026) message are copied into the Interbank elements. **XML Tag:** <IntrBk> **Occurrence:** [1..1]
INDEX: 3.13 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlGrpInf	**Name: Original Group Information** **ISO Description:** Set of elements used to provide information on the original message. **XML Tag:** <OrgnlGrpInf> **Occurrence:** [1..1]
INDEX: 3.14 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgId	**Name: Original Message Identification** **ISO Description:** Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. **Product Usage:** Message identification from the original Credit Transfer (pacs.008) message. **XML Tag:** <OrgnlMsgId> **Occurrence:** [1..1] **Length:** 35 **Example:** M20171112021200201O1BTRF00000000011
INDEX: 3.15 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgNmId	**Name: Original Message Name Identification** **ISO Description:** Specifies the original message name identifier to which the message refers. **Product Usage:** Specifies the type of the original message (pacs.008), to which this Response for the Request for Information message is being used. **XML Tag:** <OrgnlMsgNmId> **Occurrence:** [1..1] **Length:** 35 **Rule(s):** Expected value is pacs.008.001.08 (for credit transfer). **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid. **Example:** pacs.008.001.08

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Element	Details
	Permitted Codes
	pacs.008.001.06 Credit Transfer
	pacs.008.001.08 Credit Transfer - V08
INDEX: 3.16 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlInstrId	**Name:** **Original Instruction Identification** **ISO Description:** Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. **Product Usage:** The Instruction Identification of the original pacs.008. **XML Tag:** <OrgnlInstrId> **Occurrence:** [1..1] **Length:** 35 **Example:** 201711120212002010 1BSTRF00000000011
INDEX: 3.17 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlEndToEndId	**Name:** **Original End To End Identification** **ISO Description:** Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. **Product Usage:** The End To End ID from the original instruction in the pacs.008. **XML Tag:** <OrgnlEndToEndId> **Occurrence:** [0..1] **Length:** 35 **Example:** E2E-Ref001
INDEX: 3.18 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlTxId	**Name:** **Original Transaction Identification** **ISO Description:** Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. **Product Usage:** The transaction identifier from the original Credit Transfer (pacs.008) message. **XML Tag:** <OrgnlTxId> **Occurrence:** [1..1] **Length:** 35 **Example:** 201711120212002010 1BSRFP00000000013
INDEX: 3.19 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlIntrBkSttlmAmt	**Name:** **Original Interbank Settlement Amount** **ISO Description:** Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. **Product Usage:** The Interbank Settlement Amount from the original Credit Transfer (pacs.008) message. **XML Tag:** <OrgnlIntrBkSttlmAmt> **Occurrence:** [1..1]

Element	Details	
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Example:	520.15
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.20	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Currency must be a currency that is supported by RTP (US Dollar).
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if the currency code is not supported by RTP.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 3.21 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlIntrBkSttlmDt	**Name:**	**Original Interbank Settlement Date**
	ISO Description:	Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage:	The original Reconciliation Window Date of the Credit Transfer (pacs.008) message, as assigned by RTP.
	XML Tag:	<OrgnlIntrBkSttlmDt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD
	Length:	10
	Example:	2017-11-12
INDEX: 4.0 AddtlPmtInf +Inf	**Name:**	**Information**
	ISO Description:	Provides further additional details on the underlying payment instruction that cannot be transferred in a regular statement message.
	Product Usage:	These elements are used to supply the additional or corrected data, in accordance with the received Request for Information (camt.026) message. Only the elements where any additional/updated information needs to be provided and which will therefore be different from the original Credit Transfer (pacs.008) message should be included.
	XML Tag:	<Inf>

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Element	Details	
	Occurrence:	[1..1]
	Note(s):	All elements which are used in this message are marked as optional. Detailed information about the usage of fields are documented under the relevant original Credit Transfer (pacs.008) and Request for Payment (pain.013) messages. No specific field format documentation is provided in this section.
INDEX: 4.1 AddtlPmtInf +Inf ++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	XML Tag:	<InstrId>
	Occurrence:	[0..1]
	Length:	35
	Example:	20171112021200201O1BSTRF00000000211
INDEX: 4.2 AddtlPmtInf +Inf ++EndToEndId	**Name:**	**End To End Identification**
	ISO Description:	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
	XML Tag:	<EndToEndId>
	Occurrence:	[0..1]
	Length:	35
	Example:	E2E-Ref002
INDEX: 4.3 AddtlPmtInf +Inf ++TxId	**Name:**	**Transaction Identification**
	ISO Description:	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.
	XML Tag:	<TxId>

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Element	Details
	Occurrence: [0..1] **Length:** 35 **Example:** 20171112021200201018SRFP00000000213
INDEX: 4.4 AddtlPmtInf +Inf ++UltmtDbtr	**Name: Ultimate Debtor** **ISO Description:** Ultimate party that owes an amount of money to the (ultimate) creditor. **XML Tag:** <UltmtDbtr> **Occurrence:** [0..1]
INDEX: 4.5 AddtlPmtInf +Inf ++UltmtDbtr +++Nm	**Name: Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **XML Tag:** <Nm> **Occurrence:** [0..1] **Length:** 140
INDEX: 4.6 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr	**Name: Postal Address** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services. **XML Tag:** <PstlAdr> **Occurrence:** [0..1] **Rule(s):** Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 4.7 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++StrtNm	**Name: Street Name** **ISO Description:** Name of a street or thoroughfare. **XML Tag:** <StrtNm> **Occurrence:** [1..1] **Length:** 70 **Example:** Park Lane
INDEX: 4.8 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++BldgNb	**Name: Building Number** **ISO Description:** Number that identifies the position of a building on a street. **XML Tag:** <BldgNb> **Occurrence:** [0..1] **Length:** 16 **Note(s):** This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to

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Element	Details	
		the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45
INDEX: 4.9 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 4.10 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York City
INDEX: 4.11 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++CtrySubDvsn	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York
INDEX: 4.12 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 4.13 AddtlPmtInf	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

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Element	Details
+Inf ++UltmtDbtr +++PstlAdr ++++AdrLine	**XML Tag:** <AdrLine> **Occurrence:** [0..1] **Length:** 70 **Note(s):** Only one occurrence of this field is permitted and it is to be used as an "Address Line 2". When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name. **Example:** c/o The Clearing House
INDEX: 4.14 AddtlPmtInf +Inf ++UltmtDbtr +++Id	**Name: Identification** **ISO Description:** Unique and unambiguous identification of a party. **Product Usage:** This element is used on a conditional basis for Identification of any other specific identifier of the ultimate sender. **XML Tag:** <Id> **Occurrence:** [0..1] **Note(s):** Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 4.15 **Choice:** {Or AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++OrgId	**Name: Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 4.16 AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++OrgId +++++LEI	**Name: LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 4.17 **Choice:** Or} AddtlPmtInf +Inf ++UltmtDbtr +++Id	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]

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Element	Details
++++PrvtId	
INDEX: 4.18 AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++Othr	**Name:** **Other** **ISO Description:** Unique identification of a person, as assigned by an institution, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [0.. unbound ed]
INDEX: 4.19 AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++Id	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a person. **Product Usage:** Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.) **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 35 **Example:** MaxMustermann_1705
INDEX: 4.20 AddtlPmtInf +Inf ++Dbtr	**Name:** **Debtor** **ISO Description:** Party that owes an amount of money to the (ultimate) creditor. **Product Usage:** The party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver. **XML Tag:** <Dbtr> **Occurrence:** [0..1]
INDEX: 4.21 AddtlPmtInf +Inf ++Dbtr +++Nm	**Name:** **Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **XML Tag:** <Nm> **Occurrence:** [0..1] **Length:** 140 **Example:** Name of Debtor
INDEX: 4.22 AddtlPmtInf +Inf ++Dbtr +++PstlAdr	**Name:** **Postal Address** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services. **XML Tag:** <PstlAdr> **Occurrence:** [0..1]

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Element	Details	
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 4.23 AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 4.24 AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45
INDEX: 4.25 AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 4.26 AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York City
INDEX: 4.27 AddtlPmtInf +Inf	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.

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Element	Details	
++Dbtr +++PstlAdr ++++CtrySubDvsn	**Product Usage:**	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York
INDEX: 4.28 AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 4.29 AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 4.30 AddtlPmtInf +Inf ++Dbtr +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	Product Usage:	This element is used on a conditional basis for Identification of any other specific identifier of the sender.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 4.31 **Choice:** {Or AddtlPmtInf +Inf ++Dbtr	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]

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Element	Details
+++Id ++++OrgId	
INDEX: 4.32 AddtlPmtInf +Inf ++Dbtr +++Id ++++OrgId +++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [0..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 4.33 **Choice:** Or} AddtlPmtInf +Inf ++Dbtr +++Id ++++PrvtId	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 4.34 AddtlPmtInf +Inf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	**Name:** **Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [0..1]
INDEX: 4.35 AddtlPmtInf +Inf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++BirthDt	**Name:** **Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28
INDEX: 4.36 AddtlPmtInf	**Name:** **City Of Birth** **ISO Description:** City where a person was born.

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Element	Details
+Inf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CityOfBirth	**XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35 **Note(s):** This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. **Example:** Birth City
INDEX: 4.37 AddtlPmtInf +Inf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	**Name: Country Of Birth** **ISO Description:** Country where a person was born. **XML Tag:** <CtryOfBirth> **Occurrence:** [1..1] **RegEx:** [A-Z]{2,2} **Length:** 2 **Rule(s):** The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). **Example:** US
INDEX: 4.38 AddtlPmtInf +Inf ++Cdtr	**Name: Creditor** **ISO Description:** Party to which an amount of money is due. **Product Usage:** The party (Receiver) that receives payment from the Debtor / Sender. **XML Tag:** <Cdtr> **Occurrence:** [0..1]
INDEX: 4.39 AddtlPmtInf +Inf ++Cdtr +++Nm	**Name: Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **XML Tag:** <Nm> **Occurrence:** [0..1] **Length:** 140 **Example:** Name of Creditor
INDEX: 4.40 AddtlPmtInf +Inf ++Cdtr +++PstlAdr	**Name: Postal Address** **ISO Description:** Information that locates and identifies a specific address, as defined by postal services. **XML Tag:** <PstlAdr> **Occurrence:** [0..1] **Rule(s):** Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.

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Element	Details	
INDEX: 4.41 AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 4.42 AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45
INDEX: 4.43 AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 4.44 AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++TwnNm	**Name:**	**Town Name**
	ISO Description:	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York City
INDEX: 4.45 AddtlPmtInf +Inf ++Cdtr +++PstlAdr	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>

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Element	Details	
++++CtrySubDvsn	**Occurrence:**	[1..1]
	Length:	35
	Example:	New York
INDEX: 4.46 AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 4.47 AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 4.48 AddtlPmtInf +Inf ++Cdtr +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	XML Tag:	<Id>
	Occurrence:	[0..1]
	Note(s):	Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 4.49 **Choice:** {Or AddtlPmtInf +Inf ++Cdtr +++Id ++++OrgId	**Name:**	**Organisation Identification**
	ISO Description:	Unique and unambiguous way to identify an organisation.
	XML Tag:	<OrgId>
	Occurrence:	[1..1]
INDEX: 4.50	**Name:**	**LEI**

Element	Details
AddtlPmtInf +Inf ++Cdtr +++Id ++++OrgId +++++LEI	**ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 4.51 **Choice:** Or} AddtlPmtInf +Inf ++Cdtr +++Id ++++PrvtId	**Name: Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 4.52 AddtlPmtInf +Inf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	**Name: Date And Place Of Birth** **ISO Description:** Date and place of birth of a person. **XML Tag:** <DtAndPlcOfBirth> **Occurrence:** [0..1]
INDEX: 4.53 AddtlPmtInf +Inf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++BirthDt	**Name: Birth Date** **ISO Description:** Date on which a person is born. **XML Tag:** <BirthDt> **Occurrence:** [1..1] **Format:** YYYY-MM-DD **Length:** 10 **Example:** 1969-06-28
INDEX: 4.54 AddtlPmtInf +Inf ++Cdtr +++Id ++++PrvtId	**Name: City Of Birth** **ISO Description:** City where a person was born. **XML Tag:** <CityOfBirth> **Occurrence:** [1..1] **Length:** 35

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Element	Details	
+++++DtAndPlcOfBirth ++++++CityOfBirth	**Note(s):**	This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.
	Example:	Birth City
INDEX: 4.55 AddtlPmtInf +Inf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	**Name:**	**Country Of Birth**
	ISO Description:	Country where a person was born.
	XML Tag:	<CtryOfBirth>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 4.56 AddtlPmtInf +Inf ++Cdtr +++CtctDtls	**Name:**	**Contact Details**
	ISO Description:	Set of elements used to indicate how to contact the party.
	XML Tag:	<CtctDtls>
	Occurrence:	[0..1]
INDEX: 4.57 AddtlPmtInf +Inf ++Cdtr +++CtctDtls ++++PhneNb	**Name:**	**Phone Number**
	ISO Description:	Collection of information that identifies a phone number, as defined by telecom services.
	Product Usage:	This element is only used to provid contact information for the creditor.
	XML Tag:	<PhneNb>
	Occurrence:	[0..1]
	RegEx:	\+[0-9]{1,3}-[0-9()+\-]{1,30}
	Example:	+1-555-123-4567 +1-5551234567
INDEX: 4.58 AddtlPmtInf +Inf ++UltmtCdtr	**Name:**	**Ultimate Creditor**
	ISO Description:	Ultimate party to which an amount of money is due.
	XML Tag:	<UltmtCdtr>
	Occurrence:	[0..1]
INDEX: 4.59 AddtlPmtInf +Inf	**Name:**	**Name**
	ISO Description:	Name by which a party is known and which is usually used to identify that party.

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Element	Details	
++UltmtCdtr +++Nm	**XML Tag:**	<Nm>
	Occurrence:	[0..1]
	Length:	140
INDEX: 4.60 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr	**Name:**	**Postal Address**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services.
	XML Tag:	<PstlAdr>
	Occurrence:	[0..1]
	Rule(s):	Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 4.61 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++StrtNm	**Name:**	**Street Name**
	ISO Description:	Name of a street or thoroughfare.
	XML Tag:	<StrtNm>
	Occurrence:	[1..1]
	Length:	70
	Example:	Park Lane
INDEX: 4.62 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++BldgNb	**Name:**	**Building Number**
	ISO Description:	Number that identifies the position of a building on a street.
	XML Tag:	<BldgNb>
	Occurrence:	[0..1]
	Length:	16
	Note(s):	This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.
	Example:	45
INDEX: 4.63 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++PstCd	**Name:**	**Post Code**
	ISO Description:	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	XML Tag:	<PstCd>
	Occurrence:	[1..1]
	Length:	16
	Example:	10016
INDEX: 4.64	**Name:**	**Town Name**

Element	Details	
AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++TwnNm	**ISO Description:**	Name of a built-up area, with defined boundaries, and a local government.
	XML Tag:	<TwnNm>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York City
INDEX: 4.65 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++CtrySubDvsn	**Name:**	**Country Sub Division**
	ISO Description:	Identifies a subdivision of a country such as state, region, county.
	Product Usage:	Identifies the state (could include full name or two character state abbreviation).
	XML Tag:	<CtrySubDvsn>
	Occurrence:	[1..1]
	Length:	35
	Example:	New York
INDEX: 4.66 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++Ctry	**Name:**	**Country**
	ISO Description:	Nation with its own government.
	XML Tag:	<Ctry>
	Occurrence:	[1..1]
	RegEx:	[A-Z]{2,2}
	Length:	2
	Rule(s):	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
	Example:	US
INDEX: 4.67 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++AdrLine	**Name:**	**Address Line**
	ISO Description:	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.
	XML Tag:	<AdrLine>
	Occurrence:	[0..1]
	Length:	70
	Note(s):	Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.
	Example:	c/o The Clearing House
INDEX: 4.68 AddtlPmtInf +Inf ++UltmtCdtr	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification of a party.
	XML Tag:	<Id>

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Element	Details
+++Id	**Occurrence:** [0..1] **Note(s):** Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.
INDEX: 4.69 **Choice:** {Or AddtlPmtInf +Inf ++UltmtCdtr +++Id ++++OrgId	**Name:** **Organisation Identification** **ISO Description:** Unique and unambiguous way to identify an organisation. **XML Tag:** <OrgId> **Occurrence:** [1..1]
INDEX: 4.70 AddtlPmtInf +Inf ++UltmtCdtr +++Id ++++OrgId +++++LEI	**Name:** **LEI** **ISO Description:** Legal entity identification as an alternate identification for a party. **Product Usage:** Optional legal entity identifier when the referenced party is not a consumer. **XML Tag:** <LEI> **Occurrence:** [1..1] **RegEx:** [A-Z0-9]{18,18}[0-9]{2,2} **Length:** 20 **Rules:** Must be 20 characters. First 18 characters may be alphanumeric (capital letters and numbers only) and last two characters must be numeric. Reject with admi.002 (650) for format validation failure. **Example:** 54930084UKLVMY22DS16
INDEX: 4.71 **Choice:** Or} AddtlPmtInf +Inf ++UltmtCdtr +++Id ++++PrvtId	**Name:** **Private Identification** **ISO Description:** Unique and unambiguous identification of a person, for example a passport. **XML Tag:** <PrvtId> **Occurrence:** [1..1]
INDEX: 4.72 AddtlPmtInf +Inf ++UltmtCdtr +++Id ++++PrvtId +++++Othr	**Name:** **Other** **ISO Description:** Unique identification of a person, as assigned by an institution, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 4.73 AddtlPmtInf +Inf	**Name:** **Identification** **ISO Description:** Unique and unambiguous identification of a person. **Product Usage:** Specific Identifier for the Ultimate Creditor within the Creditor's system of record (e.g. username, account name/ID,

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Element	Details	
++UltmtCdtr +++Id ++++PrvtId +++++Othr ++++++Id		email address, etc.).
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	35
INDEX: 4.74 AddtlPmtInf +Inf ++RmtInf	**Name:**	**Remittance Information**
	ISO Description:	Structured information that enables the matching, that is reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.
	Product Usage:	This is a conditional field which needs to be provided in case the sender of the Reseponse to Request for Information (camt.028) cannot provide the requested information.
	XML Tag:	<RmtInf>
	Occurrence:	[0..1]
INDEX: 4.75 AddtlPmtInf +Inf ++RmtInf +++Ustrd	**Name:**	**Unstructured**
	ISO Description:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
	Product Usage:	The 140 characters up to 20 occurrences in the Response of Request for Information is used to provide the requested additional / changed information for all data which cannot be provided in any other data fields. For better identification to which request (Missing Information or Incorrect Information) from the Request for Information Message (camt.026) the connected code should be provided at the beginning of the line inside of '/' (e.g. /MS01/) followed by the necessary information. If requested information cannot be provided the first six characters must include '/RJCT/'.
	XML Tag:	<Ustrd>
	Occurrence:	[0..20]
	Length:	140
	Example:	/RJCT/more information not available /MS01/additional Remittance Information as requested
INDEX: 4.76 AddtlPmtInf +Inf ++RmtInf +++Strd	**Name:**	**Structured**
	ISO Description:	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.
	XML Tag:	<Strd>
	Occurrence:	[0..1]
INDEX: 4.77 AddtlPmtInf	**Name:**	**Referred Document Amount**
	ISO Description:	Provides details on the amounts of the referred document.

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Element	Details
+Inf ++RmtInf +++Strd ++++RfrdDocAmt	**XML Tag:** <RfrdDocAmt> **Occurrence:** [0..1] **Note(s):** At this point only discounted amounts are used under the element Discount Applied Amount.
INDEX: 4.78 AddtlPmtInf +Inf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt	**Name: Discount Applied Amount** **ISO Description:** Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor. **XML Tag:** <DscntApldAmt> **Occurrence:** [0..3]
INDEX: 4.79 AddtlPmtInf +Inf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Tp	**Name: Type** **ISO Description:** Specifies the type of the amount. **XML Tag:** <Tp> **Occurrence:** [1..1]
INDEX: 4.80 AddtlPmtInf +Inf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Tp +++++++Prtry	**Name: Proprietary** **ISO Description:** Specifies the amount type, in a free-text form. **XML Tag:** <Prtry> **Occurrence:** [1..1] **Length:** 4
	Permitted Codes
	DSCT Discounted Amount – includes the difference between the gross amount (included in the Discount Applied Amounts with proprietary code 'FULL') and the amount paid with this Credit Transfer (included in Interbank Settlement Amount). When an amount of this type is present, a second occurrence with the Type "FULL" must also be present.
	FULL Full amount payable – The sum of the gross amounts of all invoices being paid with this Credit Transfer. When an amount of this type is present, a second occurrence with the Type "DSCT" must also be present.
	ORIG Originally Requested Amount – when the Credit Transfer is returning funds associated with a previously completed Credit Transfer, and the amount being returned differs from the original amount of the Credit Transfer, the original

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Element	Details	
	Permitted Codes	
		amount of the returned Credit Transfer must be included here.
INDEX: 4.81 AddtlPmtInf +Inf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Amt	**Name:**	**Amount**
	ISO Description:	Amount of money, which has been typed.
	XML Tag:	<Amt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Example:	6284534
	Frac Digits:	2
	Total Digits:	18
INDEX: 4.82	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar

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11 MESSAGE STRUCTURE SPECIFICATION PAYMENT ACKNOWLEDGEMENT

11.1 Acknowledgment – camt.035.001.05

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Payment Acknowledgement messages, between the RTP and Participants using the System.

This chapter covers the following:

- The message structure of the camt.035 message used in RTP
- The required data types and usage rules of the data fields in these messages

11.1.1 Scope

The Payment Acknowledgement message has two uses:

- A Creditor (end-user) may use the message to acknowledge that a Credit Transfer has been received and applied; and
- A Creditor FI (RTP Participant) must use the message to confirm that the funds associated with a Credit Transfer, that was previously accepted without posting (ACWP transaction status), has posted to the Creditor's account.

11.1.2 Message Structure Description

Index		XML Tag	Element Name	Occurr.	Length	M/O/C
		PrtryFrmtInvstgtn	Proprietary Format Investigation V05	[1..1]		M
1.0		**Assgnmt**	Assignment	[1..1]		M
1.1		**Id**	Identification	[1..1]	35	M
1.2		**Assgnr**	Assigner	[1..1]		M
1.65		**Agt**	Agent	[1..1]		M
1.66		**FinInstnId**	Financial Institution Identification	[1..1]		M
1.68		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.72		**MmbId**	Member Identification	[1..1]	9	M
1.129		**Assgne**	Assignee	[1..1]		M
1.192		**Agt**	Agent	[1..1]		M
1.193		**FinInstnId**	Financial Institution Identification	[1..1]		M
1.195		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.199		**MmbId**	Member Identification	[1..1]	9	M
1.256		**CreDtTm**	Creation Date Time	[1..1]	19	M
2.0		**Case**	Case	[1..1]		M
2.1		**Id**	Identification	[1..1]	35	M
2.2		**Cretr**	Creator	[1..1]		M
2.3	{Or	**Pty**	Party	[1..1]		C
2.4		**Nm**	Name	[1..1]	140	M
2.65	Or}	**Agt**	Agent	[1..1]		C
2.66		**FinInstnId**	Financial Institution Identification	[1..1]		M
2.68		**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.72		**MmbId**	Member Identification	[1..1]	9	M
3.0		**PrtryData**	Proprietary Data	[1..1]		M
3.1		**Tp**	Type	[1..1]	4	M
3.2		**Data**	Data	[1..1]		M
3.3		**Ustrd**	Unstructured	[0..1]	140	O
3.4		**OrigRefs**	Original Reference	[1..1]		M
3.6		**InstrId**	Instruction Identification	[1..1]	35	M
3.7		**EndToEndId**	End To End Identification	[1..1]	35	M
3.8		**TxId**	Transaction Identification	[1..1]	35	M

11.1.3 Detail Message Field Description

Element	Details	
PrtryFrmtInvstgtn	**Name:**	**Proprietary Format Investigation V05**
	Product Usage:	This message is being used to provide an acknowledgment back from the Creditor / Creditor Agent to the originator of the payment.
	XML Tag:	<PrtryFrmtInvstgtn>
	Occurrence:	[1..1]
INDEX: 1.0 PrtryFrmtInvstgtn +Assgnmt	**Name:**	**Assignment**
	ISO Description:	Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.
	XML Tag:	<Assgnmt>
	Occurrence:	[1..1]
INDEX: 1.1 PrtryFrmtInvstgtn +Assgnmt ++Id	**Name:**	**Identification**
	ISO Description:	Uniquely identifies the case assignment.
	Product Usage:	Assigned by Instructing FI to uniquely identify the Payment Acknowledgement message. The uniqueness of a Payment Acknowledgement is determined by the Assignment Identification and is based on the format below. RTP will use the Assignment ID to perform a check for a duplicate message within the duplicate checking period.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Format:	Expected Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The first 20 characters of Assignment Identification (positions 01-20) are validated for structural alignment in accordance with the format specification. Business validations for the Assignment Identification include: - Embedded date (positions 02-09) must be within 1 calendar day of the system date. - Embedded Participant ID (positions 10-20) must be owned by the Assigning Agent.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if: - Assignment Identification matches a previously completed transaction (DUPL); - Embedded date is not within 1 calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DS0H)

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Element	Details	
		If structural validation fails, reject with code '650' in Administration Advice message (admi.002).
	Example:	M20171112021200201O1BACK00000000001
INDEX: 1.2 PrtryFrmtInvstgtn +Assgnmt ++Assgnr	**Name:**	**Assigner**
	ISO Description:	Party who assigns the case. Usage: This is also the sender of the message.
	XML Tag:	<Assgnr>
	Occurrence:	[1..1]
INDEX: 1.65 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.166 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.168 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.72 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the FI initiating this Payment Acknowledgement message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.

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Element	Details
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database. Reject with Message Status Report (pacs.002) if: - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H') **Note(s):** The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field. **Example:** 021200201
INDEX: 1.129 PrtryFrmtInvstgtn +Assgnmt ++Assgne	**Name: Assignee** **ISO Description:** Party to which the case is assigned. Usage: This is also the receiver of the message. **XML Tag:** <Assgne> **Occurrence:** [1..1]
INDEX: 1.192 PrtryFrmtInvstgtn +Assgnmt ++Assgne +++Agt	**Name: Agent** **ISO Description:** Identification of a financial institution. **XML Tag:** <Agt> **Occurrence:** [1..1]
INDEX: 1.193 PrtryFrmtInvstgtn +Assgnmt ++Assgne +++Agt ++++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 1.195 PrtryFrmtInvstgtn +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 1.199	

Element	Details	
PrtryFrmtInvstgtn +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the FI receiving this Payment Acknowledgement message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be a valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC03') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912')
	Example:	021200201
INDEX: 1.256 PrtryFrmtInvstgtn +Assgnmt ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the assignment was created.
	Product Usage:	The date and time the assignment was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within one calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing business validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:09:33
INDEX: 2.0 PrtryFrmtInvstgtn +Case	**Name:**	**Case**
	ISO Description:	Identifies the investigation case.
	XML Tag:	<Case>
	Occurrence:	[1..1]
INDEX: 2.1	**Name:**	**Identification**

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Element	Details
PrtryFrmtInvstgtn +Case ++Id	**ISO Description:** Uniquely identifies the case. **Product Usage:** The Identification for the Case uses the same Identification that was used for the Assignment. **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 35 **Rule(s):** This must be equal to Assignment ID. **Note(s):** For Format specification see element Assignment/Id. **Example:** M20171112021200201O1BACK00000000001
INDEX: 2.2 PrtryFrmtInvstgtn +Case ++Cretr	**Name: Creator** **ISO Description:** Party that created the investigation case. **Product Usage:** Provision of the original Creditor or Creditor FI that initiated the Payment Acknowledgement message. **XML Tag:** <Cretr> **Occurrence:** [1..1] **Note(s):** This is a mandatory ISO field that will not be used by the system.
INDEX: 2.3 **Choice:** {Or PrtryFrmtInvstgtn +Case ++Cretr +++Pty	**Name: Party** **ISO Description:** Identification of a person or an organisation. **Product Usage:** When the Payment Acknowledgement is an end-user initiated message, this field is used to provide the name of the Creditor that initiated the Payment Acknowledgement message. **XML Tag:** <Pty> **Occurrence:** [1..1]
INDEX: 2.4 PrtryFrmtInvstgtn +Case ++Cretr +++Pty ++++Nm	**Name: Name** **ISO Description:** Name by which a party is known and which is usually used to identify that party. **Product Usage:** Official name of the Creditor Customer as associated with the Creditor FI account that initiates the Payment Acknowledgement message. **XML Tag:** <Nm> **Occurrence:** [1..1] **Length:** 140 **Note(s):** This is a mandatory ISO field that will not be used by the system. **Example:** Creator Name
INDEX: 2.65	**Name: Agent**

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Element	Details
Choice: Or} PrtryFrmtInvstgtn +Case ++Cretr +++Agt	**ISO Description:** Identification of a financial institution. **Product Usage:** When the Payment Acknowledgement is a bank-to-bank message, this field is used to provide the Creditor FI that initiated the Payment Acknowledgement message. **XML Tag:** <Agt> **Occurrence:** [1..1]
INDEX: 2.66 PrtryFrmtInvstgtn +Case ++Cretr +++Agt ++++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.68 PrtryFrmtInvstgtn +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.72 PrtryFrmtInvstgtn +Case ++Cretr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Creditor FI which confirms posting of fund to Creditor account used if type equals 'ACWP'. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Length:** 9
INDEX: 3.0 PrtryFrmtInvstgtn +PrtryData	**Name: Proprietary Data** **ISO Description:** Proprietary information. **XML Tag:** <PrtryData> **Occurrence:** [1..1]
INDEX: 3.1 PrtryFrmtInvstgtn +PrtryData ++Tp	**Name: Type** **ISO Description:** Specifies the type of proprietary document. **Product Usage:** Identification of the type of Payment Acknowledgement being sent, either: - End-user acknowledgement, or

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Element	Details	
		- Bank-to-Bank acknowledgement.
	XML Tag:	<Tp>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Only code 'ACK' or 'ACWP' for acknowledgement is allowed
	Reason Code(s):	Reject with code 650 in Administration Advice message (admi.002) if Code is not valid.
	Example:	ACK
	Permitted Codes	
	ACK	Acknowledgement from Creditor (end-user) to the sender of the Credit Transfer
	ACWP	Acknowledgement from Creditor FI that funds have been posted to the Creditor Account following an ACWP transaction status.
INDEX: 3.2 PrtryFrmtInvstgtn +PrtryData ++Data	**Name:**	**Data**
	ISO Description:	Identifies the underlying transaction.
	XML Tag:	<Data>
	Occurrence:	[1..1]
INDEX: 3.3 PrtryFrmtInvstgtn +PrtryData ++Data +++Ustrd	**Name:**	**Unstructured**
	ISO Description:	Specifies a character string with a maximum length of 140 characters.
	Product Usage:	This field is being used to provide up to 140 characters of additional information regarding the specific acknowledgement in this message. It should only be used in the case of an end-user Payment Acknowledgement.
	XML Tag:	<Ustrd>
	Occurrence:	[0..1]
	Length:	140
	Example:	Unstructured Information
INDEX: 3.4 PrtryFrmtInvstgtn +PrtryData ++Data +++OrigRefs	**Name:**	**Original Reference**
	ISO Description:	Identifies the underlying transaction.
	Product Usage:	Includes reference numbers from the original Credit Transfer (pacs.008) message to which the Payment Acknowledgement (camt.035) relates.
	XML Tag:	<OrigRefs>
	Occurrence:	[1..1]
INDEX: 3.6 PrtryFrmtInvstgtn	**Name:**	**Instruction Identification**
	ISO Description:	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the

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Element	Details	
+PrtryData ++Data +++OrigRefs ++++InstrId		instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	Product Usage:	The Instruction ID from the original Credit Transfer (pacs.008) message.
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn
	Length:	35
	Example:	2015111202120020101BSTRF00000000011
INDEX: 3.7	**Name:**	**End To End Identification**
PrtryFrmtInvstgtn +PrtryData ++Data +++OrigRefs ++++EndToEndId	**ISO Description:**	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
	Product Usage:	The End to End ID from the original payment instruction (pacs.008).
	XML Tag:	<EndToEndId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	The End to End Identification refers to the Identification between the Debtor and Creditor that refers to the payment itself.
	Example:	E2E-Ref001
INDEX: 3.8	**Name:**	**Transaction Identification**
PrtryFrmtInvstgtn +PrtryData ++Data +++OrigRefs ++++TxId	**ISO Description:**	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent must make sure that the transaction identification is unique for a pre-agreed period.
	Product Usage:	The Transaction Identifier of the original Credit Transfer (pacs.008) message. This is a mandatory field to provide in the

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Element	Details
	Payment Acknowledgement message.
	XML Tag: <TxId>
	Occurrence: [1..1]
	Length: 35
	Note(s): Please see field specification for 'Transaction Identification' under Credit Transfer (pacs.008).
	Example: 20171112021200201018SRFP00000000013

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12 MESSAGE STRUCTURE SPECIFICATION PAYMENT STATUS REQUEST

12.1 Payment Status Request –pacs.028.001.03

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending a Payment Status Request message to retrieve the status of a previously completed Credit Transfer. This chapter covers the following:

- The message structure of the pacs.028 message used in RTP
- The required data types and usage rules of the data fields in these messages

12.1.1 Scope

The Participant can request a status about a previously submitted Credit Transfer (pacs.008), FI to FI Credit Transfer (pacs.009) or Request for Payment (pain.013) in case the pacs.002 response was not received.

In a typical Credit Transfer flow, the Debtor FI will receive a Message Status Report (pacs.002) including the outcome of the Credit Transfer (pacs.008) request. However, if a processing error causes the Debtor FI to miss or fail to receive the Message Status Report, the Payment Status Request (pacs.028) can be used to return a copy of the original Message Status Report.

Additionally, in a typical Credit Transfer flow, the Creditor FI receives a Message Status Report (pacs.002) confirming that the system received its response to the Credit Transfer and that the transaction has settled. If the Creditor FI's response is not received in time, the system generates a System Time-Out message (camt.056), notifying the Creditor FI of the time-out condition. However, if the Creditor FI does not receive either of these messages, the Creditor FI may submit a Payment Status Request (pacs.028) to retrieve a copy of the original Message Status Report.

In the case in which a Creditor FI is submitting a Payment Status Request (pacs.028) related to a Credit Transfer that timed out, the System will return a copy of the Message Status Report (pacs.002) with status set to RJCT and Reason Code DS24.

In the case in which the original credit transfer is not found, the system will respond with a Message Status Report (pacs.002) rejecting the Payment Status Request (pacs.028). See the Message Status Report section for more information related to the references included in the pacs.002 when the pacs.028 is being rejected compared to when the pacs.002 response is a copy of the response from the original Credit Transfer.

The Payment Status Request (pacs.028) message can similarly be used with other five-leg messages, including the FI-to-FI Credit Transfer (pacs.009) and the Request for Payment (pain.013).

Note: In the Business Application Header of the Message Status Report response, the code 'COPY' is used if the response is a copy of the original response.

12.1.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	FIToFIPmtStsReq	FITo FIPayment Status Request V03	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	19	M
2.0	**OrgnlGrpInf**	Original Group Information	[1..1]		M
2.1	**OrgnlMsgId**	Original Message Identification	[1..1]	35	M
2.2	**OrgnlMsgNmId**	Original Message Name Identification	[1..1]	35	M
2.3	**OrgnlCreDtTm**	Original Creation Date Time	[1..1]	19	M
2.4	**OrgnlNbOfTxs**	Original Number Of Transactions	[1..1]	1	M
3.0	**TxInf**	Transaction Information	[1..1]		M
3.1	**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
3.2	**OrgnlTxId**	Original Transaction Identification	[1..1]	35	C
3.3	**AccptncDtTm**	Acceptance Date Time	[1..1]	19	M
3.4	**InstgAgt**	Instructing Agent	[1..1]		M
3.5	**FinInstnId**	Financial Institution Identification	[1..1]		M
3.6	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.7	**MmbId**	Member Identification	[1..1]	9	M
3.8	**InstdAgt**	Instructed Agent	[1..1]		M
3.9	**FinInstnId**	Financial Institution Identification	[1..1]		M
3.10	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.11	**MmbId**	Member Identification	[1..1]	9	M
3.12	**OrgnlTxRef**	Original Transaction Reference	[1..1]		M
3.13	**IntrBkSttlmAmt**	Interbank Settlement Amount	[1..1]	18	M
3.14	*Ccy*	Currency	[required]	3	M
3.15	**IntrBkSttlmDt**	Interbank Settlement Date	[1..1]	10	M

12.1.3 Detail Message Field Description

Element	Details	
FIToFIPmtStsReq	**Name:**	**FITo FIPayment Status Request V03**
	Product Usage:	This message is sent by either the Debtor FI or the Creditor FI to inquiry as to the outcome of a previously completed Credit Transfer (pacs.008).
	XML Tag:	<FIToFIPmtStsReq>
	Occurrence:	[1..1]
INDEX: 1.0 FIToFIPmtStsReq +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the status request message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 FIToFIPmtStsReq +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
	Product Usage:	Assigned by the Instructing Agent (Debtor FI or Creditor FI). The Instructing Agent must ensure the uniqueness of this Message Identification.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Message Identification structure position 01 to 20 is validated for structural alignment according to the format specification.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) for structural validaton failure.
	Example:	M20171112020010001O1BMSR00000000002
INDEX: 1.2 FIToFIPmtStsReq +GrpHdr	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.

Element	Details	
++CreDtTm	**XML Tag:**	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:20
INDEX: 2.0 FIToFIPmtStsReq +OrgnlGrpInf	**Name:**	**Original Group Information**
	ISO Description:	Original group information concerning the group of transactions, to which the status request message refers to.
	XML Tag:	<OrgnlGrpInf>
	Occurrence:	[1..1]
INDEX: 2.1 FIToFIPmtStsReq +OrgnlGrpInf ++OrgnlMsgId	**Name:**	**Original Message Identification**
	ISO Description:	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	Product Usage:	The Original Message ID of the Credit Transfer (pacs.008), the FI to FI Credit Transfer (pacs.009) and Request for Payment (pain.013).
	XML Tag:	<OrgnlMsgId>
	Occurrence:	[1..1]
	Format:	Expected format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B") Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Example:	M20171112021200201O1BTRF00000000011
INDEX: 2.2 FIToFIPmtStsReq +OrgnlGrpInf ++OrgnlMsgNmId	**Name:**	**Original Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage:	Specifies the type of the original message, which must be either pacs.008, pacs.009 or pain.013.

Element	Details
	XML Tag: <OrgnlMsgNmId> **Occurrence:** [1..1] **Length:** 35 **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid. **Example:** pacs.008.001.08
	Permitted Codes **pacs.008.001.06** Credit Transfer (note – this message should only be used in relation to messages occurring over the prior 72 hours.) **pacs.008.001.08** Credit Transfer - V08 **pacs.009.001.08** FI to FI Credit Transfer - V08 **pain.013.001.07** Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 2.3 FIToFIPmtStsReq +OrgnlGrpInf ++OrgnlCreDtTm	**Name: Original Creation Date Time** **ISO Description:** Date and time at which the original message was created. **Product Usage:** This date is referring to the original message. **XML Tag:** <OrgnlCreDtTm> **Occurrence:** [1..1] **Format:** YYYY-MM-DDThh:mm:ss **Length:** 19 **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if not valid. **Note(s):** The date is required to be set to Eastern Time (ET). **Example:** 2017-11-12T14:05:00
INDEX: 2.4 FIToFIPmtStsReq +OrgnlGrpInf ++OrgnlNbOfTxs	**Name: Original Number Of Transactions** **ISO Description:** Number of individual transactions contained in the original message. **XML Tag:** <OrgnlNbOfTxs> **Occurrence:** [1..1] **RegEx:** [1]{1,1} **Length:** 1 **Rule(s):** Expected value is '1'. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if value is not '1'. **Example:** 1
INDEX: 3.0 FIToFIPmtStsReq	**Name: Transaction Information** **ISO Description:** Information concerning the original transaction, to which the status request message refers.

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Element	Details	
+TxInf	**XML Tag:**	<TxInf>
	Occurrence:	[1..1]
INDEX: 3.1 FIToFIPmtStsReq +TxInf ++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
	Product Usage:	The Instruction Identification of the Credit Transfer (pacs.008) or FI to FI Credit Transfer (pacs.009) to which this Payment Status Request relates. The Payment Information Identification of the Request for Payment (pain.013) to which this request relates.
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Format:	Expected format: YYYYMMDDbbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Rule(s):	Must be a valid Instruction ID / Payment Information ID for a transaction that completed in the last three calendar days.
	Reason Code(s):	If no matching instruction is found, reject with pacs.002 code 'TM01'.
	Note(s):	This format is not structuraly validated by the system, it is used to validate the relation to the original message for which this is the response.
	Example:	20171112021200201O1BSTRF00000000011
INDEX: 3.2 FIToFIPmtStsReq +TxInf ++OrgnlTxId	**Name:**	**Original Transaction Identification**
	ISO Description:	Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.
	Product Usage:	The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is requested. - This is the Transaction Identification assigned by the Debtor FI (pacs.008 and pacs.009). - If the Instructing Agent is the same as the Debtor FI, the Transaction Identification and Instruction Identification should be the same. - In case a Credit Transfer (pacs.008) was initiated based on a Request for Payment (pain.013) message, this element is filled with the Payment Information Identification from the pain.013. - In case of a Request for Payment (pain.013) the Payment Information Identification needs to be provided.
	XML Tag:	<OrgnlTxId>
	Occurrence:	[1..1]

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Element	Details	
	Length:	35
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 3.3 FIToFIPmtStsReq +TxInf ++AccptncDtTm	**Name:**	**Acceptance Date Time**
	ISO Description:	Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.
	Product Usage:	Point in time when the instruction from the Instructing Agent (Debtor FI) has been accepted by the Instructed Agent (Creditor FI). If unknown (e.g. Debtor FI is submitting the Payment Status Request), include the Acceptance Date Time as equal to the Creation Date Time of the original Credit Transfer.
	XML Tag:	<AccptncDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T14:05:10
INDEX: 3.4 FIToFIPmtStsReq +TxInf ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 3.5 FIToFIPmtStsReq +TxInf ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 3.6 FIToFIPmtStsReq +TxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 3.7 FIToFIPmtStsReq	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.

Element	Details
+TxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Product Usage:** Identification of the Instructing Agent for the original Credit Transfer (pacs.008) or FI to FI Credit Transfer (pacs.009) message. Identification of the Debtor Agent for the original Request for Payment (pain.013) message. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 9 character Routing and Transit Number (alphabetic characters may be present) **Length:** 9 **Rule(s):** This field is populated with the Member Identification of the the submitter of the Payment Status Request . **Reason Code(s):** If the submitter of the Payment Status Request is neither the Instructing Agent / Debtor Agent or the Instructed Agent / Initiating Party of the original Credit Transfer/Request for Payment, reject Payment Status Request with pacs.002 code 'AGNT'. **Example:** 020010001
INDEX: 3.8 FIToFIPmtStsReq +TxInf ++InstdAgt	**Name: Instructed Agent** **ISO Description:** Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstdAgt> **Occurrence:** [1..1]
INDEX: 3.9 FIToFIPmtStsReq +TxInf ++InstdAgt +++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 3.10 FIToFIPmtStsReq +TxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 3.11 FIToFIPmtStsReq +TxInf ++InstdAgt	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Identification of the Instructed Agent for the original Credit Transfer (pacs.008) or FI to FI Credit Transfer (pacs.009) message.

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Element	Details	
+++FinInstnId ++++ClrSysMmbId +++++MmbId		Identification of the Initiating Party for the original Request for Payment (pain.013) message.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	The 9 digit routing number of the other particiapnt involved in the payment or non-payment message that is the subject of the Payment Status Request.
	Reason Code(s):	If the receiver of the Payment Status Request is neither the Instructing Agent / Debtor Agent or the Instructed Agent / Initiating Party of the original Credit Transfer/Request for Payment, reject Payment Status Request with pacs.002 code 'AGNT'.
	Example:	021200201
INDEX: 3.12 FIToFIPmtStsReq +TxInf ++OrgnlTxRef	**Name:**	**Original Transaction Reference**
	ISO Description:	Key elements used to identify the original transaction that is being referred to.
	Product Usage:	Mandatory to provide details from the original pacs.008 message for Interbank Settlement Amount and Interbank Settlement Date.
	XML Tag:	<OrgnlTxRef>
	Occurrence:	[1..1]
INDEX: 3.13 FIToFIPmtStsReq +TxInf ++OrgnlTxRef +++IntrBkSttlmAmt	**Name:**	**Interbank Settlement Amount**
	ISO Description:	Amount of money moved between the instructing agent and the instructed agent.
	Product Usage:	The Interbank Settlement Amount from the message.
	XML Tag:	<IntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Reason Code(s):	Reject structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of this field is zero or less than zero - The value in this field is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition
	Note(s):	RTP is only supporting USD and the maximum decimal digits allowed are two.
	Example:	525.25

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Element	Details	
	Frac Digits:	2
	Total Digits:	18
INDEX: 3.14	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 3.15 FIToFIPmtStsReq +TxInf ++OrgnlTxRef +++IntrBkSttlmDt	**Name:**	**Interbank Settlement Date**
	ISO Description:	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage:	Interbank settlement date of the message. If unknown, include the date as the current calendar day.
	XML Tag:	<IntrBkSttlmDt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD
	Length:	10
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error.
	Example:	2017-11-12

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13 MESSAGE STRUCTURE SPECIFICATION TOKEN NOTIFICATION MESSAGE

13.1 Token Notification– acmt.022.001.02

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for receiving the Token Advice message, sent by RTP to Participants using the RTP System.

This chapter covers the following:

- The message structure of the acmt.022 message used in RTP
- The required data types and usage rules of the data fields in these messages

The structure and field descriptions are defined for this message, but it will not be available until a later release.

13.1.1 Scope

This message is used to send a tokenized Routing and Transit number and account number back to the sender of a Credit Transfer or a Request for Payment when the sender of the pacs.008 or pain.013 used account credentials in the clear and a token exists in the token service for the recipient account.

Secure Token Exchange (STE) is a stand-alone token service offered by The Clearing House. Participants in RTP can take advantage of STE in a number of ways. In this use case, an RTP Participant is a customer of STE and has instructed STE to notify any sender of an RFP or Credit Transfer using account credentials in the clear that a token exists for the account. The Token Notification message includes a reference to the original message (Credit Transfer or Request for Payment), the original account credentials used, and the tokenized credentials that should be used in the future.

Upon receipt of the Token Notification Message, the recipient should replace any stored account credentials with the token information provided.

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13.1.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	IdModAdvc	Identification Modification Advice V02	[1..1]		M
1.0	**Assgnmt**	Assignment	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	19	M
1.3	**Assgnr**	Assigner	[1..1]		M
1.4	**Agt**	Agent	[1..1]		M
1.5	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.6	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.7	**MmbId**	Member Identification	[1..1]	9	M
1.8	**Assgne**	Assignee	[1..1]		M
1.9	**Agt**	Agent	[1..1]		M
1.10	**FinInstnId**	Financial Institution Identification	[1..1]		M
1.11	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
1.12	**MmbId**	Member Identification	[1..1]	9	M
2.0	**OrgnlTxRef**	Original Transaction Reference	[1..1]		M
2.1	**MsgId**	Message Identification	[1..1]	35	M
2.2	**MsgNmId**	Message Name Identification	[1..1]	35	M
2.3	**CreDtTm**	Creation Date Time	[1..1]	19	M
2.4	**OrgnlTx**	Original Transaction	[1..1]		M
2.5	**InstrId**	Instruction Identification	[1..1]	35	M
2.6	**EndToEndId**	End To End Identification	[1..1]	35	M
2.7	**TxId**	Transaction Identification	[1..1]	35	M
3.0	**Mod**	Modification	[1..1]		M
3.1	**Id**	Identification	[1..1]	35	M
3.2	**OrgnlPtyAndAcctId**	Original Party And Account Identification	[0..1]		M
3.3	**Acct**	Account	[1..1]		M
3.4	**Othr**	Other	[1..1]		M
3.5	**Id**	Identification	[1..1]	34	M
3.6	**Agt**	Agent	[1..1]		M
3.7	**FinInstnId**	Financial Institution Identification	[1..1]		M
3.8	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.9	**MmbId**	Member Identification	[1..1]	9	M
3.10	**UpdtdPtyAndAcctId**	Updated Party And Account Identification	[1..1]		M
3.11	**Acct**	Account	[1..1]		M
3.12	**Othr**	Other	[1..1]		M
3.13	**Id**	Identification	[1..1]	34	M
3.14	**Agt**	Agent	[1..1]		M
3.15	**FinInstnId**	Financial Institution Identification	[1..1]		M
3.16	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
3.17	**MmbId**	Member Identification	[1..1]	9	M
3.18	**AddtlInf**	Additional Information	[0..1]	140	O

13.1.3 Detail Message Field Description

Element	Details
IdModAdvc	**Name:** **Identification Modification Advice V02** **Product Usage:** This message is used to report tokenized account credentials back to a sending participant, when the sending participant has used the account number in the clear and a token exists for the destination account. **XML Tag:** <IdModAdvc> **Occurrence:** [1..1]
INDEX: 1.0 IdModAdvc +Assgnmt	**Name:** **Assignment** **ISO Description:** Identifies the identification assignment. **XML Tag:** <Assgnmt> **Occurrence:** [1..1]
INDEX: 1.1 IdModAdvc +Assgnmt ++MsgId	**Name:** **Message Identification** **ISO Description:** Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period. **Product Usage:** Assigned by RTP to uniquely identify the message. **XML Tag:** <MsgId> **Occurrence:** [1..1] **Length:** 35 **Example:** M20181219990000001T1HRRF00000000026
INDEX: 1.2 IdModAdvc +Assgnmt ++CreDtTm	**Name:** **Creation Date Time** **ISO Description:** Date and time at which the identification assignment was created. **Product Usage:** The date and time this Advice was created. **XML Tag:** <CreDtTm> **Occurrence:** [1..1] **Format:** YYYY-MM-DDThh:mm:ss **Length:** 19 **Note(s):** The date is required to be set to Eastern Time (ET). **Example:** 2017-11-12T10:09:33
INDEX: 1.3 IdModAdvc +Assgnmt	**Name:** **Assigner** **ISO Description:** Party that assigns the identification assignment to another party. This is also the sender of the message.

Element	Details	
++Assgnr	**XML Tag:**	<Assgnr>
	Occurrence:	[1..1]
INDEX: 1.4	**Name:**	**Agent**
IdModAdvc +Assgnmt ++Assgnr +++Agt	**ISO Description:**	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.5	**Name:**	**Financial Institution Identification**
IdModAdvc +Assgnmt ++Assgnr +++Agt ++++FinInstnId	**ISO Description:**	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.6	**Name:**	**Clearing System Member Identification**
IdModAdvc +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId	**ISO Description:**	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.7	**Name:**	**Member Identification**
IdModAdvc +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**ISO Description:**	Identification of a member of a clearing system.
	Product Usage:	Identification of RTP.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number identifying RTP.
	Length:	9
	Example:	990000001
INDEX: 1.8	**Name:**	**Assignee**
IdModAdvc +Assgnmt ++Assgne	**ISO Description:**	Party that the identification assignment is assigned to. This is also the receiver of the message.
	XML Tag:	<Assgne>
	Occurrence:	[1..1]

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Element	Details	
INDEX: 1.9 IdModAdvc +Assgnmt ++Assgne +++Agt	**Name:**	**Agent**
	ISO Description:	Identification of a financial institution.
	XML Tag:	<Agt>
	Occurrence:	[1..1]
INDEX: 1.10 IdModAdvc +Assgnmt ++Assgne +++Agt ++++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 1.11 IdModAdvc +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 1.12 IdModAdvc +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The 9 character Routing and Transit Number of the Participant who initiated the original Credit Transfer or Request for Payment.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG01') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code ‘9912’)
	Example:	021200201

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Element	Details	
INDEX: 2.0 IdModAdvc +OrgnlTxRef	**Name:**	**Original Transaction Reference**
	ISO Description:	Provides reference information on the original message.
	XML Tag:	<OrgnlTxRef>
	Occurrence:	[1..1]
INDEX: 2.1 IdModAdvc +OrgnlTxRef ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	Product Usage:	The Original Message ID of the Credit Transfer (pacs.008) or Request for Payment (pain.013)
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Expected format: MYYYYMMDDbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Note(s):	This format is not validated by the system, it is an example format only
	Example:	M20171112021200200101BTRF00000000011
INDEX: 2.2 IdModAdvc +OrgnlTxRef ++MsgNmId	**Name:**	**Message Name Identification**
	ISO Description:	Specifies the original message name identifier to which the message refers.
	Product Usage:	Specifies the type of the original message (pacs.008 or pain.013), to which this Advice for Token Identification (acmt.022) message is a response.
	XML Tag:	<MsgNmId>
	Occurrence:	[1..1]
	Length:	35
	Example:	pacs.008.001.08
	Permitted Codes	
	pacs.008.001.08	Credit Transfer - V08
	pain.013.001.07	Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 2.3	**Name:**	**Creation Date Time**

Element	Details	
IdModAdvc +OrgnlTxRef ++CreDtTm	**ISO Description:**	Date and time at which the original message was created.
	Product Usage:	The Creation Date Time from the original Credit Transfer (pacs.008) or Request for Payment (pain.013)
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:00
INDEX: 2.4 IdModAdvc +OrgnlTxRef ++OrgnlTx	**Name:**	**Original Transaction**
	ISO Description:	Provides reference information to the original transaction.
	XML Tag:	<OrgnlTx>
	Occurrence:	[1..1]
INDEX: 2.5 IdModAdvc +OrgnlTxRef ++OrgnlTx +++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	Product Usage:	The Instruction Identification of the Credit Transfer (pacs.008) or the Payment Information Identification of the Request for Payment (pain.013) for which this message is the response.
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Note(s):	This format is not structuraly validated by the system, it is used to validate the relation to the original message for which this is the response.
	Example:	20171112021200201O1BSTRF00000000011

Element	Details	
INDEX: 2.6 IdModAdvc +OrgnlTxRef ++OrgnlTx +++EndToEndId	**Name:**	**End To End Identification**
	ISO Description:	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
	Product Usage:	The identifier assigned by the initiating party (i.e. the person or organisation submitting the payment instruction), to uniquely identify the transaction. The E2E identification must be passed on throughout the entire payment chain without being changed.
	XML Tag:	<EndToEndId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	This is mandatory in ISO and is not validated by the system. This is mandatory in ISO and is not validated by the system. The end-to-end identification can be used by the end users for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.
	Example:	E2E-Ref001
INDEX: 2.7 IdModAdvc +OrgnlTxRef ++OrgnlTx +++TxId	**Name:**	**Transaction Identification**
	ISO Description:	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.
	Product Usage:	The Transaction ID from the original Credit Transfer (pacs.008) or the Payment Information Identification from the original Request for Payment (pain.013) message.
	XML Tag:	<TxId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	This format is not validated by the system, it is an example format only
	Example:	20171112021200201O1BSRFP00000000013

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Element	Details	
INDEX: 3.0 IdModAdvc +Mod	**Name:**	**Modification**
	ISO Description:	Information concerning the identification data that is advised to be modified.
	Product Usage:	This element provides the information about the correct usage ofthe Secure Token Exchange (STE) in case of Payee Standing Order to deliver a token for subsequent usage.
	XML Tag:	<Mod>
	Occurrence:	[1..1]
INDEX: 3.1 IdModAdvc +Mod ++Id	**Name:**	**Identification**
	ISO Description:	Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the message.
	Product Usage:	Assigned by RTP to uniquely identify the modification
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	35
	Example:	20181219990000001T1HRRF000000000026
INDEX: 3.2 IdModAdvc +Mod ++OrgnlPtyAndAcctId	**Name:**	**Original Party And Account Identification**
	ISO Description:	Provides party and/or account identification information as given in the original message.
	Product Usage:	Original account detail information which initiated the advice response.
	XML Tag:	<OrgnlPtyAndAcctId>
	Occurrence:	[0..1]
INDEX: 3.3 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Acct	**Name:**	**Account**
	ISO Description:	Unambiguous identification of the account of a party.
	XML Tag:	<Acct>
	Occurrence:	[1..1]
INDEX: 3.4 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Acct ++++Othr	**Name:**	**Other**
	ISO Description:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag:	<Othr>
	Occurrence:	[1..1]
INDEX: 3.5 IdModAdvc	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.

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Element	Details
+Mod ++OrgnlPtyAndAcctId +++Acct ++++Othr +++++Id	**Product Usage:** Identification of the account used in the original Credit Transfer or Request for Payment, which was an account number in the clear. **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 34 **Example:** 12000194212199000
INDEX: 3.6 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Agt	**Name: Agent** **ISO Description:** Financial institution servicing an account for a party. **XML Tag:** <Agt> **Occurrence:** [1..1]
INDEX: 3.7 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Agt ++++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 3.8 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 3.9 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Routing and Transit number of the Participant that received the original Credit Transfer or Request for Payment message. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 9 character Routing and Transit Number (alphabetic characters may be present) **Length:** 9 **Example:** 011400223

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Element	Details
INDEX: 3.10 IdModAdvc +Mod ++UpdtdPtyAndAcctId	**Name:** **Updated Party And Account Identification** **ISO Description:** Provides updated party and/or account identification information. **Product Usage:** Modified account detail information for the tokenized account. **XML Tag:** <UpdtdPtyAndAcctId> **Occurrence:** [1..1]
INDEX: 3.11 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Acct	**Name:** **Account** **ISO Description:** Unambiguous identification of the account of a party. **XML Tag:** <Acct> **Occurrence:** [1..1]
INDEX: 3.12 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Acct ++++Othr	**Name:** **Other** **ISO Description:** Unique identification of an account, as assigned by the account servicer, using an identification scheme. **XML Tag:** <Othr> **Occurrence:** [1..1]
INDEX: 3.13 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Acct ++++Othr +++++Id	**Name:** **Identification** **ISO Description:** Identification assigned by an institution. **Product Usage:** Identification of the tokenised account number. **XML Tag:** <Id> **Occurrence:** [1..1] **Length:** 34 **Example:** 12000194212199000
INDEX: 3.14 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt	**Name:** **Agent** **ISO Description:** Financial institution servicing an account for a party. **XML Tag:** <Agt> **Occurrence:** [1..1]
INDEX: 3.15 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt	**Name:** **Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId>

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Element	Details	
++++FinInstnId	**Occurrence:**	[1..1]
INDEX: 3.16 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt ++++FinInstnId +++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 3.17 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt ++++FinInstnId +++++ClrSysMmbId ++++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Identification of the Routing and Transit Number that should replace any stored credential and be used for future transactions. This may or may not be different from the Original Party and Account Identification / Agent / Member ID.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Example:	011400223
INDEX: 3.18 IdModAdvc +Mod ++AddtlInf	**Name:**	**Additional Information**
	ISO Description:	Additional information, in free text form, to complement the modification information.
	XML Tag:	<AddtlInf>
	Occurrence:	[0..1]
	Length:	140

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14 MESSAGE STRUCTURE SPECIFICATION FI TO FI CREDIT TRANSFER

14.1 Credit Transfer Message – pacs.009.001.08

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Financial Institution to Financial Institution Credit Transfer messages, between the RTP and Participants using the System.

This chapter covers the following:

- The message structure of the pacs.009 message used in RTP
- The required data types and usage rules of the data fields in these messages

The structure and field descriptions are defined for this message, but it will not be available until a later release.

14.1.1 Scope

An Instructing Agent will use the “FI To FI Customer Credit Transfer Message” to initiate a FI to FI Credit Transfer. This message is sent by a Debtor FI to a Creditor FI through RTP.

It should be noted that in circumstances when the Debtor FI needs to send a Repeat Credit Transfer Request (i.e. the Debtor FI does not receive a response to their original pacs.009 message from the System and sends a repeat message to RTP), the message payload is identical to the original pacs.009 message but the Copy Duplicate <CpyDplct> data element is added with a value of “DUPL” in the Business Application Header.

Response to the FI to FI Credit Transfer (pacs.009) is provided via the Message Status Report (pacs.002). Response can either be Accepted or Rejected.

14.1.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	FICdtTrf	Financial Institution Credit Transfer V08	[1..1]		
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	19	M
1.3	**NbOfTxs**	Number Of Transactions	[1..1]	1	M
1.4	**TtlIntrBkSttlmAmt**	Total Interbank Settlement Amount	[1..1]	18	M
1.5	*Ccy*	Currency	[required]	3	M
1.6	**IntrBkSttlmDt**	Interbank Settlement Date	[1..1]	10	M
1.7	**SttlmInf**	Settlement Information	[1..1]		M
1.8	**SttlmMtd**	Settlement Method	[1..1]	4	M
1.9	**ClrSys**	Clearing System	[1..1]		M
1.10	**Cd**	Code	[1..1]	3	M
2.0	**CdtTrfTxInf**	Credit Transfer Transaction Information	[1..1]		M
2.1	**PmtId**	Payment Identification	[1..1]		M
2.2	**InstrId**	Instruction Identification	[1..1]	35	M
2.3	**EndToEndId**	End To End Identification	[1..1]	35	M
2.4	**TxId**	Transaction Identification	[1..1]	35	M
2.5	**ClrSysRef**	Clearing System Reference	[0..1]	35	O
2.6	**PmtTpInf**	Payment Type Information	[1..1]		M
2.7	**SvcLvl**	Service Level	[1..1]		M
2.8	**Cd**	Code	[1..1]	4	M
2.9	**IntrBkSttlmAmt**	Interbank Settlement Amount	[1..1]	18	M
2.10	*Ccy*	Currency	[required]	3	M
2.11	**InstgAgt**	Instructing Agent	[1..1]		M
2.12	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.13	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.14	**MmbId**	Member Identification	[1..1]	9	M
2.15	**InstdAgt**	Instructed Agent	[1..1]		M
2.16	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.17	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.18	**MmbId**	Member Identification	[1..1]	9	M
2.19	**Dbtr**	Debtor	[1..1]		M
2.20	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.21	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.22	**MmbId**	Member Identification	[1..1]	9	M
2.23	**DbtrAcct**	Debtor Account	[0..1]		M
2.24	**Id**	Identification	[1..1]		M
2.25	**Othr**	Other	[1..1]		M
2.26	**Id**	Identification	[1..1]	34	M
2.27	**Cdtr**	Creditor	[1..1]		M
2.28	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.29	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.30	**MmbId**	Member Identification	[1..1]	9	M
2.31	**CdtrAcct**	Creditor Account	[1..1]		M
2.32	**Id**	Identification	[1..1]		M
2.33	**Othr**	Other	[1..1]		M
2.34	**Id**	Identification	[1..1]	34	M
2.35	**RmtInf**	Remittance Information	[0..1]		O

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
2.36	└**Ustrd**	Unstructured	[0..1]	140	O

14.1.3 Detail Message Field Description

Element	Details	
FICdtTrf	**Name:**	**Financial Institution Credit Transfer V08**
	Product Usage:	The Financial Institution Credit Transfer (pacs.009) is only used for Inter-FI transfer without any customer payment request underneath. This message holds only information about the Instructing / Instructed Agent as also about Creditor FI and Debtor FI in the Transaction Information element under Creditor / Debtor.
	XML Tag:	<FICdtTrf>
	Occurrence:	[1..1]
INDEX: 1.0 FICdtTrf +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 FICdtTrf +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.
	Product Usage:	Assigned by the Instructing Agent (Debtor FI) to uniquely identify the pacs.009 message. The Instructing Agent (Debtor FI) is responsible for ensuring the uniqueness of this message identification.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Message Identification structure position 01 to 20 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The Message Identifier in the message received by RTP passes untouched by RTP to the Instructed Agent (Creditor FI). Note that the message identification for a FI Credit Transfer (pacs.009) is different than the message identification generated for the corresponding Message Status Report (pacs.002) message.

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Element	Details	
		This format is partial validated by the system, it is an example format only.
	Example:	M20171112021200200101BTRF00000000011
INDEX: 1.2 FICdtTrf +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	19
	Rule(s):	Creation Date Time must be within 1 calendar day of the system's date/time.
	Reason Code(s):	Reject with code 'DT04' in pacs.002 for failing validation.
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2017-11-12T10:05:00
INDEX: 1.3 FICdtTrf +GrpHdr ++NbOfTxs	**Name:**	**Number Of Transactions**
	ISO Description:	Number of individual transactions contained in the message.
	XML Tag:	<NbOfTxs>
	Occurrence:	[1..1]
	RegEx:	[1]{1,1}
	Length:	1
	Rule(s):	Expected value is '1'.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	Only one FI Credit Transfer per pacs.009 message is permitted.
	Example:	1
INDEX: 1.4 FICdtTrf +GrpHdr ++TtlIntrBkSttlmAmt	**Name:**	**Total Interbank Settlement Amount**
	ISO Description:	Total amount of money moved between the instructing agent and the instructed agent.
	Product Usage:	The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the FI Credit Transfer (pacs.009) message.
	XML Tag:	<TtlIntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.
	Reason Code(s):	Reject structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of the request is less than or equal to zero

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Element	Details	
		- The value is greater than supported by the ISO definition for the maximum number of digits - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition Reject with code 'AM12' in Message Status Report (pacs.002) if Total Interbank Settlement Amount is not equal to Interbank Settlement Amount.
	Note(s):	The maximum decimal digits allowed are two.
	Example:	525.25
	Frac Digits:	2
	Total Digits:	18
INDEX: 1.5	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	XML Tag:	<Ccy>
	RegEx:	[A-Z]{3,3}
	Length:	3
	Rule(s):	Only Currency supported by RTP is US Dollar
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if: - The currency code is not valid
	Example:	USD
	Permitted Codes	
	USD	US Dollar
INDEX: 1.6 FICdtTrf +GrpHdr ++IntrBkSttlmDt	**Name:**	**Interbank Settlement Date**
	ISO Description:	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.
	Product Usage:	Date of the Reconciliation Window within which this transaction is processed and settled. If a message starts being processed at the end of a Reconciliation Window and during processing crosses into another Reconciliation Window, the date of the Reconciliation Window during which the process started will be used.
	XML Tag:	<IntrBkSttlmDt>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DD
	Length:	10
	Rule(s):	Must be a valid reconciliation window date. Date must be the date of the Reconciliation Window within which the transaction is processed.

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Element	Details	
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) in case of invalid date structure
	Note(s):	According to the ISO 200222 Standards the Interbank Settlement Date is a mandatory element. In case the provided date of the Reconciliation Window in the first message from the Debtor FI is not identical to the date the actual Reconciliation Window (used in the System) the provided date will we overwritten by the RTP System with the actual date.
	Example:	2017-11-12
INDEX: 1.7 FICdtTrf +GrpHdr ++SttlmInf	**Name:**	**Settlement Information**
	ISO Description:	Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.
	Product Usage:	Specifies the means of settlement for the FI Credit Transfer. For RTP settlement will always be effectuated by RTP.
	XML Tag:	<SttlmInf>
	Occurrence:	[1..1]
INDEX: 1.8 FICdtTrf +GrpHdr ++SttlmInf +++SttlmMtd	**Name:**	**Settlement Method**
	ISO Description:	Method used to settle the (batch of) payment instructions.
	Product Usage:	Method used to settle the single FI Credit Transfer processed through RTP.
	XML Tag:	<SttlmMtd>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Expected value of 'CLRG'
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if the Settlement Method is not valid.
	Note(s):	Only 'CLRG' is allowed per scheme definition.
	Example:	CLRG
	Permitted Codes	
	CLRG	ClearingSystem
INDEX: 1.9 FICdtTrf +GrpHdr ++SttlmInf +++ClrSys	**Name:**	**Clearing System**
	ISO Description:	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.
	Product Usage:	Identification of the Real Time Clearing system for RTP.
	XML Tag:	<ClrSys>
	Occurrence:	[1..1]
	Note(s):	Only Element Code available.

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Element	Details	
INDEX: 1.10 FICdtTrf +GrpHdr ++SttlmInf +++ClrSys ++++Cd	**Name:**	**Code**
	ISO Description:	Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.
	Product Usage:	The clearing channel through which the FI Credit Transfer instruction is processed.
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	3
	Rule(s):	The identifier of the Clearing House is used for FI Credit Transfer.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if the Clearing System Code is not valid.
	Note(s):	Only 'TCH' as clearing code is allowed.
	Example:	TCH
	Permitted Codes	
	TCH	US - The Clearing House Real Time Payment System (RTP)
INDEX: 2.0 FICdtTrf +CdtTrfTxInf	**Name:**	**Credit Transfer Transaction Information**
	ISO Description:	Set of elements providing information specific to the individual credit transfer(s).
	XML Tag:	<CdtTrfTxInf>
	Occurrence:	[1..1]
INDEX: 2.1 FICdtTrf +CdtTrfTxInf ++PmtId	**Name:**	**Payment Identification**
	ISO Description:	Set of elements used to reference a payment instruction.
	XML Tag:	<PmtId>
	Occurrence:	[1..1]
INDEX: 2.2 FICdtTrf +CdtTrfTxInf ++PmtId +++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	Product Usage:	The Instruction Identifier is assigned by the Debtor FI to uniquely identify a single FI Credit Transfer within a pacs.009 throughout its existence within RTP. The Instruction ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Credit Transfer (i.e. for System Enquiries). The uniqueness of an instruction is determined by the Instruction Identification and is based on the format below. RTP will use the Instruction ID to perform a check for a duplicate transaction within the duplicate checking period and as a

Element	Details	
		reference to the payment instruction in other non-payment messages (i.e. Payment Acknowledgment by Receiver, Request for Information, etc.).
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Instruction Identification structure position 01 to 20 is validated for structural alignment according to the format specification. The Creation Date provided in the Instruction Identification must be in the date range -/+ one day. The Participant ID provided in the Instruction Identification must be owned by the sender of the message. The Instruction Identification must be unique for a calendar day and is used to perform the duplicate message check.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002). Reject with Message Status Report (pacs.002) if validation - of Creation Date fails (reason code 'DT04') - of Participation ownership fails (reason code 'DS0H') - against duplication check occur (reason code 'DUPL')
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	2017111202120020101BSTRF00000000011
INDEX: 2.3 FICdtTrf +CdtTrfTxInf ++PmtId	**Name:**	**End To End Identification**
	ISO Description:	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Element	Details	
+++EndToEndId		Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
	Product Usage:	The identifier assigned by the initiating party (i.e. Debtor FI), to uniquely identify the transaction. This is the Debtor FI's reference assigned to the transaction. The E2E identification must be passed on throughout the entire payment chain without being changed.
	XML Tag:	<EndToEndId>
	Occurrence:	[1..1]
	Length:	35
	Note(s):	The end-to-end identification can be used by the end users for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.
	Example:	E2E-Ref001
INDEX: 2.4 FICdtTrf +CdtTrfTxInf ++PmtId +++TxId	**Name:**	**Transaction Identification**
	ISO Description:	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.
	Product Usage:	The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain. It must be equal to the Instruction ID.
	XML Tag:	<TxId>
	Occurrence:	[1..1]
	Format:	equal to Instruction Identification
	Length:	35
	Note(s):	This is a mandatory field based on the ISO Standards and must be populated. This format is not validated by the system, it is an example format only.
	Example:	20171112021200201O1BSRFP00000000013
INDEX: 2.5 FICdtTrf +CdtTrfTxInf	**Name:**	**Clearing System Reference**
	ISO Description:	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

Element	Details	
++PmtId +++ClrSysRef	**Product Usage:**	Identification of the Reconciliation Window within which this transaction is processed. The identification is supplied by RTP.
	XML Tag:	<ClrSysRef>
	Occurrence:	[0..1]
	Length:	35
	Rule(s):	Only present in messages from RTP to the Debtor FI and Creditor FI
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error occurs - otherwise this field is not checked on incoming messages.
	Example:	001
INDEX: 2.6 FICdtTrf +CdtTrfTxInf ++PmtTpInf	**Name:**	**Payment Type Information**
	ISO Description:	Set of elements used to further specify the type of transaction.
	XML Tag:	<PmtTpInf>
	Occurrence:	[1..1]
INDEX: 2.7 FICdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl	**Name:**	**Service Level**
	ISO Description:	Agreement under which or rules under which the transaction should be processed.
	XML Tag:	<SvcLvl>
	Occurrence:	[1..1]
INDEX: 2.8 FICdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl ++++Cd	**Name:**	**Code**
	ISO Description:	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
	Product Usage:	The Service level of the transaction. 'SDVA' means FI Credit Transfer must be executed with same day value to the creditor (for RTP this will be done in seconds).
	XML Tag:	<Cd>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Expected value of 'SDVA'
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.
	Note(s):	This is a mandatory ISO field required for the message type, but not used by RTP.
	Example:	SDVA
	Permitted Codes	

Element	Details	
	Permitted Codes	
	SDVA	SameDayValue
INDEX: 2.9 FICdtTrf +CdtTrfTxInf ++IntrBkSttlmAmt	**Name:**	**Interbank Settlement Amount**
	ISO Description:	Amount of money moved between the instructing agent and the instructed agent.
	Product Usage:	The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the FI Credit Transfer (pacs.009) message.
	XML Tag:	<IntrBkSttlmAmt>
	Occurrence:	[1..1]
	Rule(s):	Transaction is validated against: - Payment Type Limit (STL) - Global Transaction Limit (SITL) - Net Position to ensure the transaction amount will not cause the Prefunded Balance to be exceeded Total Interbank Settlement Amount must be equal to Interbank Settlement Amount.
	Reason Code(s):	Reject with Message Status Report (pacs.002) code: - 'AM04' if Net Position breaches Prefunded Balance Reject due to structural validation failure with code '650' in Administration Advice message (admi.002) if: - The value of the Credit Transfer amount is less than or equal to zero - The value of the Credit Transfer is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition Reject with code 'AM12' in Message Status Report (pacs.002) if Total Interbank Settlement Amount is not equal to Interbank Settlement Amount.
	Note(s):	RTP is only supporting USD and the maximum decimal digits allowed are two.
	Example:	525.25
	Frac Digits:	2
	Total Digits:	18
INDEX: 2.10	**Name:**	**Currency**
	ISO Description:	A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

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Element	Details
	XML Tag: <Ccy> **RegEx:** [A-Z]{3,3} **Length:** 3 **Rule(s):** Currency must be a currency that is supported by RTP (US Dollar). **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if: - The currency code is not valid **Example:** USD
	Permitted Codes **USD** US Dollar
INDEX: 2.11 FICdtTrf +CdtTrfTxInf ++InstgAgt	**Name: Instructing Agent** **ISO Description:** Agent that instructs the next party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstgAgt> **Occurrence:** [1..1]
INDEX: 2.12 FICdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.13 FICdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.14 FICdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Identification of the Debtor FI. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 9 character Routing and Transit Number (alphabetic characters may be present) **Length:** 9 **Rule(s):** Member Identification must be valid 9 character Routing and Transit Number. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in

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Element	Details	
		RTP database. Reject with Message Status Report (pacs.002) if: - Routing and Transit number is different than the sending FI, not a valid Participant, or not authorized to send this specific message (reason code 'RC02') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H')
	Note(s):	The system validates that the participant indicated in the Instruction ID (positions 09-19) owns the Routing and Transit Number contained within this field.
	Example:	021200201
INDEX: 2.15 FICdtTrf +CdtTrfTxInf ++InstdAgt	**Name:**	**Instructed Agent**
	ISO Description:	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstdAgt>
	Occurrence:	[1..1]
INDEX: 2.16 FICdtTrf +CdtTrfTxInf ++InstdAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.17 FICdtTrf +CdtTrfTxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.18 FICdtTrf +CdtTrfTxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Identification of the Creditor FI.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9

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Element	Details	
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if : - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG01') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - Receiver connection is not available (reason code '9912')
	Example:	020010001
INDEX: 2.19 FICdtTrf +CdtTrfTxInf ++Dbtr	**Name:**	**Debtor**
	ISO Description:	Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.
	XML Tag:	<Dbtr>
	Occurrence:	[1..1]
INDEX: 2.20 FICdtTrf +CdtTrfTxInf ++Dbtr +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.21 FICdtTrf +CdtTrfTxInf ++Dbtr +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.22 FICdtTrf +CdtTrfTxInf ++Dbtr +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Debtor FI identification (Routing and Transit Number)
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if Routing and Transit number

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Element	Details	
		- Is not supported in RTP database (reason code 'RC03') - Is not authorized to send this business message (reason code 'RC02') - Of Agent is signed-off (reason code '9934') - Of Agent is suspended (reason code '9946') - Of Agent is not owned by the Instructing Agent - participant check (reason code 'DS0H')
	Example:	021200201
INDEX: 2.23 FICdtTrf +CdtTrfTxInf ++DbtrAcct	**Name:**	**Debtor Account**
	ISO Description:	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.
	XML Tag:	<DbtrAcct>
	Occurrence:	[0..1]
INDEX: 2.24 FICdtTrf +CdtTrfTxInf ++DbtrAcct +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag:	<Id>
	Occurrence:	[1..1]
INDEX: 2.25 FICdtTrf +CdtTrfTxInf ++DbtrAcct +++Id ++++Othr	**Name:**	**Other**
	ISO Description:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag:	<Othr>
	Occurrence:	[1..1]
INDEX: 2.26 FICdtTrf +CdtTrfTxInf ++DbtrAcct +++Id ++++Othr +++++Id	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	34
	Rule(s):	Account number must be valid and linked to the participant under Debtor Member Id.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if account number is not linked to the Particpant with reason code 'AC02'.
	Example:	124900084713944
INDEX: 2.27 FICdtTrf +CdtTrfTxInf	**Name:**	**Creditor**
	ISO Description:	Financial institution that receives an amount of money from the financial institutional debtor.

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Element	Details	
++Cdtr	**XML Tag:**	<Cdtr>
	Occurrence:	[1..1]
INDEX: 2.28 FICdtTrf +CdtTrfTxInf ++Cdtr +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.29 FICdtTrf +CdtTrfTxInf ++Cdtr +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.30 FICdtTrf +CdtTrfTxInf ++Cdtr +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Creditor FI Identification (Routing and Transit Number)
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	9 character Routing and Transit Number (alphabetic characters may be present)
	Length:	9
	Rule(s):	Member Identification must be valid 9 character Routing and Transit Number.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if Routing and Transit Number - Is not supported in RTP database (reason code 'RC04') - Is not authorized to receive this business message (reason code 'AG01') - Of Agent is signed-off (reason code '9910') - Of Agent is suspended (reason code '9947') - Of Agent is not owned by the Instructed Agent - participant check (reason code 'DS0H')
	Example:	020010001
INDEX: 2.31 FICdtTrf +CdtTrfTxInf ++CdtrAcct	**Name:**	**Creditor Account**
	ISO Description:	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
	XML Tag:	<CdtrAcct>

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Element	Details	
	Occurrence:	[1..1]
INDEX: 2.32 FICdtTrf +CdtTrfTxInf ++CdtrAcct +++Id	**Name:**	**Identification**
	ISO Description:	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag:	<Id>
	Occurrence:	[1..1]
INDEX: 2.33 FICdtTrf +CdtTrfTxInf ++CdtrAcct +++Id ++++Othr	**Name:**	**Other**
	ISO Description:	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag:	<Othr>
	Occurrence:	[1..1]
INDEX: 2.34 FICdtTrf +CdtTrfTxInf ++CdtrAcct +++Id ++++Othr +++++Id	**Name:**	**Identification**
	ISO Description:	Identification assigned by an institution.
	XML Tag:	<Id>
	Occurrence:	[1..1]
	Length:	34
	Rule(s):	Account number must be valid and linked to the participant under Creditor Member Id.
	Reason Code(s):	Reject with Message Status Report (pacs.002) if account number is not linked to the Particpant with reason code 'AC03'.
	Example:	124900084713944
INDEX: 2.35 FICdtTrf +CdtTrfTxInf ++RmtInf	**Name:**	**Remittance Information**
	ISO Description:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
	XML Tag:	<RmtInf>
	Occurrence:	[0..1]
INDEX: 2.36 FICdtTrf +CdtTrfTxInf ++RmtInf +++Ustrd	**Name:**	**Unstructured**
	ISO Description:	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, for example, commercial invoices in an accounts' receivable system in an unstructured form.
	Product Usage:	Used to provide additional remittance related information.
	XML Tag:	<Ustrd>
	Occurrence:	[0..1]
	Format:	Maximum 140 characters.

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Element	Details
	Length: 140 **Example:** Unstructured Information

15 MESSAGE STRUCTURE SPECIFICATION ADMINISTRATION

This chapter defines the standard and proprietary message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Administration messages, between RTP and Participants using the System.

It provides an understanding of the following:

- The ISO 20022 message structure of the admi.002 (Message Reject) and the admi.004 (System Event Notification)
- The proprietary structure of the admn.001 through admn.006 messages (i.e. admn.001-6) for Sign-On/Sign-Off and Echo messages used in RTP
- The required data types and usage rules of the data fields in the messages
- Example layouts of the defined message format

15.1 System Event Notification – admi.004.001.02

RTP will use the System Event Notification message to inform Participants of an event that is either going to occur or has occurred in the System. The System Notification Message will contain either structured or unstructured data.

The System Notification Message is used to:

- Notify all Participants when a system wide event occurs (e.g. a Participant is now 'Available' or 'Unavailable' for receiving messages)
- Notify specific Participant of events that are unique to that Participant (e.g. Invalid Reason Code)
- Provide the system operator with the ability to send free format messages to either a specific Participant or all Participants

15.1.1 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	SysEvtNtfctn	System Event Notification V02	[1..1]		M
1.0	**EvtInf**	Event Information	[1..1]		M
1.1	**EvtCd**	Event Code	[1..1]	4	M
1.2	**EvtParam**	Event Parameter	[1..n]	35	M
1.3	**EvtDesc**	Event Description	[0..1]	1000	O
1.4	**EvtTm**	Event Time	[1..1]	19	M

15.1.2 Detail Message Field Description

Element	Details	
SysEvtNtfctn	**Name:**	**System Event Notification V02**
	Product Usage:	The System Event Notification message is sent by RTP to notify participants of the occurrence of an event. RTP will use the System Event Notification message to inform Member Banks of an event that is going to occur or has occurred in the System. The System Notification Message may contain either structured or unstructured data. The System Notification Message is used to notify: - Member Banks on system wide events e.g. other participants are now available or unavailable for receiving payments - specific Member Banks on events that are unique to them e.g. Debit Cap alerts In addition, the system operator has the ability to send free format messages to Member Banks.
	XML Tag:	<SysEvtNtfctn>
	Occurrence:	[1..1]
INDEX: 1.0 SysEvtNtfctn +EvtInf	**Name:**	**Event Information**
	ISO Description:	Detailed information about a system event.
	XML Tag:	<EvtInf>
	Occurrence:	[1..1]
INDEX: 1.1 SysEvtNtfctn +EvtInf ++EvtCd	**Name:**	**Event Code**
	ISO Description:	Proprietary code used to specify an event that occurred in a system.
	Product Usage:	Message Type. Refer to SNM Data Elements identified in the defined data structures below for list of supported events.
	XML Tag:	<EvtCd>
	Occurrence:	[1..1]
	RegEx:	[a-zA-Z0-9]{1,4}
	Length:	4
	Example:	971
INDEX: 1.2 SysEvtNtfctn +EvtInf ++EvtParam	**Name:**	**Event Parameter**
	ISO Description:	Describes the parameters of an event which occurred in a system.
	Product Usage:	Describes the parameters of the event that occurred in RTP.
	XML Tag:	<EvtParam>
	Occurrence:	[1..unbounded]
	Format:	The first <EvtParam> will always be the Message ID The second <EvtParam> will always be the class of Message (Notification or Broadcast).
	Length:	35
	Note(s):	Detailed specification for the values required for each type of Event are detailed in the section below.

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Element	Details	
	Example:	M20160223021200201H0009101
INDEX: 1.3 SysEvtNtfctn +EvtInf ++EvtDesc	**Name:**	**Event Description**
	ISO Description:	Free text used to describe an event which occurred in a system.
	Product Usage:	This item may contain structured or unstructured data information.
	XML Tag:	<EvtDesc>
	Occurrence:	[0..1]
	Length:	1000
	Example:	There will be a scheduled test on 20 Mar 2016
INDEX: 1.4 SysEvtNtfctn +EvtInf ++EvtTm	**Name:**	**Event Time**
	ISO Description:	Date and time at which the event occurred.
	Product Usage:	Date and time the message was created by RTP.
	XML Tag:	<EvtTm>
	Occurrence:	[1..1]
	Length:	19
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2015-02-23T14:09:33

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15.2 System Event Notification – Data Structure

The following sections provide details on the structure and required field values of the various System Notification Message (SNM) generated by the System.

Note:
All amounts in System Notification Messages are expressed in pennies with an implied decimal to the left of the last two digits (e.g. 10000 represents $100.00). The examples below do not include the Business Application Header (BAH).

15.2.1 Connectivity Status Broadcast (960)

Informs all Participants of a change in the status of a Connection. This broadcast message will be sent if the System detects that the Participant's network connectivity becomes unavailable or is restored from an unavailable status.

Name	M/O	Usage	Value
Event Code	M	Message Type	'960'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Connection Owner Identification	M	Participant Identifier (11 characters) of the owner of the Technical Connection (either Participant or TPSP).	e.g. '12345678901'
Connection Identification	M	Connection Identification of the Technical Connection that has had a status change (13 Characters). This ID should be matched against the Received Connection field of the Routing Table to determine which participants/RTs are not available	e.g. 'BANKX'
Availability (connectivity)	M	Indicates whether the technical connectivity has become available or is now unavailable.	'AVAILABLE' or 'UNAVAILABLE'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Connectivity Status Broadcast message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
```

```
    <ne:EvtCd>960</ne:EvtCd>
    <ne:EvtParam>580082</ne:EvtParam>
    <ne:EvtParam>Broadcast</ne:EvtParam>
    <ne:EvtParam>12345678901</ne:EvtParam>
    <ne:EvtParam>1234567890101</ne:EvtParam>
    <ne:EvtParam>UNAVAILABLE</ne:EvtParam>
    <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
   </ne:EvtInf>
  </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.2 Funding Agent TPL Multiple Change Notification (961)

Informs the Funding Agent that the Tracking Position Limit (TPL) Multiple for its Funding Account has been changed.

Name	M/O	Usage	Value
Event Code	M	Message Type	'961'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identifier	M	Funding Account Identifier (11 characters)	e.g. '12345678901'
Name	M	Name of the Funding Agent	e.g. 'AgentXYZ'
Currency	M	The currency of the settlement	'USD'
New TPL Multiple	M	Value of the new TPL Mulitple	e.g. '10.0'
Previous TPL Multiple	M	Value of the previous TPL Multiple	e.g. '99.8'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Funding Agent TPL Multiple Change Notification (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>961</ne:EvtCd>
   <ne:EvtParam>580082</ne:EvtParam>
   <ne:EvtParam>Notification</ne:EvtParam>
   <ne:EvtParam>AgentXYZ</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
   <ne:EvtParam>10.0</ne:EvtParam>
   <ne:EvtParam>99.8</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.3 TPL Change Status Notification (962)

Informs Non-funding Participant that its Tracking Position Limit has changed.

Note: A copy of the notification will be published to the Funding Agent.

Name	M/O	Usage	Value
Event Code	M	Message Type	'962'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identifier	M	Participant Identifier (11 characters)	e.g. '90112345678'
Name	M	Name of the Non-funding participant	e.g. 'BofABC'
Currency	M	The currency of the settlement	'USD'
TPL Multiple change Status	M	Status of the change request	'SUCCESS' or 'FAILURE'
New TPL	M	Value of the new TPL	e.g. '30000'
Previous TPL	M	Value of the previous TPL	e.g. '25000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: TPL Change Status Notification (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>962</ne:EvtCd>
   <ne:EvtParam>580083</ne:EvtParam>
   <ne:EvtParam>Notification</ne:EvtParam>
   <ne:EvtParam>90112345678</ne:EvtParam>
   <ne:EvtParam>BofABC</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
  <ne:EvtParam>SUCCESS</ne:EvtParam>
   <ne:EvtParam>30000</ne:EvtParam>
   <ne:EvtParam>25000</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

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15.2.4 System Status Broadcast (971)

Informs all Participants if the System changes its status to either suspended or available:

Name	M /O	Usage	Value
Event Code	M	Message Type	'971'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
New Service Status	M	The new status of the System NORMAL – the status of the System is not suspended and open for activities. SUSPENDED – the system is suspended for all activities.	'NORMAL' or 'SUSPENDED'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: System Status Broadcast message (XML format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>971</ne:EvtCd>
   <ne:EvtParam>580013</ne:EvtParam>
   <ne:EvtParam>Broadcast</ne:EvtParam>
   <ne:EvtParam>NORMAL</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.5 Participant Suspend Broadcast (972)

Informs all Participants if an FI's status is changed to Suspended or has returned to normal. **Note:** A copy of the notification will be published to the Funding Agent

Name	M /O	Usage	Value
Event Code	M	Message Type	'972'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Currency	M	The currency of the settlement	'USD'
Member Identification	M	Participant Identifier (11 characters)	e.g. '12345678901'

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Name	M /O	Usage	Value
Name	M	Name of the Participant	e.g. 'BofXYZ'
Default Status	M	Displays the Participant's current default status. NORMAL – the status of the FI is not suspended and open for all message activity. DEFAULTBOTH – the reported FI is suspended for all message activity.	'DEFAULTBOTH' or 'NORMAL'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Participant Suspend Broadcast message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>972</ne:EvtCd>
   <ne:EvtParam>580014</ne:EvtParam>
   <ne:EvtParam>Broadcast</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>BofXYZ</ne:EvtParam>
   <ne:EvtParam>NORMAL</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.6 Settlement Individual Transaction Limit Status / Change Broadcast (975)

Informs Participants and Funding Agents that the System-wide, maximum permitted amount for any payment type has been changed (i.e. the System wide limit for Credit Transfers has been changed).

It should be noted that RTP only permits Credit Transfer payments and as such the SITL will always be the same as the STL.

Name	M /O	Usage	Value
Event Code	M	Message Type	'975'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Currency	M	The currency of the settlement	'USD'

Name	M /O	Usage	Value
Currency Status	M	Status of the Currency	'ACTIVE' or 'INACTIVE'
New Currency Limit	M	Value of new Settlement Individual Transaction Limit (SITL)	If status is 'INACTIVE' this must be 0 (zero)
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Settlement Individual Transaction Limit Status/ Change Broadcast message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>975</ne:EvtCd>
   <ne:EvtParam>580015</ne:EvtParam>
   <ne:EvtParam>Broadcast</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
   <ne:EvtParam>INACTIVE</ne:EvtParam>
   <ne:EvtParam>0</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.7 Security Transaction Limit Change Broadcast (976)

Informs Participants and Funding Agents that the System-wide maximum permitted amount for a specific payment type (Security Transaction Limit – STL) has been changed (i.e. the maximum allowable amount in a Credit Transfer payment message).

It should be noted that RTP only permits Credit Transfer payments and as such the STL will always be the same as the SITL.

Name	M /O	Usage	Value
Event Code	M	Message Type	'976'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Currency	M	The currency of the settlement	'USD'
Payment Type	M	The type of payment for which the change is being made	'CREDITTRANSFER'

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Global Limit Status	M	Status of the Security Transaction Limit	'ACTIVE' 'INACTIVE'
New Global Limit	M	Value of new Security Transaction Limit	If status is 'INACTIVE' this must be 0 (zero)
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Security Transaction Limit Change Broadcast message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>976</ne:EvtCd>
   <ne:EvtParam>580016</ne:EvtParam>
   <ne:EvtParam>Broadcast</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
   <ne:EvtParam>CREDITTRANSFER</ne:EvtParam>
   <ne:EvtParam>INACTIVE</ne:EvtParam>
   <ne:EvtParam>0</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.8 Free Format Broadcast or Notification (981)

The System has the ability to allow the RTP Operator to send a message to either one or all System Participant(s) and Funding Agents. The System Operator decides whether the message is for all Participants and Funding Agents or a single Participant or Funding Agent when the message is created. For a message to a single Participant or a single Funding Agent, the message class shall be 'Notification'. If the message is meant for all Participants and Funding Agents, the message class shall be 'Broadcast'.

Name	M/O	Usage	Value
Event Code	M	Message Type	'981'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast' or 'Notification'
Member Identification	O	Participant / Funding Account Identifier (11 characters) – only used if Message Class is 'Notification'	e.g. '12345678901'

Name	M/O	Usage	Value
Name	O	Name of the Participant / Funding Agent – only used if Message Class is 'Notification'	e.g. 'BofXYZ'
Event Description (Free format text)	M	Any free format unstructured text up to 1000 characters	e.g. 'There will be a scheduled test on 20 Mar 2016'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Free Format message (XML Format)

Broadcast:

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>981</ne:EvtCd>
   <ne:EvtParam>580016</ne:EvtParam>
   <ne:EvtParam>Broadcast</ne:EvtParam>
   <ne:EvtDesc>There will be a scheduled test on 20 Mar 2016</ne:EvtDesc>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

Notification:

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>981</ne:EvtCd>
   <ne:EvtParam>580016</ne:EvtParam>
   <ne:EvtParam>Notification</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>BofXYZ</ne:EvtParam>
   <ne:EvtDesc>There will be a scheduled test on 20 Mar 2016</ne:EvtDesc>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.9 Participant Status Broadcast (982)

The system Informs all Participants that a specific Participant's sign-on status has changed to Sign-on/Sign-off. This is the result of the Participant sending a Sign-on or Sign-off message (either direct or via TPSP) to RTP.

Name	M/O	Usage	Value

Name	M/O	Usage	Value
Event Code	M	Message Type	'982'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Participant Identification	M	Participant Identifier (11 characters)	e.g. '12345678901'
Participant Name	M	Participant name of the Sign-on/Sign-off	e.g. 'BofXYZ'
Sign-on	M	Indicates whether the FI is Signed-on or Signed-off from System	'SIGNON' or 'SIGNOFF'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Participant Status Broadcast message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>982</ne:EvtCd>
   <ne:EvtParam>580082</ne:EvtParam>
   <ne:EvtParam>Broadcast</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>BofXYZ</ne:EvtParam>
   <ne:EvtParam>SIGNON</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.10 Available Prefunded Balance Warning Notification (993)

This message informs a Funding Participant, Funding Agent, or Non-Funding Participant and its Funding Agent that their Available Prefunded Balance has either: dropped below the established Low Watermark threshold or has returned to a normal level (High Watermark) following a Low Watermark warning. It should be noted that if the Low Watermark notification is ignored, it could result in a payment transaction being rejected due to insufficient funds.

Note:

Funding Participants and Funding Agents will be able to define their own Low and High Watermark values for alerts as either a percentage of their Prefunded Balance at the opening of the current reconciliation window or a fixed Dollar value. These alerts can be used by the Participant or Funding Agent to help manage the Participant's liquidity in the System. Funding

Agents also manage the Low and High Watermark values for each of their Non-Funding Participants.

A copy of the notification will be published to the Funding Agent in case of non-funding participants

Name	M /O	Usage	Value
Event Code	M	Message Type	'993'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters) In the case of a non-funding Participant, the Participant ID will be present, and the message will be copied to the Funding Agent.	e.g. '12345678901
Name	M	Name of Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	'USD'
Available Prefund Balance Status	M	The status of the Prefunded Balance for the specified currency	'NORMAL' or 'EXCEEDED'
Opening Prefunded Balance	M	The value of the opening Prefunded Balance	e.g. '100000000'
Low Watermark Value	M	Value below which balance warning is triggered	e.g. '100000'
High Watermark Value	M	Value above which returns the status to 'NORMAL'	e.g. '300000'
Available Prefund Balance	M	Value which triggers the SNM either status 'EXCEEDED' (below Low Watermark) or 'NORMAL' (above High Watermark)	e.g. '95000' or '310000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Available Prefunded Balance Notification message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>993</ne:EvtCd>
   <ne:EvtParam>580093</ne:EvtParam>
   <ne:EvtParam>Notification</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>BofXYZ</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
```

```
    <ne:EvtParam>EXCEEDED</ne:EvtParam>
    <ne:EvtParam>100000000</ne:EvtParam>
    <ne:EvtParam>100000</ne:EvtParam>
    <ne:EvtParam>300000</ne:EvtParam>
    <ne:EvtParam>95000</ne:EvtParam>
    <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
   </ne:EvtInf>
  </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.11 Prefunded Balance Breach Notification (994)

This message informs a Participant and/or Funding Agent that a transaction was Rejected due to insufficient funding in the RTP Prefunded Account (or insufficient Tracking Position in the case of a Non-Funding Participant).

In such a scenario the payment is rejected with a pacs.002 and reason code 'AM04'. In addition to the pacs.002 rejecting the payment, this SNM is sent so that the Participant or Funding Agent can alert their Treasury department and provide required supplemental funding or adjust a Tracking Position Limit as necessary.

Note: A copy of the notification will be published to the Funding Agent in case of non-funding participant.

Name	M /O	Usage	Value
Event Code	M	Message Type	'994'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters) In the case of a non-funding Participant, the Participant ID will be present and the Funding Agent will receive a copy of the message. In the case of a Funding Agent, the Funding Account ID will be present.	e.g. '123456789001
Name	M	Name of Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	USD
Prefunded Balance Breach Status	M	The reason for the message	'PAYMENT RJCT'
Prefunded Balance	M	The value of the Prefunded Balance on the site processing the payment request	e.g. '100000000'
Net Position	M	The value of the Participant Net Position on the site processing the payment request at the time	e.g. '99999990'

Name	M/O	Usage	Value
		the payment request was blocked	
Instruction Id	M	The unique identifier of the payment that would have caused the Prefunded Balance to be breached. Field 'Instruction Identification' from pacs.008.	e.g. '20151115021200201BFFF0000000001'
Payment Amount	M	The amount of the payment that would have caused a breach of the Prefunded Balance	e.g. '25000'
Residual Prefunded Balance Position	M	The difference between the Prefunded Balance and the FI's Net Position on the site processing the payment request. This is always a positive number.	e.g. '10'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Prefunded Balance Breach Notification message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>994</ne:EvtCd>
   <ne:EvtParam>580094</ne:EvtParam>
   <ne:EvtParam>Notification</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>BofXYZ</ne:EvtParam>
   <ne:EvtParam>USD</ne:EvtParam>
   <ne:EvtParam>PAYMENT BLOCKED</ne:EvtParam>
   <ne:EvtParam>100000000</ne:EvtParam>
   <ne:EvtParam>99999990</ne:EvtParam>
   <ne:EvtParam>M20160223021200201BRT0000001</ne:EvtParam>
   <ne:EvtParam>25000</ne:EvtParam>
   <ne:EvtParam>10</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.12 Prefunded Requirement Change Notification (996)

This message informs a Participant and/or Funding Agent that their Prefunded Requirement has been changed. This figure limits the Disbursement of funds. This will occur when RTP system operator changes this value for a participant.

Name	M/O	Usage	Value

Event Code	M	Message Type	'996'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters)	e.g. '12345678901
Name	M	Name of the Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	'USD'
New Prefunded Requirement	M	Value of new Prefunded Requirement	e.g. '30000'
Previous Prefunded Requirement	M	Value of previous Prefunded Requirement	e.g. '10000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Prefunded Balance Change Notification message (XML Format)

```
<SystemNotificationEvent>
 <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
   <ne:EvtCd>996</ne:EvtCd>
   <ne:EvtParam>580096</ne:EvtParam>
   <ne:EvtParam>Notification</ne:EvtParam>
   <ne:EvtParam>12345678901</ne:EvtParam>
   <ne:EvtParam>BofXYZ</ne:EvtParam>
   <ne:EvtParam>30000</ne:EvtParam>
   <ne:EvtParam>10000</ne:EvtParam>
   <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
 </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.13 Prefunded Balance Change Notification (998)

This message informs a Participant and/or Funding Agent that their Prefunded Balance has been changed. This will occur as a result of the Participant (or its Funding Agent) submitting Supplemental Funding through Fedwire, the Participant (or its Funding Agent) requesting a Disbursement through the RTP Management Portal, or the System Operator performing a manual adjustment to the Participant or Funding Agent's prefunded position.

Note: A copy of the notification will be published to the Funding Agent in case of non-funding participant.

Name	M /O	Usage	Value
Event Code	M	Message Type	'998'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters)	e.g. '12345678901
Name	M	Name of the Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	'USD'
Prefunded Balance Change Status	M	Status of the change request	'SUCCESS' or 'FAILURE'
New Prefunded Position	M	Value of new position	e.g. '30000'
Previous Prefunded Position	M	Value of previous Position	e.g. '10000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Prefunded Balance Change Notification message (XML Format)

```
<SystemNotificationEvent>
  <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInf>
      <ne:EvtCd>998</ne:EvtCd>
      <ne:EvtParam>580098</ne:EvtParam>
      <ne:EvtParam>Notification</ne:EvtParam>
      <ne:EvtParam>12345678901</ne:EvtParam>
      <ne:EvtParam>BofXYZ</ne:EvtParam>
      <ne:EvtParam>USD</ne:EvtParam>
      <ne:EvtParam>SUCCESS</ne:EvtParam>
      <ne:EvtParam>30000</ne:EvtParam>
      <ne:EvtParam>10000</ne:EvtParam>
      <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInf>
  </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.2.14 Reconciliation Status Notification (999)

The System sends an automated notification to all Participants and Funding Agents when a Reconciliation Window has been closed and a new one opened.

The notification includes:

- The Previous (Closed) Reconciliation Window ID
- The New (Open) Reconciliation Window ID

- The Opening Available Balance for the Participant/Funding Agent as at the start of the New Reconciliation Window
- Number and Value of supplemental funding or drawdowns

Note: Funding Agents will receive a copy of each Non-Funding Participant's message, and will also receive a message pertaining to its Prefunded Position during the Reconciliation Window.

Name	M/O	Usage	Value
Event Code	M	Message Type	'999'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Previous Reconciliation Window Date	M	The date of the Reconciliation Window for which this report is provided. Format YYYY-MM-DD.	e.g. '2016-02-15'
Previous Reconciliation Window ID	M	The identifier for the Reconciliation Window for which this report is provided.	e.g. '001'
Previous Reconciliation Window Status	M	Shows the status of the Reconciliation Window for which this report is provided.	'COMPLETE'
Reconciliation Checkpoint Cut Off Date and Time	M	"The time the Reconciliation Checkpoint was cut off (i.e. when the Reconciliation Window process ended). Format YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time"	e.g. '2016-02-15T11:00:00'
New Reconciliation Window Date	M	The date the new Reconciliation Window was started in the format YYYY-MM-DD.	e.g. '2016-02-15'
New Reconciliation Window ID	M	The identifier for the new Reconciliation Window	e.g. '002'
New Reconciliation Window Status	M	Shows the status of the new Reconciliation Window.	'INPROGRESS'
Currency	M	The currency of the settlement in Reconciliation Window	'USD'
Member Identification	M	Participant / Funding Account Identifier (11 characters) In the case of a non-funding Participant, the Participant ID will be present and the Funding Agent will receive a copy of the message. In the case of a Funding Agent, the Funding Account ID will be present.	e.g. '12345678901

Name	M/O	Usage	Value
Name	M	Name of the Participant / Funding Agent	e.g. 'BofXYZ'
Previous Opening Prefunded Balance	M	Value of the Opening Prefunded Balance at the start of the closed Reconciliation Window	e.g. '30000'
New Opening Prefunded Balance	M	Value of the Opening Prefunded Balance at the start of the new Reconciliation Window.	e.g. '200000'
Number of Credit Transfer received and accepted	M	Total Number of Credit Transfer received and accepted	e.g. '105'
Value of Credit Transfer received and accepted	M	Total Value of Credit Transfer received and accepted	e.g. '150000'
Number of Credit Transfer received and rejected	M	Total Number of Credit Transfer received and rejected	e.g. '4'
Value of Credit Transfer received and rejected	M	Total Value of Credit Transfer received and rejected	e.g. '443'
Number of Credit Transfer sent and accepted	M	Total Number of Credit Transfer send and accepted	e.g. '605'
Value of Credit Transfer sent and accepted	M	Total Value of Credit Transfer send and accepted	e.g. '50000'
Number Credit Transfer sent and rejected	M	Total Number of Credit Transfer send and rejected	e.g. '15'
Value of Credit Transfer sent and rejected	M	Total Value of Credit Transfer send and rejected	e.g. '63443'
Net Position	M	Net Position at the end of the Reconciliation Window that is closing	e.g. '100000'
Count of supplemental funding	M	Number of supplemental funding transactions made during the previous Reconciliation Window	e.g. '1'
Gross value of supplemental funding	M	Value of supplemental funding transactions made during the previous Reconciliation Window	e.g. '80000'
Count of drawdowns	M	Number of drawdown transactions made during the previous Reconciliation Window	e.g. '1'
Gross value of drawdowns	M	Value of drawdown transactions made during the previous Reconciliation Window	e.g. '10000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Reconciliation Status Notification message (XML Format)

```
<SystemNotificationEvent>
  <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInf>
      <ne:EvtCd>999</ne:EvtCd>
      <ne:EvtParam>580099</ne:EvtParam>
      <ne:EvtParam>Notification</ne:EvtParam>
      <ne:EvtParam>2016-02-15</ne:EvtParam>
      <ne:EvtParam>001</ne:EvtParam>
      <ne:EvtParam>COMPLETE</ne:EvtParam>
      <ne:EvtParam>2016-02-15T12:00:00Z</ne:EvtParam>
      <ne:EvtParam>2016-02-15</ne:EvtParam>
      <ne:EvtParam>002</ne:EvtParam>
      <ne:EvtParam>INPROGRESS</ne:EvtParam>
      <ne:EvtParam>USD</ne:EvtParam>
      <ne:EvtParam>12345678901</ne:EvtParam>
      <ne:EvtParam>BofXYZ</ne:EvtParam>
      <ne:EvtParam>30000</ne:EvtParam>
      <ne:EvtParam>200000</ne:EvtParam>
      <ne:EvtParam>105</ne:EvtParam>
      <ne:EvtParam>150000</ne:EvtParam>
      <ne:EvtParam>4</ne:EvtParam>
      <ne:EvtParam>443</ne:EvtParam>
      <ne:EvtParam>605</ne:EvtParam>
      <ne:EvtParam>50000</ne:EvtParam>
      <ne:EvtParam>15</ne:EvtParam>
      <ne:EvtParam>63443</ne:EvtParam>
      <ne:EvtParam>100000</ne:EvtParam>
      <ne:EvtParam>1</ne:EvtParam>
      <ne:EvtParam>80000</ne:EvtParam>
      <ne:EvtParam>1</ne:EvtParam>
      <ne:EvtParam>10000</ne:EvtParam>
      <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInf>
  </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

15.3 Message Reject – admi.002.001.01

15.3.1 Scope

RTP and Participants will use the "Message Reject" message to indicate the rejection of a message that has been received and cannot be interpreted. This message will be used if:

- An incoming message cannot be parsed according to the XSD specification (reason code '650')
- Incoming message with a sending Routing Key cannot be found (reason code '650')
- The Digital Signature of a message cannot be verified (reason code '690')
- A calculated Digital Signature does not match the Digital Signature of the message (reason code '690')

Note: Detailed information about Digital Signature is provided in the Bank Interface Specification document.

15.3.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	admi.002.001.01	Message Reject V01	[1..1]		M
1.0	**RltdRef**	Related Reference	[1..1]		M
1.1	**Ref**	Reference	[1..1]	35	M
2.0	**Rsn**	Reason	[1..1]		M
2.1	**RjctgPtyRsn**	Rejecting Party Reason	[1..1]	35	M
2.5	**AddtlData**	Additional Data	[0..1]	20000	M

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15.3.3 Detail Message Field Description

Element	Details	
admi.002.001.01	**Name:**	**Message Reject V01**
	Product Usage:	RTP and Participants will use the Message Reject message to notify the rejection of a previously received message. RTP and Participants will issue a Message Reject when: - An incoming message cannot be parsed according to the XSD. - A digital signature cannot be verified. - A digital signature does not match the digital signature of the message.
	XML Tag:	<admi.002.001.01>
	Occurrence:	[1..1]
INDEX: 1.0 admi.002.001.01 +RltdRef	**Name:**	**Related Reference**
	ISO Description:	Refers to the identification of the message previously received and for which the rejection is notified.
	Product Usage:	Usage of the Related Reference element is not according to the ISO 20022 standard usage. The reference provided in this element is a newly generated reference to identify the message reject.
	XML Tag:	<RltdRef>
	Occurrence:	[1..1]

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INDEX: 1.1

admi.002.001.01
+RltdRef
++Ref

Name: **Reference**

ISO Description: Business reference of the present message assigned by the party issuing the message. This reference must be unique amongst all messages of the same name sent by the same party.

Product Usage: The unique ID for the Rejection Message as assigned by the Instructing FI or the System creating the rejection message. The entity that is initiating the message (the Instructing FI or RTP) is responsible for ensuring the uniqueness of this field.

XML Tag: <Ref>

Occurrence: [1..1]

Format: Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX

Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS
Pos. 15-25 - 11 character Identifier for Participant, TPSP, or RTP
Pos. 26-35 - Message serial number (10 alphanumeric characters)

RegEx: [0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))((([0-1][0-9])|(2[0-3]))([0-5][0-9])){2})[A-Z0-9]{11}.*

Length: 35

Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.

Reason Code(s): In case of structural failure reject with code '650' in Administration Advice message (admi.002).

Note(s): Identification of the original sender of the rejected message is provided in the additional data field copied from the original message if possible.
Identification of the original sender of the rejected message is provided in the additional data field copied from the original message if possible.
This format is partial validated by the system, it is an example format only

Example: 20160218120645990000001S1DBAA2HJH4O

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Element	Details	
INDEX: 2.0 admi.002.001.01 +Rsn	**Name:**	**Reason**
	ISO Description:	General information about the reason of the message rejection.
	XML Tag:	<Rsn>
	Occurrence:	[1..1]
INDEX: 2.1 admi.002.001.01 +Rsn ++RjctgPtyRsn	**Name:**	**Rejecting Party Reason**
	ISO Description:	Reason of the rejection provided by the rejecting party.
	Product Usage:	Message Reject Code
	XML Tag:	<RjctgPtyRsn>
	Occurrence:	[1..1]
	Length:	35
	Rule(s):	Expected values: '650' = cannot parse the message '690' = signature mismatch or signature verification error.
	Example:	690
INDEX: 2.5 admi.002.001.01 +Rsn ++AddtlData	**Name:**	**Additional Data**
	ISO Description:	Additional information related to the rejection and meant to allow for the precise identification of the rejection reason. This could include a copy of the rejected message in part or in full.
	Product Usage:	Original Message captured in CDATA to allow the message contents to be examined by the instructing party (Participant that sent the message that is now being rejected).
	XML Tag:	<AddtlData>
	Occurrence:	[0..1]
	Length:	20000
	Rule(s):	The original message which the Participant or RTP could not parse must be provided in this field with the CDATA definition.
	Note(s):	CDATA stands for Character Data and any data in between the CDATA TAGS / element identifies data that could be interpreted as XML. Provided data can be read as XML but will not be parsed as an XML information even it is part of the overall message. While all text in an XML document will be parsed by the parser, the information inside a CDATA section will be seen as free text.
	Example:	<![CDATA[<Message xmlns="urn:tch"><AppHdr><head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><head:FIId><head:FinInstnId> ..... </ps:FIToFIPmtStsRpt></PaymentStatus></Message>]]

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15.4 Sign-On Request – admn.001.001.01

15.4.1 Scope

When an FI wishes to send or receive messages i.e. when they first join RTP or following a period of scheduled maintenance, they must formally Sign-on to the System. This is achieved by sending a Sign-on Request. Similarly, if an FI needs to Sign-off from the System eg. to undertake system maintenance, they must sign-off from the System by sending a Sign-off request.

When an FI is Signed-on, it remains Signed-on until it sends a Sign-off message. It is anticipated that most FI's, once signed-on, will remain Signed-on indefinitely. There should be very few cases where an FI needs to sign-off.

When an FI changes status to signed-on or signed-off, a broadcast SNM is sent to the RTP community, to advise them of the change.

15.4.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnSignOnReq	Sign On Request	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**SignOnReq**	Sign On Request	[1..1]		M
2.1	**InstrId**	Instruction Identification	[1..1]	35	M
2.2	**InstgAgt**	Instructing Agent	[1..1]		M
2.3	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.4	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.5	**MmbId**	Member Identification	[1..1]	11	M
2.6	**InstdAgt**	Instructed Agent	[1..1]		M
2.7	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.8	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.9	**MmbId**	Member Identification	[1..1]	11	M M

15.4.3 Detail Message Field Description

Element	Details	
AdmnSignOnReq	**Name:**	**Sign On Request**
	ISO Description:	The Sign On Request message is used to initiate a sign on.
	Product Usage:	The Instructing Agent uses the Sign-On Request Message to request sign on to RTP. The initial status of the Instructing Agent is 'Signed-Off'. Sign-On is required when the previous status of Participant is 'Signed-Off'. The Instructing Agent sends the Sign-On message to RTP when they first connect to RTP, when re-connecting to TCH after a planned or unplanned log-off. Signing-On indicates to the TCH community that the FI is now available for receiving and sending payment requests.
	XML Tag:	<AdmnSignOnReq>
	Occurrence:	[1..1]
INDEX: 1.0 AdmnSignOnReq +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 AdmnSignOnReq +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Assigned by the Instructing FI or TPSP, this ID uniquely identifies the Sign-on request message. The Instructing FI or TPSP is responsible for ensuring the uniqueness of this field.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for FIs and TPSP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))(([0-1][0-9])|(2[0-3]))([0-5][0-9])){2})[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	2016021810064302120020101B61NHTCSG6

Element	Details	
INDEX: 1.2 AdmnSignOnReq +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	23
	Rule(s):	Schema validated ISO date/time format expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2016-02-18T10:06:43.000
INDEX: 2.0 AdmnSignOnReq +SignOnReq	**Name:**	**Sign On Request**
	XML Tag:	<SignOnReq>
	Occurrence:	[1..1]
INDEX: 2.1 AdmnSignOnReq +SignOnReq ++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the sign-on request within the message.
	Product Usage:	The Instruction Identifier is assigned by the Instructing FI or TPSP to uniquely identify the request. The Instructing FI / TPSP is responsible for ensuring the uniqueness of this message.
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	2016021812345678901BD61U00000000006

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Element	Details
INDEX: 2.2 AdmnSignOnReq +SignOnReq ++InstgAgt	**Name:** **Instructing Agent** **ISO Description:** Agent that instructs the next party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstgAgt> **Occurrence:** [1..1]
INDEX: 2.3 AdmnSignOnReq +SignOnReq ++InstgAgt +++FinInstnId	**Name:** **Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.4 AdmnSignOnReq +SignOnReq ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:** **Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.5 AdmnSignOnReq +SignOnReq ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** The identifier allocated within the system to uniquely identify of the FI who requests to Sign-on. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 11 character Participant Identifier. **Length:** 11 **Rule(s):** Member Identification must be a valid FI Participant ID held within the system and available to process messages. **Reason Code(s):** Reject in Sign-off Response message (admn.002) with code - '9948' if RTP service is suspended - '9946' if FI Participant is suspended - 'RC02' if FI Participant does not exist within the system - 'DS0H' if FI Participant does not belong to the sender of the message connectivity check **Example:** 02120020101
INDEX: 2.6 AdmnSignOnReq +SignOnReq	**Name:** **Instructed Agent** **ISO Description:** Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstdAgt>

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Element	Details	
++InstdAgt	**Occurrence:**	[1..1]
INDEX: 2.7 AdmnSignOnReq +SignOnReq ++InstdAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.8 AdmnSignOnReq +SignOnReq ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.9 AdmnSignOnReq +SignOnReq ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Identification of RTP.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier allocated to RTP.
	Length:	11
	Example:	990000001S1

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15.5 Sign-On Response – admn.002.001.01

15.5.1 Scope

RTP uses the Sign-On Response Message to respond to the Sign-On request from an FI.

15.5.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnSignOnResp	Sign On Response	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**SignOnResp**	Sign On Response	[1..1]		M
2.1	**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
2.2	**InstgAgt**	Instructing Agent	[1..1]		M
2.3	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.4	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.5	**MmbId**	Member Identification	[1..1]	11	M
2.6	**InstdAgt**	Instructed Agent	[1..1]		M
2.7	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.8	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.9	**MmbId**	Member Identification	[1..1]	11	M
2.10	**Sts**	Status	[1..1]	4	M
2.11	**StsRsnInf**	Status Reason Information	[0..1]		C
2.12	**Rsn**	Reason	[1..1]		M
2.13	**Prtry**	Proprietary	[1..1]	4	M

15.5.3 Detail Message Field Description

Element	Details	
AdmnSignOnResp	**Name:**	**Sign On Response**
	ISO Description:	The Sign-On Response message is a reply message to the Sign-On Request.
	Product Usage:	RTP uses the Sign-On Response Message to respond to the Sign-On request from a Participant.
	XML Tag:	<AdmnSignOnResp>
	Occurrence:	[1..1]
INDEX: 1.0 AdmnSignOnResp +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 AdmnSignOnResp +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Unique identification that is assigned by RTP.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for RTP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	Length:	35
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	20160218100653990000001S1B61NHDDM21
INDEX: 1.2 AdmnSignOnResp +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	23

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Element	Details	
	Rule(s):	Schema validated ISO date/time format expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2016-02-18T10:06:53.000
INDEX: 2.0 AdmnSignOnResp +SignOnResp	**Name:**	**Sign On Response**
	XML Tag:	<SignOnResp>
	Occurrence:	[1..1]
INDEX: 2.1 AdmnSignOnResp +SignOnResp ++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the sign-on request within the message.
	Product Usage:	Original Instruction Identification of the Sign-On request sent by the Participant or TPSP.
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Note(s):	This format is not validated by the system, it is an example format only
	Example:	2016021812345678901BD61U00000000006
INDEX: 2.2 AdmnSignOnResp +SignOnResp ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 2.3 AdmnSignOnResp +SignOnResp ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.4	**Name:**	**Clearing System Member Identification**

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Element	Details
AdmnSignOnResp +SignOnResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.5 AdmnSignOnResp +SignOnResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Identification of RTP. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 11 character Participant Identifier allocated to RTP. **Length:** 11 **Example:** 990000001S1
INDEX: 2.6 AdmnSignOnResp +SignOnResp ++InstdAgt	**Name: Instructed Agent** **ISO Description:** Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstdAgt> **Occurrence:** [1..1]
INDEX: 2.7 AdmnSignOnResp +SignOnResp ++InstdAgt +++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.8 AdmnSignOnResp +SignOnResp ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.9 AdmnSignOnResp +SignOnResp ++InstdAgt +++FinInstnId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** The identifier allocated within the system to uniquely identify of the FI who originally requested the Sign-on. **XML Tag:** <MmbId>

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Element	Details
++++ClrSysMmbId +++++MmbId	**Occurrence:** [1..1] **Format:** 11 character Participant Identifier. **Length:** 11 **Rule(s):** Member Identification must be a valid FI Participant ID held within the system. **Example:** 02120020101
INDEX: 2.10 AdmnSignOnResp +SignOnResp ++Sts	**Name: Status** **ISO Description:** Specifies the status of a group of payment instructions. **XML Tag:** <Sts> **Occurrence:** [1..1] **Length:** 4 **Rule(s):** Must be either 'ACTC' or 'RJCT'. **Example:** ACTC
	Permitted Codes **ACTC** Accepted **RJCT** Rejected
INDEX: 2.11 AdmnSignOnResp +SignOnResp ++StsRsnInf	**Name: Status Reason Information** **ISO Description:** Set of elements used to provide information on the status reason of the transaction. **Product Usage:** The Status Reason Information is only used if the Status Code is 'RCJT'. **XML Tag:** <StsRsnInf> **Occurrence:** [0..1] **Rule(s):** If Reason/Code is equal to NARR, then AdditionalInformation must be present.
INDEX: 2.12 AdmnSignOnResp +SignOnResp ++StsRsnInf +++Rsn	**Name: Reason** **ISO Description:** Specifies the reason for the status report. **XML Tag:** <Rsn> **Occurrence:** [1..1]
INDEX: 2.13 AdmnSignOnResp +SignOnResp ++StsRsnInf +++Rsn	**Name: Proprietary** **ISO Description:** Reason for the status, in a proprietary form. **Product Usage:** Reject reason code for a negative response to a Sign-On request (i.e. invalid Member Identification reason code '9664'). **XML Tag:** <Prtry>

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Element	Details	
++++Prtry	**Occurrence:**	[1..1]
	Length:	4
	Rule(s):	Must be a valid Reason Code supported by RTP.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Example:	9664
	Permitted Codes	
	9946	Instructing Agent suspended
	9948	Central Service (RTP) is suspended
	9964	Invalid Participant Identification
	DS0H	Sender of the message is not authorised to submit messages on behalf of this agent
	RC02	Participant Identification is not existing

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15.6 Sign-Off Request – admn.003.001.01

15.6.1 Scope

The FI uses a Sign-off Request Message to Sign-off from RTP.

The FI sends the Sign-off message to RTP in the event they need to bringing down their Real Time Payments (RTP) services (as an example this may be for a technical issue or some sort of maintenance). It is expected that FI Sign-off from RTP will be a rare event.

15.6.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnSignOffReq	Sign Off Request	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**SignOffReq**	Sign Off Request	[1..1]		M
2.1	**InstrId**	Instruction Identification	[1..1]	35	M
2.2	**InstgAgt**	Instructing Agent	[1..1]		M
2.3	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.4	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.5	**MmbId**	Member Identification	[1..1]	11	M
2.6	**InstdAgt**	Instructed Agent	[1..1]		M
2.7	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.8	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.9	**MmbId**	Member Identification	[1..1]	11	M

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15.6.3 Detail Message Field Description

Element	Details	
AdmnSignOffReq	**Name:**	**Sign Off Request**
	ISO Description:	The Sign-Off Request message is used to initiate a Sign-Off.
	Product Usage:	An Instructing Agent uses the Sign-Off Request Message to perform a Sign-Off request to RTP. An Instructing Agent sends the Sign-Off message to RTP before bringing down their RealTime services for scheduled maintenance.
	XML Tag:	<AdmnSignOffReq>
	Occurrence:	[1..1]
INDEX: 1.0 AdmnSignOffReq +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 AdmnSignOffReq +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Assigned by the Instructing FI or TPSP, this ID uniquely identifies the Sign-off request message. The Instructing FI or TPSP is responsible for ensuring the uniqueness of this field.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for FIs and TPSP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))((([0-1][0-9])|(2[0-3]))(([0-5][0-9])){2})[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	2016021810050002120020101D61TV20TNI
INDEX: 1.2 AdmnSignOffReq	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.

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Element	Details	
+GrpHdr ++CreDtTm	**XML Tag:**	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	23
	Rule(s):	Schema validated ISO date/time format expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2016-02-18T10:05:00.000
INDEX: 2.0 AdmnSignOffReq +SignOffReq	**Name:**	**Sign Off Request**
	XML Tag:	<SignOffReq>
	Occurrence:	[1..1]
INDEX: 2.1 AdmnSignOffReq +SignOffReq ++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the sign-off request within the message.
	Product Usage:	The Instruction Identifier is assigned by the Instructing FI or TPSP to uniquely identify the request. The Instructing FI / TPSP is responsible for ensuring the uniqueness of this message.
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbBAAAAnnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source (“B” if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	20160218021200201O1BD61U00000000006
INDEX: 2.2 AdmnSignOffReq +SignOffReq	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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Element	Details	
++InstgAgt	**XML Tag:**	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 2.3 AdmnSignOffReq +SignOffReq ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.4 AdmnSignOffReq +SignOffReq ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.5 AdmnSignOffReq +SignOffReq ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The identifier allocated within the system to uniquely identify of the FI who Sign-off.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier.
	Length:	11
	Rule(s):	Member Identification must be a valid FI Participant ID held within the system and available to process messages.
	Reason Code(s):	Reject in Sign-off Response message (admn.004) with code - '9948' if RTP service is suspended - '9946' if FI Participant is suspended - 'RC02' if FI Participant does not exist within the system. - 'DS0H' if FI Participant does not belong to the sender of the message connectivity check
	Example:	02120020101
INDEX: 2.6 AdmnSignOffReq +SignOffReq ++InstdAgt	**Name:**	**Instructed Agent**
	ISO Description:	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstdAgt>
	Occurrence:	[1..1]
INDEX: 2.7	**Name:**	**Financial Institution Identification**

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Element	Details
AdmnSignOffReq +SignOffReq ++InstdAgt +++FinInstnId	**ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.8 AdmnSignOffReq +SignOffReq ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.9 AdmnSignOffReq +SignOffReq ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Identification of RTP. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 11 character Participant Identifier allocated to RTP. **Length:** 11 **Example:** 990000001S1

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15.7 Sign-Off Response – admn.004.001.01

15.7.1 Scope

RTP uses the Sign-Off Response Message to respond to the Sign-Off Request from an FI.

15.7.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnSignOffResp	Sign Off Response	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**SignOffResp**	Sign Off Response	[1..1]		M
2.1	**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
2.2	**InstgAgt**	Instructing Agent	[1..1]		M
2.3	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.4	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.5	**MmbId**	Member Identification	[1..1]	11	M
2.6	**InstdAgt**	Instructed Agent	[1..1]		M
2.7	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.8	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.9	**MmbId**	Member Identification	[1..1]	11	M
2.10	**Sts**	Status	[1..1]	4	M
2.11	**StsRsnInf**	Status Reason Information	[0..1]		C
2.12	**Rsn**	Reason	[1..1]		M
2.13	**Prtry**	Proprietary	[1..1]	4	M

15.7.3 Detail Message Field Description

Element	Details	
AdmnSignOffResp	**Name:**	**Sign Off Response**
	ISO Description:	The Sign-Off Response message is a reply message to the Sign-Off Request.
	Product Usage:	RTP uses the Sign-Off Response Message to respond to the Sign-Off request from a Participant.
	XML Tag:	<AdmnSignOffResp>
	Occurrence:	[1..1]
INDEX: 1.0 AdmnSignOffResp +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 AdmnSignOffResp +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Unique identification that is assigned by RTP.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for RTP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	Length:	35
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	20120218100510099000001S161TV20FDAA
INDEX: 1.2 AdmnSignOffResp +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	23

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Element	Details	
	Rule(s):	Schema validated ISO date/time format expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2016-02-18T10:05:10.000
INDEX: 2.0 AdmnSignOffResp +SignOffResp	**Name:**	**Sign Off Response**
	XML Tag:	<SignOffResp>
	Occurrence:	[1..1]
INDEX: 2.1 AdmnSignOffResp +SignOffResp ++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the sign-off request within the message.
	Product Usage:	Original Instruction Identification of Sign-off message sent by the Participant.
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Note(s):	This format is not validated by the system, it is an example format only
	Example:	2016021802120020101BD61U00000000006
INDEX: 2.2 AdmnSignOffResp +SignOffResp ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 2.3 AdmnSignOffResp +SignOffResp ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.4	**Name:**	**Clearing System Member Identification**

Element	Details
AdmnSignOffResp +SignOffResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.5 AdmnSignOffResp +SignOffResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Identification of RTP. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 11 character Participant Identifier allocated to RTP. **Length:** 11 **Example:** 990000001S1
INDEX: 2.6 AdmnSignOffResp +SignOffResp ++InstdAgt	**Name: Instructed Agent** **ISO Description:** Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstdAgt> **Occurrence:** [1..1]
INDEX: 2.7 AdmnSignOffResp +SignOffResp ++InstdAgt +++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.8 AdmnSignOffResp +SignOffResp ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.9 AdmnSignOffResp +SignOffResp ++InstdAgt +++FinInstnId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **XML Tag:** <MmbId> **Occurrence:** [1..1]

Element	Details	
++++ClrSysMmbId +++++MmbId	**Length:**	11
	Example:	02120020101
INDEX: 2.10 AdmnSignOffResp +SignOffResp ++Sts	**Name:**	**Status**
	ISO Description:	Specifies the status of a group of payment instructions.
	XML Tag:	<Sts>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Must be either 'ACTC' or 'RJCT'
	Example:	ACTC
	Permitted Codes	
	ACTC	Accepted
	RJCT	Rejected
INDEX: 2.11 AdmnSignOffResp +SignOffResp ++StsRsnInf	**Name:**	**Status Reason Information**
	ISO Description:	Set of elements used to provide information on the status reason of the transaction.
	Product Usage:	The Status Reason Information is only being use in case of Status Code 'RCJT'.
	XML Tag:	<StsRsnInf>
	Occurrence:	[0..1]
	Rule(s):	If Reason/Code is equal to NARR, then AdditionalInformation must be present.
INDEX: 2.12 AdmnSignOffResp +SignOffResp ++StsRsnInf +++Rsn	**Name:**	**Reason**
	ISO Description:	Specifies the reason for the status report.
	XML Tag:	<Rsn>
	Occurrence:	[1..1]
INDEX: 2.13 AdmnSignOffResp +SignOffResp ++StsRsnInf +++Rsn ++++Prtry	**Name:**	**Proprietary**
	ISO Description:	Reason for the status, in a proprietary form.
	Product Usage:	Reject reason code for the negative response of the sign-off request.
	XML Tag:	<Prtry>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Must be a valid Reason Code supported by RTP.

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Element	Details
	Reason Code(s): Reject with code '650' in administration message admi.002.
	Example: 9664
	Permitted Codes
	9946 Instructing Agent suspended
	9948 Central Service (RTP) is suspended
	9964 Invalid Participant Identification
	DS0H Sender of the message is not authorised to submit messages on behalf of this agent
	RC02 Participant Identification is not existing

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15.8 Echo Request – admn.005.001.01

15.8.1 Scope

Echo Messages are used to check Participant Connection responsiveness during periods of no transaction activity. The message exchange can be initiated by either the System or by a Participant (directly connected FI or Third Party Service Provider "TPSP"). The opposite party is required to respond to an Echo Request with an Echo Response.

The System initiates a message exchange at a configurable interval when there has been no message received or sent from a Participant Connection. The System marks the Participant Connection as being unavailable if, after a number of attempts (configurable), there is no Echo Response from the Participant, or other message received.

When the System next receives an incoming message from the Participant Connection, the Participant Connection is marked as being "available" again.

When a Connection status changes to available or unavailable, a broadcast SNM is sent to the RTP community, to advise them of the change.

Note: While RTP is required to send an Echo Request to ensure that Participants are available to receive messages and all Participants must respond to these requests, it is optional for a Participant to send an Echo Request to RTP.

15.8.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnEchoReq	Echo Request	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**EchoTxInf**	Echo Transaction Information	[1..1]		M
2.1	**FnctnCd**	Function Code	[1..1]	3	M
2.2	**InstrId**	Instruction Identification	[1..1]	35	M
2.3	**InstgAgt**	Instructing Agent	[1..1]		M
2.4	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.5	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.6	**MmbId**	Member Identification	[1..1]	11	M
2.7	**InstdAgt**	Instructed Agent	[1..1]		M
2.8	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.9	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.10	**MmbId**	Member Identification	[1..1]	11	M

15.8.3 Detail Message Field Description

Element	Details	
AdmnEchoReq	**Name:**	**Echo Request**
	ISO Description:	The Echo Request message is used to perform a connectivity status check between a Participant and RTP.
	Product Usage:	RTP and a Participant will use the Echo Request message to perform the connectivity status check. RTP will attempt to send an Echo Request only when there is no activity from a Participant for a pre-determined length of time (as configured by TCH). The Participant will be marked as Unavailable if no response is received after a number of retries or there are no further requests or responses from it. This will prevent the Participant from receiving or sending payment requests. A System Notification Message will be sent to all Participants to advise them of this unavailability. RTP is required to send an Echo Request in order to ensure that the Participant is available to receive payment requests. It is optional for a Participant to send Echo Request to RTP.
	XML Tag:	<AdmnEchoReq>
	Occurrence:	[1..1]
INDEX: 1.0 AdmnEchoReq +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 AdmnEchoReq +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Assigned by the Instructing FI, TPSP or RTP. This ID uniquely identifies the Echo request message. The Instructing FI, TPSP or RTP (depending on who is sending the message) is responsible for ensuring the uniqueness of this field.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))(([0-1][0-9])|(2[0-3]))([0-5][0-9])){2})[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.

Element	Details
	Reason Code(s): In case of structural failure reject with code '650' in Administration Advice message (admi.002). **Note(s):** This format is partial validated by the system, it is an example format only **Example:** 20160218141447990000001S1D61UBZ2TKM
INDEX: 1.2 AdmnEchoReq +GrpHdr ++CreDtTm	**Name:** **Creation Date Time** **ISO Description:** Date and time at which the message was created. **XML Tag:** <CreDtTm> **Occurrence:** [1..1] **Format:** YYYY-MM-DDThh:mm:ss **Length:** 23 **Rule(s):** Schema validated ISO date/time format expected. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002). **Note(s):** The date is required to be set to Eastern Time (ET). **Example:** 2016-02-18T14:14:47.000
INDEX: 2.0 AdmnEchoReq +EchoTxInf	**Name:** **Echo Transaction Information** **XML Tag:** <EchoTxInf> **Occurrence:** [1..1]
INDEX: 2.1 AdmnEchoReq +EchoTxInf ++FnctnCd	**Name:** **Function Code** **ISO Description:** Specification of the Function Code. **XML Tag:** <FnctnCd> **Occurrence:** [1..1] **RegEx:** [0-9]{1,3} **Length:** 3 **Rule(s):** Expected value of '731' for echo test. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002). **Example:** 731
INDEX: 2.2 AdmnEchoReq +EchoTxInf ++InstrId	**Name:** **Instruction Identification** **ISO Description:** Reference assigned by a sending party to unambiguously identify the echo request within the message. **Product Usage:** Depending on the originator of the message, the Instruction Identifier is assigned by either the Instructing FI, TPSP or by RTP, to uniquely identify the request. **XML Tag:** <InstrId>

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Element	Details	
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	201602189900000001S1BD61U00000000006
INDEX: 2.3 AdmnEchoReq +EchoTxInf ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 2.4 AdmnEchoReq +EchoTxInf ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.5 AdmnEchoReq +EchoTxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.6 AdmnEchoReq +EchoTxInf	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Depending on the originator of the message, the Member Identification will either be:

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Element	Details	
++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId		- The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier
	Length:	11
	Rule(s):	The admn.006 response message for an admn.005 is not able to support a Reason Code. The Echo request (admn.005) will be ignored, and a log message will be generated based on an SNMP trap.
	Example:	990000001S1
INDEX: 2.7 AdmnEchoReq +EchoTxInf ++InstdAgt	**Name:**	**Instructed Agent**
	ISO Description:	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstdAgt>
	Occurrence:	[1..1]
INDEX: 2.8 AdmnEchoReq +EchoTxInf ++InstdAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.9 AdmnEchoReq +EchoTxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.10 AdmnEchoReq +EchoTxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Depending on the originator of the message, the Member Identification will either be: - The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP
	XML Tag:	<MmbId>

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Element	Details
	Occurrence: [1..1] **Format:** 11 character Participant Identifier **Length:** 11 **Rule(s):** The admn.006 response message for an admn.005 is not able to support a Reason Code. The Echo request (admn.005) will be ignored, and a log message will be generated based on an SNMP trap. **Example:** 123456789A1

15.9 Echo Response – admn.006.001.01

15.9.1 Scope

RTP and Participants will use the Echo Response message to reply to the Echo Request message. This implies that the Participant Connection or RTP is available to send / receive messages.

15.9.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnEchoResp	Echo Response	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**EchoResponse**	Echo Response	[1..1]		M
2.1	**InstgAgt**	Instructing Agent	[1..1]		M
2.2	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.3	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.4	**MmbId**	Member Identification	[1..1]	11	M
2.5	**InstdAgt**	Instructed Agent	[1..1]		M
2.6	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.7	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.8	**MmbId**	Member Identification	[1..1]	11	M
2.9	**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
2.10	**FnctnCd**	Function Code	[1..1]	3	M
2.11	**TxSts**	Transaction Status	[1..1]	4	M

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15.9.3 Detail Message Field Description

Element	Details	
AdmnEchoResp	**Name:**	**Echo Response**
	ISO Description:	The Echo Response message is a response to an Echo Request message.
	Product Usage:	RTP and a Participant will use the Echo Response message to reply to the Echo Request message.
	XML Tag:	<AdmnEchoResp>
	Occurrence:	[1..1]
INDEX: 1.0 AdmnEchoResp +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 AdmnEchoResp +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Assigned by the Instructing FI, TPSP, or RTP. This ID uniquely identifies the Echo response message. The Instructing FI, TPSP, or RTP (depending on who is sending the message) is responsible for ensuring the uniqueness of the message.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))(((([0-1][0-9])|(2[0-3]))(([0-5][0-9])){2})[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	20160218141452123456789A1D61UF21JT5
INDEX: 1.2	**Name:**	**Creation Date Time**

Element	Details
AdmnEchoResp +GrpHdr ++CreDtTm	**ISO Description:** Date and time at which the message was created. **XML Tag:** <CreDtTm> **Occurrence:** [1..1] **Format:** YYYY-MM-DDThh:mm:ss **Length:** 23 **Rule(s):** Schema validated ISO date/time format expected. **Reason Code(s):** Reject with code '650' in Administration Advice message (admi.002). **Note(s):** The date is required to be set to Eastern Time (ET). **Example:** 2016-02-18T14:14:52.000
INDEX: 2.0 AdmnEchoResp +EchoResponse	**Name: Echo Response** **XML Tag:** <EchoResponse> **Occurrence:** [1..1]
INDEX: 2.1 AdmnEchoResp +EchoResponse ++InstgAgt	**Name: Instructing Agent** **ISO Description:** Agent that instructs the next party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstgAgt> **Occurrence:** [1..1]
INDEX: 2.2 AdmnEchoResp +EchoResponse ++InstgAgt +++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.3 AdmnEchoResp +EchoResponse ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.4 AdmnEchoResp +EchoResponse ++InstgAgt +++FinInstnId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Depending on the originator of the message, the Member Identification will either be: - The Participant Identifier of the directly connected FI

Element	Details
++++ClrSysMmbId +++++MmbId	- The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 11 character Participant Identifier **Length:** 11 **Example:** 123456789A1
INDEX: 2.5 AdmnEchoResp +EchoResponse ++InstdAgt	**Name: Instructed Agent** **ISO Description:** Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstdAgt> **Occurrence:** [1..1]
INDEX: 2.6 AdmnEchoResp +EchoResponse ++InstdAgt +++FinInstnId	**Name: Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.7 AdmnEchoResp +EchoResponse ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name: Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.8 AdmnEchoResp +EchoResponse ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name: Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Depending on the originator of the message, the Member Identification will either be: - The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP **XML Tag:** <MmbId> **Occurrence:** [1..1] **Format:** 11 character Participant Identifier **Length:** 11

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Element	Details	
	Example:	990000001S1
INDEX: 2.9 AdmnEchoResp +EchoResponse ++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the echo request within the message.
	Product Usage:	Original Instruction Identification for the Echo Request (admn.005).
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	Length:	35
	Note(s):	This format is not validated by the system, it is an example format only
	Example:	201602189900000001S1BD61U00000000006
INDEX: 2.10 AdmnEchoResp +EchoResponse ++FnctnCd	**Name:**	**Function Code**
	ISO Description:	Specification of the Function Code.
	XML Tag:	<FnctnCd>
	Occurrence:	[1..1]
	RegEx:	[0-9]{1,3}
	Length:	3
	Rule(s):	Expected value of '731' for echo test.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Example:	731
INDEX: 2.11 AdmnEchoResp +EchoResponse ++TxSts	**Name:**	**Transaction Status**
	ISO Description:	Specifies the status of a single payment instruction.
	Product Usage:	The transaction status of the item.
	XML Tag:	<TxSts>
	Occurrence:	[1..1]
	Length:	4
	Rule(s):	Expected value is 'ACTC'

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Element	Details
	Reason Code(s): Reject with code '650' in Administration Advice message (admi.002).
	Note(s): There is no need for a reason code 'RJCT' as this is a 'heartbeat' message. If this fails no response message is generated.
	Example: ACTC
	Permitted Codes
	ACTC Accepted

15.10 Database Report Request – admn.007.001.01

This chapter defines the standard message formats used in the RTP system for sending a Request to provide Database or Back-Office Reports back to the Participant

This chapter covers the following:

- The message structure of the admn.007 used in RTP for the Report Request
- The message structure of the admn.008 used in RTP for the Participants Unable to TransactReport
- The required data types and usage rules of the data fields in these messages

15.10.1 Scope

The Database Report Request message provides:

- The ability for the Participant to request customer specific defined Database or Back-Office Reports on an ad-hoc basis.

Note: At this point only the Participants Unable to Transact Report can be requested

15.10.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	DBRptReq	Database Report Request	[1..1]		M
1.0	**GrpHdr**	Group Header	[0..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**DBRptInf**	Database Report Information	[0..1]		M
2.1	**RptCd**	Report Code	[1..1]	6	M
2.2	**InstrId**	Instruction Identification	[1..1]	35	M
2.3	**InstgAgt**	Instructing Agent	[1..1]		M
2.4	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.5	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.6	**MmbId**	Member Identification	[1..1]	11	M
2.7	**InstdAgt**	Instructed Agent	[1..1]		M
2.8	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.9	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.10	**MmbId**	Member Identification	[1..1]	11	M

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15.10.3 Detail Message Field Description

Element	Details	
DBRptReq	**Name:**	**Database Report Request**
	ISO Description:	The Database Report Request message is used to perform a request for report retrieval from the Database or Back Office.
	Product Usage:	Participants will use the Database Report Request message to request specific customer defined reports from the Database or Back Office.
	XML Tag:	<DBRptReq>
	Occurrence:	[1..1]
INDEX: 1.0 DBRptReq +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[0..1]
INDEX: 1.1 DBRptReq +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Assigned by the Instructing FI or TPSP, this ID uniquely identifies the Database Report request message. The Instructing FI or TPSP is responsible for ensuring the uniqueness of this field.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDHHMMSSbbbbbbbbbbbbXXXXXXXXXX Pos. 01-14 - Current date/time in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for the sending Participant or TPSP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1])))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))((([0-1][0-9])|(2[0-3]))(([0-5][0-9])){2})[A-Z0-9]{11}.*
	Length:	35
	Rule(s):	The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	2016021810050002120020101D61TV20TNI
INDEX: 1.2 DBRptReq	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.

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Element	Details	
+GrpHdr ++CreDtTm	**XML Tag:**	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	23
	Rule(s):	Schema validated ISO date/time format expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2016-02-18T14:14:47.000
INDEX: 2.0 DBRptReq +DBRptInf	**Name:**	**Database Report Information**
	XML Tag:	<DBRptInf>
	Occurrence:	[0..1]
INDEX: 2.1 DBRptReq +DBRptInf ++RptCd	**Name:**	**Report Code**
	ISO Description:	Specification of the Report Code.
	XML Tag:	<RptCd>
	Occurrence:	[1..1]
	Length:	6
	Permitted Codes	
	AVLBTY	Participants Unable to Transact Report: Returns a list of Unavailable Connections and Participants that are either signed-off or suspended at the time of the request.
INDEX: 2.2 DBRptReq +DBRptInf ++InstrId	**Name:**	**Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the echo request within the message.
	Product Usage:	Unique identifier for the message, as assigned by the Instructing FI or TPSP.
	XML Tag:	<InstrId>
	Occurrence:	[1..1]
	Format:	Format: YYYYMMDDbbbbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)
	RegEx:	[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*
	Length:	35

Element	Details	
	Rule(s):	The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.
	Reason Code(s):	In case of structural failure reject with code '650' in Administration Advice message (admi.002).
	Note(s):	This format is partial validated by the system, it is an example format only
	Example:	20160218990000001S1BD61U00000000006
INDEX: 2.3 DBRptReq +DBRptInf ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 2.4 DBRptReq +DBRptInf ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.5 DBRptReq +DBRptInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.6 DBRptReq +DBRptInf ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	The identifier allocated within the system to uniquely identify of the FI who requests the database report.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier
	Length:	11
	Example:	02120020101
INDEX: 2.7 DBRptReq +DBRptInf	**Name:**	**Instructed Agent**
	ISO Description:	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstdAgt>

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Element	Details	
++InstdAgt	**Occurrence:**	[1..1]
INDEX: 2.8 DBRptReq +DBRptInf ++InstdAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.9 DBRptReq +DBRptInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]
INDEX: 2.10 DBRptReq +DBRptInf ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:**	**Member Identification**
	ISO Description:	Identification of a member of a clearing system.
	Product Usage:	Identification of RTP.
	XML Tag:	<MmbId>
	Occurrence:	[1..1]
	Format:	11 character Participant Identifier allocated to RTP.
	Length:	11
	Example:	990000001S1

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15.11 Participants Unable to Transact Report – admn.008.001.01

15.11.1 Scope

RTP uses the Participants Unable to Transaact Message to respond to the Database Report request with report code 'AVLBTY'. The report includes a list of Connections that are Unavailable, Participants that are Signed-Off, and Participants that are Suspended. The Participant or TPSP that send the Database Report Request can use this information to update the local copy of their routing table with the current Participant Availability Status.

15.11.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	DBAvlbtyRpt	Database Availability Report	[1..1]		M
1.0	**GrpHdr**	Group Header	[1..1]		M
1.1	**MsgId**	Message Identification	[1..1]	35	M
1.2	**CreDtTm**	Creation Date Time	[1..1]	23	M
2.0	**DBRptRspn**	Database Report Reponse	[1..1]		M
2.1	**OrgnlInstrId**	Original Instruction Identification	[1..1]	35	M
2.2	**RptCd**	Report Code	[1..1]	6	M
2.3	**InstgAgt**	Instructing Agent	[1..1]		M
2.4	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.5	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.6	**MmbId**	Member Identification	[1..1]	11	M
2.7	**InstdAgt**	Instructed Agent	[1..1]		M
2.8	**FinInstnId**	Financial Institution Identification	[1..1]		M
2.9	**ClrSysMmbId**	Clearing System Member Identification	[1..1]		M
2.10	**MmbId**	Member Identification	[1..1]	11	M
2.11	**TxSts**	Transaction Status	[1..1]	4	M
3.0	**AvlbtyRpt**	Availability Report	[1..1]		M
3.1	**Cnnctn**	Connection	[0..1]		C
3.2	**CnnctnId**	Connection Identification	[1..n]	20	M
3.3	**AvlbtyPtcpt**	Availability Participant	[0..1]		C
3.4	**PtcptSgnOff**	Participant Sign Off	[0..1]		C
3.5	**PtcptId**	Participant Identification	[1..n]	11	M
3.6	**PtcptSspd**	Participant Suspended	[0..1]		C
3.7	**PtcptId**	Participant Identification	[1..n]	11	M

15.11.3 Detail Message Field Description

Element	Details	
DBAvlbtyRpt	**Name:**	**Database Availability Report**
	ISO Description:	The Database Report Request message is used to perform a request for report retrieval from the Database or Back Office.
	Product Usage:	Report response to admn.007 for Participant Availability and Connectivity status.
	XML Tag:	<DBAvlbtyRpt>
	Occurrence:	[1..1]
INDEX: 1.0 DBAvlbtyRpt +GrpHdr	**Name:**	**Group Header**
	ISO Description:	Set of characteristics shared by all individual transactions included in the message.
	XML Tag:	<GrpHdr>
	Occurrence:	[1..1]
INDEX: 1.1 DBAvlbtyRpt +GrpHdr ++MsgId	**Name:**	**Message Identification**
	ISO Description:	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
	Product Usage:	Unique identification that is assigned by RTP.
	XML Tag:	<MsgId>
	Occurrence:	[1..1]
	Length:	35
	Example:	2016021810065399000000 1S1B61NHDDM21
INDEX: 1.2 DBAvlbtyRpt +GrpHdr ++CreDtTm	**Name:**	**Creation Date Time**
	ISO Description:	Date and time at which the message was created.
	XML Tag:	<CreDtTm>
	Occurrence:	[1..1]
	Format:	YYYY-MM-DDThh:mm:ss
	Length:	23
	Rule(s):	Schema validated ISO date/time format expected.
	Reason Code(s):	Reject with code '650' in Administration Advice message (admi.002).
	Note(s):	The date is required to be set to Eastern Time (ET).
	Example:	2016-02-18T14:14:47.000
INDEX: 2.0		

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Element	Details	
DBAvlbtyRpt +DBRptRspn	**Name:**	**Database Report Reponse**
	XML Tag:	<DBRptRspn>
	Occurrence:	[1..1]
INDEX: 2.1 DBAvlbtyRpt +DBRptRspn ++OrgnlInstrId	**Name:**	**Original Instruction Identification**
	ISO Description:	Reference assigned by a sending party to unambiguously identify the echo request within the message.
	Product Usage:	Instruction ID from the original Database Report Request.
	XML Tag:	<OrgnlInstrId>
	Occurrence:	[1..1]
	Length:	35
INDEX: 2.2 DBAvlbtyRpt +DBRptRspn ++RptCd	**Name:**	**Report Code**
	ISO Description:	Specification of the Report Code.
	Product Usage:	Fixed 'AVLBTY' to identify the response as the Participants Unable to Transact Report
	XML Tag:	<RptCd>
	Occurrence:	[1..1]
	Length:	6
	Permitted Codes	
	AVLBTY	Participants Unable to Transact Report
INDEX: 2.3 DBAvlbtyRpt +DBRptRspn ++InstgAgt	**Name:**	**Instructing Agent**
	ISO Description:	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag:	<InstgAgt>
	Occurrence:	[1..1]
INDEX: 2.4 DBAvlbtyRpt +DBRptRspn ++InstgAgt +++FinInstnId	**Name:**	**Financial Institution Identification**
	ISO Description:	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag:	<FinInstnId>
	Occurrence:	[1..1]
INDEX: 2.5 DBAvlbtyRpt +DBRptRspn ++InstgAgt +++FinInstnId	**Name:**	**Clearing System Member Identification**
	ISO Description:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbId>
	Occurrence:	[1..1]

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Element	Details
++++ClrSysMmbId	
INDEX: 2.6 DBAvlbtyRpt +DBRptRspn ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** 11 character Participant ID of the RTP system (990000001S1). **XML Tag:** <MmbId> **Occurrence:** [1..1] **Length:** 11
INDEX: 2.7 DBAvlbtyRpt +DBRptRspn ++InstdAgt	**Name:** **Instructed Agent** **ISO Description:** Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). **XML Tag:** <InstdAgt> **Occurrence:** [1..1]
INDEX: 2.8 DBAvlbtyRpt +DBRptRspn ++InstdAgt +++FinInstnId	**Name:** **Financial Institution Identification** **ISO Description:** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag:** <FinInstnId> **Occurrence:** [1..1]
INDEX: 2.9 DBAvlbtyRpt +DBRptRspn ++InstdAgt +++FinInstnId ++++ClrSysMmbId	**Name:** **Clearing System Member Identification** **ISO Description:** Information used to identify a member within a clearing system. **XML Tag:** <ClrSysMmbId> **Occurrence:** [1..1]
INDEX: 2.10 DBAvlbtyRpt +DBRptRspn ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	**Name:** **Member Identification** **ISO Description:** Identification of a member of a clearing system. **Product Usage:** Unique identifier of the TPSP or Participant that submitted the original Database Report request. **XML Tag:** <MmbId> **Occurrence:** [1..1] **Length:** 11
INDEX: 2.11 DBAvlbtyRpt +DBRptRspn	**Name:** **Transaction Status** **ISO Description:** Specifies the status of a single payment instruction. **Product Usage:** Identifies the status of the report request as ACTC. Note, if the request cannot be processed by the Back Office, no

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Element	Details	
++TxSts		response will be sent to the admn.007 message.
	XML Tag:	<TxSts>
	Occurrence:	[1..1]
	Length:	4
	Example:	ACTC
	Permitted Codes	
	ACTC	Accepted
INDEX: 3.0 DBAvlbtyRpt +AvlbtyRpt	**Name:**	**Availability Report**
	XML Tag:	<AvlbtyRpt>
	Occurrence:	[1..1]
	Note(s):	In the case all participants are available (connected and signed on) there will be an empty report '<AvlbtRpt></AvlbtyRpt>'.
INDEX: 3.1 DBAvlbtyRpt +AvlbtyRpt ++Cnnctn	**Name:**	**Connection**
	XML Tag:	<Cnnctn>
	Occurrence:	[0..1]
INDEX: 3.2 DBAvlbtyRpt +AvlbtyRpt ++Cnnctn +++CnnctnId	**Name:**	**Connection Identification**
	ISO Description:	Specifies an alphanumeric string with a maximum length of 20 characters.
	Product Usage:	Includes the Connection ID of any connection that is marked as unavailable at the time of the Database Report request.
	XML Tag:	<CnnctnId>
	Occurrence:	[1..unbounded]
	Length:	20
INDEX: 3.3 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt	**Name:**	**Availability Participant**
	XML Tag:	<AvlbtyPtcpt>
	Occurrence:	[0..1]
INDEX: 3.4 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSgnOff	**Name:**	**Participant Sign Off**
	XML Tag:	<PtcptSgnOff>
	Occurrence:	[0..1]

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Element	Details	
INDEX: 3.5 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSgnOff ++++PtcptId	**Name:**	**Participant Identification**
	ISO Description:	Specifies a character string with a maximum length of 35 characters.
	Product Usage:	Includes the Participant ID of any Participant that is signed-off at the time of the Database Report request.
	XML Tag:	<PtcptId>
	Occurrence:	[1..unbounded]
	Length:	11
INDEX: 3.6 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSspd	**Name:**	**Participant Suspended**
	XML Tag:	<PtcptSspd>
	Occurrence:	[0..1]
INDEX: 3.7 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSspd ++++PtcptId	**Name:**	**Participant Identification**
	ISO Description:	Specifies a character string with a maximum length of 35 characters.
	Product Usage:	Includes the Participant ID of any Participant that is suspended at the time of the Database Report request.
	XML Tag:	<PtcptId>
	Occurrence:	[1..unbounded]
	Length:	11

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16 APPENDIX A – TCH RTP SUPPORTED CHARACTER SET

RTP Supported Character List: Fields highlighted yellow must be escaped in the manner specified

Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape
32	(space)		64	@	@	96	`	`	194	Â	Â	226	â	â
33	!	!	65	A	A	97	a	a	195	Ã	Ã	227	ã	ã
34	"	"	66	B	B	98	b	b	196	Ä	Ä	228	ä	ä
35	#	#	67	C	C	99	c	c	197	Å	Å	229	å	å
36	$	$	68	D	D	100	d	d	198	Æ	Æ	230	æ	æ
37	%	%	69	E	E	101	e	e	199	Ç	Ç	231	ç	ç
38	&	&	70	F	F	102	f	f	200	È	È	232	è	è
39	'	'	71	G	G	103	g	g	201	É	É	233	é	é
40	(	(	72	H	H	104	h	h	202	Ê	Ê	234	ê	ê
41	)	)	72	H	H	105	i	i	203	Ë	Ë	235	ë	ë
42	*	*	73	I	I	106	j	j	204	Ì	Ì	236	ì	ì
43	+	+	74	J	J	107	k	k	205	Í	Í	237	í	í
44	,	,	75	K	K	108	l	l	206	Î	Î	238	î	î
45	-	-	76	L	L	109	m	m	207	Ï	Ï	239	ï	ï
46	.	.	77	M	M	110	n	n	208	Ð	Ð	240	ð	ð
47	/	/	78	N	N	111	o	o	209	Ñ	Ñ	241	ñ	ñ
48	0	0	79	O	O	112	p	p	210	Ò	Ò	242	ò	ò
49	1	1	80	P	P	113	q	q	211	Ó	Ó	243	ó	ó
50	2	2	81	Q	Q	114	r	r	212	Ô	Ô	244	ô	ô
51	3	3	82	R	R	115	s	s	213	Õ	Õ	245	õ	õ
52	4	4	83	S	S	116	t	t	214	Ö	Ö	246	ö	ö
53	5	5	84	T	T	117	u	u	214	Ö	Ö	247	÷	÷
54	6	6	85	U	U	118	v	v	215	×	×	248	ø	ø
55	7	7	86	V	V	119	w	w	216	Ø	Ø	249	ù	ù
56	8	8	87	W	W	120	x	x	217	Ù	Ù	250	ú	ú
57	9	9	88	X	X	121	y	y	218	Ú	Ú	251	û	û
58	:	:	89	Y	Y	122	z	z	219	Û	Û	252	ü	ü
59	;	;	90	Z	Z	123	{	{	220	Ü	Ü	253	ý	ý
60	<	<	91	[	[	124	|			221	Ý	Ý	254	þ	þ
61	=	=	92	\	\	125	}	}	222	Þ	Þ	255	ÿ	ÿ
62	>	>	93	]	]	126	~	~	223	ß	ß			
63	?	?	94	^	^	192	À	À	224	à	à			
64	@	@	95	_	_	193	Á	Á	225	á	á			

17 APPENDIX B - REJECT / REASON CODES

All the tables include the reason codes (ISO and non-ISO) used by RTP in the event that a message fails business validation within the system and also the codes that are available to the receiving FIs, when they receive a message that fails business validation within their systems. The ISO lists are a sub-set of the full ISO rejection reason code list and contains those codes that are deemed applicable to RTP. The non-ISO codes are proprietary codes used by RTP as there are no associated ISO reason codes available.

Note: In the event ISO 20022 will provided additional reason codes in the future RTP might change the proprietary reason codes to ISO reason codes

The codes in this document are specifically for business validation failures. Structural errors encountered during processing should result in an Administration Message being returned to the sender.

17.1 Reject / Reason Codes for Message Status Report – pacs.002

17.1.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC02	FI	Debtor account number invalid or missing	Y	Y	To be used if account is invalid. TCH usage: In case of pacs.009 if debtor account is not linked to participant.
AC03	FI	Creditor account number invalid or missing	Y	Y	To be used if account is invalid. TCH usage: In case of pacs.009 if creditor account is not linked to participant.
AC04	FI	Account number specified has been closed on the bank of account's books.	Y	N	Account closed.
AC06	FI	Account specified is blocked, prohibiting posting of transactions against it.	Y	N	
AC11	FI	Creditor account currency is invalid or missing	Y	N	RTP only supports US Dollar
AC13	FI	Debtor account type invalid	Y	N	Used by the Message Receiver (of a non-value message) to indicate that the debtor account is not an eligible account type (e.g. time-deposit).

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC14	FI	Creditor account type invalid	Y	N	Used by the Receiving Participant to indicate that the receiving account is not an eligible account type (e.g. time-deposit) for RTP Credit Transfers.
AG01	Both	Transaction forbidden on this type of account (formerly NoAgreement)	Y	Y	TCH usage: Agent is not authorized to send or receive this transaction type (pacs.008).
AG03	Both	Transaction type not supported / authorized on this account	Y	Y	TCH usage: Agent is not authorized to send or receive this Payment-related message type (e.g. pain.013).
AGNT	TCH	Incorrect Agent	N	Y	Used if Payment Status Request is neither the Instructing or Instructed Agent of the original Credit Transfer.
AM02	TCH	Specific transaction/message amount is greater than allowed maximum	N	Y	
AM04	TCH	Amount of funds available to cover specified message amount is insufficient.	N	Y	Used if 'Net Position breaches Prefunded Balance'
AM09	FI	Amount received is not the amount agreed or expected	Y	N	
AM12	Both	Amount is invalid or missing	Y	Y	Used if 'Total Interbank Settlement Amount is not equal to Interbank Settlement Amount'
AM13	TCH	Transaction amount exceeds limits set by clearing system	N	Y	
AM14	TCH	Transaction amount exceeds limits agreed between bank and client	Y	N	Used to reject a pain.013 if the amount exceeds the amount that the payer would be permitted (by the payer's FI) to send in a pacs.008.

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Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
BE04	FI	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).	Y	N	
BE06	FI	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books	Y	N	
BE07	FI	Specification of debtor's address, which is required for payment, is missing/not correct	Y	N	
BE10	FI	Debtor country code is missing or invalid	Y	N	System is not validating country code.
BE11	FI	Creditor country code is missing or invalid	Y	N	System is not validating country code.
BE16	FI	Debtor identification code missing or invalid	Y	N	
BE17	FI	Creditor identification code missing or invalid	Y	N	
DS24	TCH	Waiting time expired due to incomplete order	N	Y	Used for System Time-out.
DT04	TCH	Future date not supported	N	Y	Used for if 'Date provided is outside of date range.'
DUPL	TCH	Payment is a duplicate of another payment	N	Y	
DS0H	TCH	Signer is not allowed to sign for this account	Y	Y	TCH usage: Sender of the message is not linked to the participant.
FF02	TCH	Syntax error reason is provided as narrative information in the additional reason information.	N	Y	Additional information will be provided in the field 'Additional Information'
FF08	FI	End to End Id missing or invalid	Y	N	
MD07	FI	End customer is deceased.	Y	N	
NARR	FI	Reason is provided as narrative information in the additional reason information.	Y	N	Additional information will be provided in the field 'Additional Information'

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
RC01	TCH	Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).	N	Y	
RC02	TCH	Bank identifier is invalid or missing.	N	Y	Only used if invalid.
RC03	Both	Debtor FI identifier is invalid or missing	Y	Y	
RC04	Both	Creditor FI identifier is invalid or missing	Y	Y	
SL03	TCH	Token Service did not respond	N	Y	
TM01	TCH	Invalid Cut Off Time	Y	N	Used if Payment Status Request is submitted more than three calendar days after the original Credit Transfer
TK01	TCH	Invalid Token	N	Y	
TK02	TCH	Sender Token Not Found	N	Y	
TK03	TCH	Receiver Token Not Found	N	Y	
TK04	Both	Token Expired	Y	Y	
TK05	Both	Token Found with Counterparty Mismatch	Y	Y	
TK06	Both	Token Found with Value Limit Rule Violation	Y	Y	
TK07	Both	Single Use Token Already Used	Y	Y	
TK08	Both	Token Suspended	Y	Y	

17.1.2 List and Usage of non-ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
NOAT	FI	Receiving Customer Account does not support/accept this message type.	Y	N	Typically used in response to a Request for Payment when the Debtor customer has not authorised Request for Payment on the account or for the particular Initiator of the Request for Payment.

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
1100	Both	Any Other Reasons Reason is provided as narrative information in the additional reason information.	Y	Y	Additional information will be provided in the field 'Additional Information'
9909	TCH	Central Switch (RTP) system malfunction	N	Y	RTP has been able to receive the payment, but cannot process it because another RTP component is not operational
9910	TCH	Instructed Agent signed-off	N	Y	
9912	TCH	Recipient connection is not available	N	Y	
9934	TCH	Instructing Agent signed-off	N	Y	
9941	TCH	Missing proxy (alias) identification	N	Y	RTP received a payment where alias information must be present
9946	TCH	Instructing Agent suspended	N	Y	
9947	TCH	Instructed Agent suspended	N	Y	
9948	TCH	Central Switch (RTP) service is suspended	N	Y	
9952	TCH	Mapping Incompatibility between Version 1 and 2	N	Y	RTP received a message which cannot be mapped to a higher or lower version.
9953	TCH	Missing code 'FULL' (full invoice amount)	N	Y	
9954	TCH	Missing Instructions for Creditor Agent Code in Zelle RFP	N	Y	
9956	TCH	Instructing Agent Funding Account suspended	N	Y	
9957	TCH	Instructed Agent Funding Account suspended	N	Y	
9964	TCH	Invalid Participant Identification	N	Y	

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17.2 Reject / Reason Codes for Response to Request for Payment – pain.014

17.2.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Notes
AC06	FI	Account specified is blocked, prohibiting posting of transactions against it.	
AG01	FI	Transaction forbidden on this type of account (formerly NoAgreement)	The System is not validating the account type.
AG03	FI	Transaction type not supported / authorized on this account	The System is not validating the account type.
AM09	FI	Amount received is not the amount agreed or expected	Used if the customer indicates a problem with the amount of RFP.
AM14	FI	Transaction amount exceeds limits agreed between bank and client	
BE04	FI	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).	
BE07	FI	Specification of debtor's address, which is required for payment, is missing/not correct	
CH11	FI	Creditor Identifier Incorrect	Customer indicates creditor is unknown.
CUST	FI	Requested By Customer	Customer indicates payment will not be made
DS04	FI	Order Rejected	RFP was rejected by the Participant due to concerns regarding message content.
MD07	FI	End customer is deceased.	
NARR	FI	Reason is provided as narrative information in the additional reason information.	Additional information will be provided in the field 'Additional Information'

17.2.2 List and Usage of non-ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
1100	FI	Any Other Reasons Reason is provided as narrative information in the additional reason information.	Y	Y	Additional information will be provided in the field 'Additional Information'

17.3 Reject / Reason Codes for Request for Return of Funds - camt.056

17.3.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC03	FI	Invalid Creditor Account Number - Requested by the customer due to mistake or error	Y	N	
AM09	FI	Wrong Amount - Amount of the Credit Transfer or Request for Payment is not correct.	Y	N	
CUST	FI	Requested By Customer Cancellation requested by the Debtor due to Debtor's mistake or error.	Y	N	
DS24	TCH	Time-out Waiting time expired due to incomplete order	N	Y	
DUPL	FI	Duplicate Payment - Payment is a duplicate of another payment.	Y	N	Only if payment was send with different Instruction Identifications.
FRAD	FI	Fraudulent Origin Debtor claims payment was unauthorized or fraudulently induced.	Y	N	
FRTR	FI	Final Response - Repeat attempt to prior non-response.	Y	N	
TECH	FI	Technical Problem Cancellation requested following technical problems resulting in an erroneous transaction.	Y	N	
UPAY	FI	Undue Payment - Payment has been made through another payment channel (for Request for Payment expiry) or a *breach of RFP Warranty is alleged*	Y	N	

17.3.2 List and Usage of non-ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
WIAM	FI	WrongAmount with Indemnity	Y	N	
WICT	FI	With Indemnity Customer	Y	N	

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
WIDP	FI	With Indemnity Duplicate	Y	N	
WIFD	FI	With Indemnity Fraud	Y	N	
WIFT	FI	Final Response with indemnity	Y	N	
WITH	FI	With Indemnity Technical	Y	N	

17.4 Reject / Reason Codes for Response to Request for Return of Funds - camt.029

17.4.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC04	FI	Closed Account Number Account number specified has been closed on the receiver's books.	Y	N	
AM04	FI	Insufficient Funds Amount of funds available to cover specified message amount is insufficient.	Y	N	
ARDT	FI	Already Returned Cancellation not accepted as the transaction has already been returned.	Y	N	
CUST	FI	Customer Decision Reported when the cancellation cannot be accepted because of a customer decision (Creditor).	Y	N	
LEGL	FI	Legal Decision Reported when the cancellation cannot be accepted because of regulatory rules.	Y	N	
NOAS	FI	No Answer From Customer No response from beneficiary (to the cancellation request).	Y	N	
NOOR	FI	No Original Transaction Received Original transaction (subject to cancellation) never received.	Y	N	

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18 APPENDIX C – MESSAGE EXAMPLES

The following examples are all based on the provided Message Specification and in XML format

Most of the examples shown do not include the Business Application Header (BAH) only in case where the BAH is relevant it will be provided.

18.1 Business Application Header – head

These are examples of the Business Application Header in the XML format used with the payload of a Credit Transfer (pacs.008) and the Message Status Report (pacs.002).

Example Message Initiating Agent (Debtor FI) to RTP:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>021200201A1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B2019031202120020 1A1BHEA
00000000011</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.08</head:Ms
gDefIdr>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
12T16:45:00</head:CreDt>
    <head:Sgntr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Signature>
      </Signature>
    </head:Sgntr>
  </AppHdr>
</Message>
```

Example Message RTP to Receiving Agent (Creditor FI):

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B2019031202001000 1A1BRRR
00000000002</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.08</head:Ms
gDefIdr>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
12T16:45:10</head:CreDt>
       :
  </AppHdr>
</Message>
```

Example Message Sending Agent (Creditor FI) to RTP – response:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B2019031223100000 1B1BRRR
00000000077</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.10</head:Ms
gDefIdr>
```

```
        <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
12T16:46:00</head:CreDt>
          :
    </AppHdr>
</Message>
```

Example Message RTP to Receiving Agent (Debtor FI) – response:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>021200201A1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:To>
    <head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B2019031299000000 1S1BRRR
00000000077</head:BizMsgIdr>
    <head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.10</head:Ms
gDefIdr>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
12T16:46:01</head:CreDt>
          :
  </AppHdr>
</Message>
```

18.2 Credit Transfer – pacs.008

```
<ct:FIToFICstmrCdtTrf xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
         <ct:GrpHdr>
            <ct:MsgId>M20190312021200201BFF0000000001</ct:MsgId>
            <ct:CreDtTm>2019-03-12T14:05:00</ct:CreDtTm>
            <ct:NbOfTxs>1</ct:NbOfTxs>
            <ct:TtlIntrBkSttlmAmt Ccy="USD">525.25</ct:TtlIntrBkSttlmAmt>
            <ct:IntrBkSttlmDt>2019-03-12</ct:IntrBkSttlmDt>
            <ct:SttlmInf>
               <ct:SttlmMtd>CLRG</ct:SttlmMtd>
               <ct:ClrSys>
                  <ct:Cd>TCH</ct:Cd>
               </ct:ClrSys>
            </ct:SttlmInf>
         </ct:GrpHdr>
         <ct:CdtTrfTxInf>
            <ct:PmtId>
               <ct:InstrId>20190312021200201O1BSTRF00000000011</ct:InstrId>
               <ct:EndToEndId>E2E-Ref001</ct:EndToEndId>
               <ct:TxId>20190315021200201BCPA0000000001</ct:TxId>
            </ct:PmtId>
            <ct:PmtTpInf>
               <ct:SvcLvl>
                  <ct:Cd>SDVA</ct:Cd>
               </ct:SvcLvl>
               <ct:LclInstrm>
                  <ct:Prtry>STANDARD</ct:Prtry>
               </ct:LclInstrm>
               <ct:CtgyPurp>
                  <ct:Prtry>BUSINESS</ct:Prtry>
               </ct:CtgyPurp>
            </ct:PmtTpInf>
            <ct:IntrBkSttlmAmt Ccy="USD">525.25</ct:IntrBkSttlmAmt>
            <ct:ChrgBr>SLEV</ct:ChrgBr>
            <ct:InstgAgt>
               <ct:FinInstnId>
                  <ct:ClrSysMmbId>
                     <ct:MmbId>021200201</ct:MmbId>
                  </ct:ClrSysMmbId>
               </ct:FinInstnId>
            </ct:InstgAgt>
            <ct:InstdAgt>
               <ct:FinInstnId>
                  <ct:ClrSysMmbId>
                     <ct:MmbId>020010001</ct:MmbId>
                  </ct:ClrSysMmbId>
               </ct:FinInstnId>
            </ct:InstdAgt>
            <ct:Dbtr>
               <ct:Nm>Debtor Name</ct:Nm>
               <ct:PstlAdr>
                  <ct:StrtNm>The Empire State Building, 5th Ave</ct:StrtNm>
                  <ct:BldgNb>350</ct:BldgNb>
                  <ct:PstCd>10118</ct:PstCd>
                  <ct:TwnNm>New York</ct:TwnNm>
                  <ct:CtrySubDvsn>NY</ct:CtrySubDvsn>
                  <ct:Ctry>US</ct:Ctry>
               </ct:PstlAdr>
            </ct:Dbtr>
            <ct:DbtrAcct>
               <ct:Id>
                  <ct:Othr>
                     <ct:Id>11000179512199001</ct:Id>
                  </ct:Othr>
               </ct:Id>
            </ct:DbtrAcct>
            <ct:DbtrAgt>
               <ct:FinInstnId>
                  <ct:ClrSysMmbId>
```

```
                    <ct:MmbId>021200201</ct:MmbId>
                </ct:ClrSysMmbId>
            </ct:FinInstnId>
        </ct:DbtrAgt>
        <ct:CdtrAgt>
            <ct:FinInstnId>
                <ct:ClrSysMmbId>
                    <ct:MmbId>020010001</ct:MmbId>
                </ct:ClrSysMmbId>
            </ct:FinInstnId>
        </ct:CdtrAgt>
        <ct:Cdtr>
            <ct:Nm>Creditor Name</ct:Nm>
            <ct:Id>
                <ct:PrvtId>
                    <ct:DtAndPlcOfBirth>
                            <ct:BirthDt>1950-09-30</ct:BirthDt>
                            <ct:CityOfBirth>City</ct:CityOfBirth>
                            <ct:CtryOfBirth>US</ct:CtryOfBirth>
                    </ct:DtAndPlcOfBirth>
                </ct:PrvtId>
            </ct:Id>
        </ct:Cdtr>
        <ct:CdtrAcct>
            <ct:Id>
                <ct:Othr>
                    <ct:Id>12000194212199001</ct:Id>
                </ct:Othr>
            </ct:Id>
        </ct:CdtrAcct>
        <ct:RmtInf>
            <ct:Ustrd>Unstructured Remittance Information</ct:Ustrd>
        </ct:RmtInf>
    </ct:CdtTrfTxInf>
</ct:FIToFICstmrCdtTrf>
```

18.3 Status Request – pacs.028

```
<PaymentStatusRequest>
   <s8:FIToFIPmtStsReq xmlns:s8="urn:iso:std:iso:20022:tech:xsd:pacs.028.001.03">
      <s8:GrpHdr>
         <s8:MsgId>M20190610XXXXXXXXXXXBSTS00000092</s8:MsgId>
         <s8:CreDtTm>2019-06-10T13:53:00</s8:CreDtTm>
      </s8:GrpHdr>
      <s8:OrgnlGrpInf>
         <s8:OrgnlMsgId>M20190610XXXXXXXXXXXB0000004874</s8:OrgnlMsgId>
         <s8:OrgnlMsgNmId>pacs.008.001.08</s8:OrgnlMsgNmId>
         <s8:OrgnlCreDtTm>2019-06-10T13:51:00</s8:OrgnlCreDtTm>
         <s8:OrgnlNbOfTxs>1</s8:OrgnlNbOfTxs>
      </s8:OrgnlGrpInf>
      <s8:TxInf>
         <s8:OrgnlInstrId>20190610XXXXXXXXXXXB0000004874</s8:OrgnlInstrId>
         <s8:OrgnlTxId>20190610XXXXXXXXXXXB0000004874</s8:OrgnlTxId>
         <s8:AccptncDtTm>2019-06-10T13:51:00</s8:AccptncDtTm>
         <s8:InstgAgt>
            <s8:FinInstnId>
               <s8:ClrSysMmbId>
                  <s8:MmbId>XXXXXXXXX</s8:MmbId>
               </s8:ClrSysMmbId>
            </s8:FinInstnId>
         </s8:InstgAgt>
         <s8:InstdAgt>
            <s8:FinInstnId>
               <s8:ClrSysMmbId>
                  <s8:MmbId>YYYYYYYYY</s8:MmbId>
               </s8:ClrSysMmbId>
            </s8:FinInstnId>
         </s8:InstdAgt>
         <s8:OrgnlTxRef>
```

```
                <s8:IntrBkSttlmAmt Ccy="USD">525.25</s8:IntrBkSttlmAmt>
                <s8:IntrBkSttlmDt>2019-06-10</s8:IntrBkSttlmDt>
              </s8:OrgnlTxRef>
            </s8:TxInf>
          </s8:FIToFIPmtStsReq>
        </PaymentStatusRequest>
```

18.4 Message Reject – admi.002

```
<MessageReject>
    <mr:admi.002.001.01 xmlns:mr="urn:iso:std:iso:20022:tech:xsd:admi.002.001.01">
      <mr:RltdRef>
        <mr:Ref>20190318120645990000001S1DBAA2HJH4O</mr:Ref>
      </mr:RltdRef>
      <mr:Rsn>
        <mr:RjctgPtyRsn>650</mr:RjctgPtyRsn>
        <mr:AddtlData><![CDATA[<Message xmlns="urn:tch"><AppHdr><head:Fr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><head:FIId><head:FinInstnId>
<head:ClrSysMmbId><head:MmbId>021200201</head:MmbId></head:ClrSysMmbId></head:FinInstnId
><head:BrnchId><head:Id>02120020101</head:Id></head:BrnchId></head:FIId></head:Fr><head:
To
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><head:FIId><head:FinInstnId>
<head:ClrSysMmbId><head:MmbId>990000001S1</head:MmbId></head:ClrSysMmbId></head:FinInstn
Id></head:FIId></head:To><head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20190317021200201BAA0003909
</head:BizMsgIdr><head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.10</head:MsgDef
Idr><head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
17T16:28:01Z</head:CreDt><head:Sgntr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><Signature
xmlns="http://www.w3.org/2000/09/xmldsig#"><SignedInfo><CanonicalizationMethod
Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-
20010315#WithComments"/><SignatureMethod
Algorithm="http://www.w3.org/2000/09/xmldsig#rsa-sha1"/><Reference
URI=""><Transforms><Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-
signature"/></Transforms><DigestMethod
Algorithm="http://www.w3.org/2000/09/xmldsig#sha1"/><DigestValue>W4cSmRn02zepszcCyiOrTRe
Mrvg=</DigestValue></Reference></SignedInfo><SignatureValue>jg3T4TLzJcude3UOasZN+o9qqeXv
KaQjbomRqyw+rMkr70J9/Aovsn5EDdk8BtRBtlzjiSAIv+Ms+0/ubOrQHY/5vjMLqvT2ZaFfrocY+gRP6zHeCKc+
2/DlLVhf0rQTxdJlMcR6hyuLRQrJNKDXOYudSsLZNi7uZsA6QV8AyNs=</SignatureValue><KeyInfo><X509D
ata><X509SubjectName>CN=rsa2,OU=ips,O=vocalink,L=rickmansworth,ST=Unknown,C=uk</X509Subj
ectName></X509Data></KeyInfo></Signature></head:Sgntr></AppHdr><PaymentStatus><ps:FIToFI
PmtStsRpt
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10"><ps:GrpHdr><ps:MsgId>M20190317
131000000HII0000000001</ps:MsgId><ps:CreDtTm>2019-03-
17T16:28:01Z</ps:CreDtTm></ps:GrpHdr><ps:OrgnlGrpInfAndSts><ps:OrgnlMsgId>20190317162801
021200201B60UBA1RAT</ps:OrgnlMsgId><ps:OrgnlMsgNmId>pacs.008.001.08</ps:OrgnlMsgNmId><ps
:OrgnlCreDtTm>2019-03-
17T16:28:01Z</ps:OrgnlCreDtTm><ps:OrgnlNbOfTxs>1</ps:OrgnlNbOfTxs></ps:OrgnlGrpInfAndSts
><ps:TxInfAndSts><ps:OrgnlInstrId>20190317021200201BRT0000198</ps:OrgnlInstrId><ps:TxSts
>KKKK</ps:TxSts><ps:ClrSysRef>001</ps:ClrSysRef><ps:InstgAgt><ps:FinInstnId><ps:ClrSysMm
bId><ps:MmbId>021200201</ps:MmbId></ps:ClrSysMmbId></ps:FinInstnId></ps:InstgAgt><ps:Ins
tdAgt><ps:FinInstnId><ps:ClrSysMmbId><ps:MmbId>201200002</ps:MmbId></ps:ClrSysMmbId></ps
:FinInstnId></ps:InstdAgt><ps:OrgnlTxRef><ps:IntrBkSttlmDt>2010-01-
05</ps:IntrBkSttlmDt></ps:OrgnlTxRef></ps:TxInfAndSts></ps:FIToFIPmtStsRpt></PaymentStat
us></Message>]]></mr:AddtlData>
      </mr:Rsn>
    </mr:admi.002.001.01>
  </MessageReject>
</Message>
```

Note: the information under the field <mr:AddtlData> does not contain a realistic example.

18.4.1 Token Notification – acmt.022

```
<TokenIdentification>
   <a2:IdModAdvc xmlns:a2="urn:iso:std:iso:20022:tech:xsd:acmt.022.001.02">
      <a2:Assgnmt>
         <a2:MsgId>M20190610999999999S1H00000000092</a2:MsgId>
         <a2:CreDtTm>2019-06-10T14:53:00</a2:CreDtTm>
         <a2:Assgnr>
            <a2:Agt>
               <a2:FinInstnId>
                  <a2:ClrSysMmbId>
                     <a2:MmbId>990000001</a2:MmbId>
                  </a2:ClrSysMmbId>
               </a2:FinInstnId>
            </a2:Agt>
         </a2:Assgnr>
         <a2:Assgne>
            <a2:Agt>
               <a2:FinInstnId>
                  <a2:ClrSysMmbId>
                     <a2:MmbId>021200201</a2:MmbId>
                  </a2:ClrSysMmbId>
               </a2:FinInstnId>
            </a2:Agt>
         </a2:Assgne>
      </a2:Assgnmt>
      <a2:OrgnlTxRef>
         <a2:MsgId>M20190610021200201S1B00000000432</a2:MsgId>
         <a2:MsgNmId>pacs.008.001.08</a2:MsgNmId>
         <a2:CreDtTm>2019-06-10T14:48:00</a2:CreDtTm>
         <a2:OrgnlTx>
            <a2:InstrId>20190610021200201S1B00000000432</a2:InstrId>
            <a2:EndToEndId>747834884</a2:EndToEndId>
            <a2:TxId>M20190610021200201S1B00000000432</a2:TxId>
         </a2:OrgnlTx>
      </a2:OrgnlTxRef>
      <a2:Mod>
         <a2:Id>20190610990000001T1HRRF000000000026</a2:Id>
         <a2:OrgnlPtyAndAcctId>
            <a2:Acct>
               <a2:Othr>
                  <a2:Id>12000194212199000</a2:Id>
               </a2:Othr>
            </a2:Acct>
            <a2:Agt>
               <a2:FinInstnId>
                  <a2:ClrSysMmbId>
                     <a2:MmbId>021200201</a2:MmbId>
                  </a2:ClrSysMmbId>
               </a2:FinInstnId>
            </a2:Agt>
         </a2:OrgnlPtyAndAcctId>
         <a2:UpdtdPtyAndAcctId>
            <a2:Acct>
               <a2:Othr>
                  <a2:Id>17951219904228069</a2:Id>
               </a2:Othr>
            </a2:Acct>
            <a2:Agt>
               <a2:FinInstnId>
                  <a2:ClrSysMmbId>
                     <a2:MmbId>011400223</a2:MmbId>
                  </a2:ClrSysMmbId>
               </a2:FinInstnId>
            </a2:Agt>
         </a2:UpdtdPtyAndAcctId>
         <a2:AddtlInf>Please update your records accordingly</a2:AddtlInf>
      </a2:Mod>
   </a2:IdModAdvc>
</TokenIdentification>
```

18.5 Administration

18.5.1 Sign-on Request – admn.001

```
<SignOnRequest>
  <sr:AdmnSignOnReq xmlns:sr="urn:iso:std:iso:20022:tech:xsd:admn.001.001.01">
    <sr:GrpHdr>
      <sr:MsgId> 20190318100643021200201O1B61NHTCSG6</sr:MsgId>
      <sr:CreDtTm>2019-03-18T14:06:43.000</sr:CreDtTm>
    </sr:GrpHdr>
    <sr:SignOnReq>
      <sr:InstrId>2019031812345678901BD61U00000000006</sr:InstrId>
      <sr:InstgAgt>
        <sr:FinInstnId>
          <sr:ClrSysMmbId>
            <sr:MmbId>02120020101</sr:MmbId>
          </sr:ClrSysMmbId>
        </sr:FinInstnId>
      </sr:InstgAgt>
      <sr:InstdAgt>
        <sr:FinInstnId>
          <sr:ClrSysMmbId>
            <sr:MmbId>990000001S1</sr:MmbId>
          </sr:ClrSysMmbId>
        </sr:FinInstnId>
      </sr:InstdAgt>
    </sr:SignOnReq>
  </sr:AdmnSignOnReq>
</SignOnRequest>
```

18.5.2 Sign-on Response – admn.002

```
<SignOnResponse>
  <rs:AdmnSignOnResp xmlns:sr="urn:iso:std:iso:20022:tech:xsd:admn.002.001.01">
    <rs:GrpHdr>
      <rs:MsgId> 20190318100653990000001S1B61NHDDM21</rs:MsgId>
      <rs:CreDtTm> 2019-03-18T14:06:53.000</rs:CreDtTm>
    </rs:GrpHdr>
    <rs:SignOnResp>
      <rs:OrgnlInstrId>2019031812345678901BD61U00000000006</rs:OrgnlInstrId>
      <rs:InstgAgt>
        <rs:FinInstnId>
          <rs:ClrSysMmbId>
            <rs:MmbId>XXXXXXXXXXX</rs:MmbId>
          </rs:ClrSysMmbId>
        </rs:FinInstnId>
      </rs:InstgAgt>
      <rs:InstdAgt>
        <rs:FinInstnId>
          <rs:ClrSysMmbId>
            <rs:MmbId>02120020101</rs:MmbId>
          </rs:ClrSysMmbId>
        </rs:FinInstnId>
      </rs:InstdAgt>
      <rs:Sts>ACTC</rs:Sts>
    </rs:SignOnResp>
  </rs:AdmnSignOnResp>
</SignOnResponse>
```

18.5.3 Sign-off Request – admn.003

```
<SignOffRequest>
  <fr:AdmnSignOffReq xmlns:fr="urn:iso:std:iso:20022:tech:xsd:admn.003.001.01">
    <fr:GrpHdr>
      <fr:MsgId>20190318100500021200201O1D61TV20TNI</fr:MsgId>
```

```
      <fr:CreDtTm>2019-03-18T14:05:00.000</fr:CreDtTm>
    </fr:GrpHdr>
    <fr:SignOffReq>
      <fr:InstrId>201903180212002010 1BD61U00000000006</fr:InstrId>
      <fr:InstgAgt>
        <fr:FinInstnId>
          <fr:ClrSysMmbId>
            <fr:MmbId>02120020101</fr:MmbId>
          </fr:ClrSysMmbId>
        </fr:FinInstnId>
      </fr:InstgAgt>
      <fr:InstdAgt>
        <fr:FinInstnId>
          <fr:ClrSysMmbId>
            <fr:MmbId>XXXXXXXXXXX</fr:MmbId>
          </fr:ClrSysMmbId>
        </fr:FinInstnId>
      </fr:InstdAgt>
    </fr:SignOffReq>
  </fr:AdmnSignOffReq>
</SignOffRequest>
```

18.5.4 Sign-off Response – admn.002

```
<SignOffResponse>
  <rf:AdmnSignOffResp xmlns:rf="urn:iso:std:iso:20022:tech:xsd:admn.004.001.01">
    <rf:GrpHdr>
      <rf:MsgId>20120218100510099000000 1S161TV20FDAA</rf:MsgId>
      <rf:CreDtTm>2019-03-18T14:05:00.000</rf:CreDtTm>
    </rf:GrpHdr>
    <rf:SignOffResp>
      <rf:OrgnlInstrId>201903180212002010 1BD61U00000000006</rf:OrgnlInstrId>
      <rf:InstgAgt>
        <rf:FinInstnId>
          <rf:ClrSysMmbId>
            <rf:MmbId>XXXXXXXXXXX</rf:MmbId>
          </rf:ClrSysMmbId>
        </rf:FinInstnId>
      </rf:InstgAgt>
      <rf:InstdAgt>
        <rf:FinInstnId>
          <rf:ClrSysMmbId>
            <rf:MmbId>02120020101</rf:MmbId>
          </rf:ClrSysMmbId>
        </rf:FinInstnId>
      </rf:InstdAgt>
      <rf:Sts>ACTC</rf:Sts>
    </rf:SignOffResp>
  </rf:AdmnSignOffResp>
</SignOffResponse>
```

18.5.5 Echo Request – admn.005

```
<EchoRequest>
  <er:AdmnEchoReq xmlns:er="urn:iso:std:iso:20022:tech:xsd:admn.005.001.01">
    <er:GrpHdr>
      <er:MsgId>20190318141447990000001S1D61UBZ2TKM</er:MsgId>
      <er:CreDtTm>2019-03-18T14:14:47.000</er:CreDtTm>
    </er:GrpHdr>
    <er:EchoTxInf>
      <er:FnctnCd>731</er:FnctnCd>
      <er:InstrId>20190318990000001S1BD61U00000000006</er:InstrId>
      <er:InstgAgt>
        <er:FinInstnId>
          <er:ClrSysMmbId>
            <er:MmbId>XXXXXXXXXXX</er:MmbId>
          </er:ClrSysMmbId>
        </er:FinInstnId>
      </er:InstgAgt>
```

```
      <er:InstdAgt>
        <er:FinInstnId>
          <er:ClrSysMmbId>
            <er:MmbId>123456789A1</er:MmbId>
          </er:ClrSysMmbId>
        </er:FinInstnId>
      </er:InstdAgt>
    </er:EchoTxInf>
  </er:AdmnEchoReq>
</EchoRequest>
```

18.5.6 Echo Response – admn.006

```
<EchoResponse>
  <re:AdmnEchoResp xmlns:re="urn:iso:std:iso:20022:tech:xsd:admn.006.001.01">
    <re:GrpHdr>
      <re:MsgId>20190318141452123456789A1D61UF21JT5</re:MsgId>
      <re:CreDtTm>2019-03-18T14:14:52.000</re:CreDtTm>
    </re:GrpHdr>
    <re:EchoResponse>
      <re:InstgAgt>
        <re:FinInstnId>
          <re:ClrSysMmbId>
            <re:MmbId>123456789A1</re:MmbId>
          </re:ClrSysMmbId>
        </re:FinInstnId>
      </re:InstgAgt>
      <re:InstdAgt>
        <re:FinInstnId>
          <re:ClrSysMmbId>
            <re:MmbId>XXXXXXXXXXX</re:MmbId>
          </re:ClrSysMmbId>
        </re:FinInstnId>
      </re:InstdAgt>
      <re:OrgnlInstrId>20190318990000001S1BD61U00000000006</re:OrgnlInstrId>
      <re:FnctnCd>731</re:FnctnCd>
      <re:TxSts>ACTC</re:TxSts>
    </re:EchoResponse>
  </re:AdmnEchoResp>
</EchoResponse>
```

18.6 Database Report

18.6.1 Database Report Request – admn.007

```
    <ParticipantReport>
      <ut:DBRptReq xmlns:ut="urn:admn.007.001.01">
            <ut:GrpHdr>
               <ut:MsgId>2019061012345678901B00000000092</ut:MsgId>
               <ut:CreDtTm>2019-06-10T13:52:58</ut:CreDtTm>
            </ut:GrpHdr>
            <ut:DBRptInf>
               <ut:RptCd>AVLBTY</ut:RptCd>
               <ut:InstrId>2019061012345678901B00000000092</ut:InstrId>
               <ut:InstgAgt>
                  <ut:FinInstnId>
                     <ut:ClrSysMmbId>
                        <ut:MmbId>XXXXXXXXXXX</ut:MmbId>
                     </ut:ClrSysMmbId>
                  </ut:FinInstnId>
               </ut:InstgAgt>
               <ut:InstdAgt>
                  <ut:FinInstnId>
                     <ut:ClrSysMmbId>
                        <ut:MmbId>999999999S1</ut:MmbId>
```

```
                    </ut:ClrSysMmbId>
                </ut:FinInstnId>
            </ut:InstdAgt>
        </ut:DBRptInf>
    </ut:DBRptReq>
</ParticipantReport>
</Message>
```

18.6.2 Unable to Transact Report – admn.008

```
<ParticipantReportResponse>
      <tu:DBAvlbtyRpt xmlns:tu="urn:admn.008.001.01">
         <tu:GrpHdr>
            <tu:MsgId>20190610145252123456789A1D61UF21JT5</tu:MsgId>
            <tu:CreDtTm>2019-06-10T14:52:52</tu:CreDtTm>
         </tu:GrpHdr>
         <tu:DBRptRspn>
            <tu:OrgnlInstrId>2019061012345678901B00000000092</tu:OrgnlInstrId>
            <tu:RptCd>AVLBTY</tu:RptCd>
            <tu:InstgAgt>
               <tu:FinInstnId>
                  <tu:ClrSysMmbId>
                        <tu:MmbId>999999999S1</tu:MmbId>
                  </tu:ClrSysMmbId>
               </tu:FinInstnId>
            </tu:InstgAgt>
            <tu:InstdAgt>
               <tu:FinInstnId>
                  <tu:ClrSysMmbId>
                        <tu:MmbId>XXXXXXXXXXX</tu:MmbId>
                  </tu:ClrSysMmbId>
               </tu:FinInstnId>
            </tu:InstdAgt>
            <tu:TxSts>ACTC</tu:TxSts>
         </tu:DBRptRspn>
         <tu:AvlbtyRpt>
            <tu:Cnnctn>
               <tu:CnnctnId>888888888CON1</tu:CnnctnId>
               <tu:CnnctnId>888888888CON2</tu:CnnctnId>
               <tu:CnnctnId>777777777CON1</tu:CnnctnId>
               <tu:CnnctnId>777777777CON2</tu:CnnctnId>
            </tu:Cnnctn>
            <tu:AvlbtyPtcpt>
               <tu:PtcptSgnOff>
                  <tu:PtcptId>222222222S1</tu:PtcptId>
                  <tu:PtcptId>746473628S1</tu:PtcptId>
                  <tu:PtcptId>55554322221</tu:PtcptId>
               </tu:PtcptSgnOff>
               <tu:PtcptSspd>
                  <tu:PtcptId>555555555S1</tu:PtcptId>
               </tu:PtcptSspd>
            </tu:AvlbtyPtcpt>
         </tu:AvlbtyRpt>
      </tu:DBAvlbtyRpt>
   </ParticipantReportResponse>
```

18.6.3 Unable to Transact Report – admn.008 (empty report)

```
<ParticipantReportResponse>
<tu:DBAvlbtyRpt xmlns:tu="urn:admn.008.001.01">
   <tu:GrpHdr>
      <tu:MsgId>20190610145252123456789A1D61UF21JT5</tu:MsgId>
      <tu:CreDtTm>2019-06-10T14:52:52</tu:CreDtTm>
   </tu:GrpHdr>
   <tu:DBRptRspn>
      <tu:OrgnlInstrId>2019061012345678901B00000000092</tu:OrgnlInstrId>
      <tu:RptCd>AVLBTY</tu:RptCd>
      <tu:InstgAgt>
         <tu:FinInstnId>
```

```
                <tu:ClrSysMmbId>
                    <tu:MmbId>999999999S1</tu:MmbId>
                </tu:ClrSysMmbId>
            </tu:FinInstnId>
        </tu:InstgAgt>
        <tu:InstdAgt>
            <tu:FinInstnId>
                <tu:ClrSysMmbId>
                    <tu:MmbId>XXXXXXXXXXX</tu:MmbId>
                </tu:ClrSysMmbId>
            </tu:FinInstnId>
        </tu:InstdAgt>
        <tu:TxSts>ACTC</tu:TxSts>
    </tu:DBRptRspn>
    <tu:AvlbtyRpt></tu:AvlbtyRpt>
</tu:DBAvlbtyRpt>
</ParticipantReportResponse>
```

18.7 Participant Duplicate Checking Requirements Clarification

Receiving Participants are required to check transactions to ensure that they properly handle duplicate transactions. A Credit Transfer message is considered a duplicate if the Instruction ID is identical to a prior Credit Transfer received. If a Receiving Participant receives a Credit Transfer from the RTP system with the copy/duplicate flag included in the business application header, the Receiving Participant should check their internal transaction logs to determine if the transaction is an actual duplicate (i.e. the Receiving Participant had previously received and responded to a Credit Transfer message with the same Instruction ID and the same transaction details), or if this is the first time they are receiving and processing the Credit Transfer, as further specified below. Based on the results of this check the Participant should take one the following actions:

- If the Credit Transfer has not previously been received and processed (Credit Transfer has a unique Instruction ID that had not previously been received/processed), the Receiving Participant should process the transaction "normally" and respond with a pacs.002 ***without the copy/duplicate flag in the Business Application Header***;
- If the Credit Transfer is a duplicate of a Credit Transfer that has been previously processed by the Participant (has an Instruction ID that the participant had previously processed and the same transaction details), the Creditor FI should respond with the same outcome as the original pacs.002 response (i.e. the status of the transaction at that time – ACTC, RCJT, ACWP) ***with the copy/duplicate indicator included in the Business Application Header***. Note, the payload of the message should be a duplicate of the original pacs.002 created and sent to the system, but the message is required to have a new Business Application Header;
- If the Credit Transfer has a matching Instruction ID to a transaction that was previously received, but the details of the transaction (Creditor Account, Amount, Debtor Account) do not match the original transaction, the Receiving Participant should reject the transaction with a pacs.002 and reason code "DUPL" ***and must not include the copy.duplicate indicator in the Business Header.***

If the Receiving Participant receives a Credit Transfer that does not include the copy/duplicate flag in the Business Application Header, but the Receiving Participant has already processed a Credit Transfer with the same Instruction ID, the Receiving Participant must reject the transaction with a pacs.002 and reason code "DUPL" .

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