**Tækninefnd um fjármálaþjónustu**

**Fundur TN-FMÞ VH-1-27**

**Dags**:10. nóvember 2020 – kl. 10:00 – 11:30

**Staður**: Teams - Staðlaráði Íslands, Þórunnartúni 2 – 3. hæð, Reykjavík

**Mættir:**



**Fundargerð**

Ekki bárust athugasemdir við fundargerð TN-FMÞ-VH-1-26 og skoðast hún því samþykkt

* **Erlendar greiðslur**

1. Unnið í heimaverkefnum síðasta fundar
2. Búið að skerpa á möguleikum í boði og bankarnir munu í framhaldi taka afstöðu til þeirra..

* **Næstu skref**

**Heimaverkefni banka**

Arion Banka og Íslandsbanki skila tillögum fyrir lok dags föstudag 13.11.

* Hugtök sem þarf að móta betur
  + WithdrawalRecipe
  + WithdrawalAmount
* Skoða úttektarreikning fyrir bulk greiðslur möguleikar:
  + Einn fyrir allar innlagnir
  + Einn per innlögn
  + Í bland
* Kostnaðarreikningur fyrir greiðslufyrirmæli
* Möguleiki að hafa kvittun ekki í GET aðgerðinn fyrir greiðslufyrirmæli
  + Ef kvittun er ekki í GET þá þarf að skoða aðra leið til að sækja kvittun
* Skoða transactionStatus The transaction status is filled with codes of the ISO 20022 data table: - 'ACCC': 'AcceptedSettlementCompleted' - Settlement on the creditor's account has been completed. - 'ACCP': 'AcceptedCustomerProfile' - Preceding check of technical validation was successful. Customer profile check was also successful. - 'ACSC': 'AcceptedSettlementCompleted' - Settlement on the debtor�s account has been completed.
* \*\*Usage:\*\* this can be used by the first agent to report to the debtor that the transaction has been completed.
* \*\*Warning:\*\* this status is provided for transaction status reasons, not for financial information.
* It can only be used after bilateral agreement.
* - 'ACSP': 'AcceptedSettlementInProcess' -
* All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
* - 'ACTC': 'AcceptedTechnicalValidation' -
* Authentication and syntactical and semantical validation are successful.
* - 'ACWC': 'AcceptedWithChange' -
* Instruction is accepted but a change will be made, such as date or remittance not sent.
* - 'ACWP': 'AcceptedWithoutPosting' -
* Payment instruction included in the credit transfer is accepted without being posted to the creditor customer�s account.
* - 'RCVD': 'Received' -
* Payment initiation has been received by the receiving agent.
* - 'PDNG': 'Pending' -
* Payment initiation or individual transaction included in the payment initiation is pending.
* Further checks and status update will be performed.
* - 'RJCT': 'Rejected' -
* Payment initiation or individual transaction included in the payment initiation has been rejected.
* - 'CANC': 'Cancelled'
* Payment initiation has been cancelled before execution
* Remark: This codeis accepted as new code by ISO20022.
* - 'ACFC': 'AcceptedFundsChecked' -
* Preceding check of technical validation and customer profile was successful and an automatic funds check was positive .
* Remark: This code is accepted as new code by ISO20022.
* - 'PATC': 'PartiallyAcceptedTechnical'
* Correct The payment initiation needs multiple authentications, where some but not yet all have been performed. Syntactical and semantical validations are successful.
* Remark: This code is accepted as new code by ISO20022.
* - 'PART': 'PartiallyAccepted' -
* A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
* Remark: This code may be used only in case of bulk payments. It is only used in a situation where all mandated authorisations have been applied, but some payments have been rejected.
* \*Payments, \*Bulk, -Periodic
* \*sepa-credit-transfers instant-sepa-credit-transfers target-2-payments \*\*cross-border-credit-transfers \*(ekki stuðningur við pain.xml)
* Sjá lýsingar í readme.md skjali á GitHub

GJH - vinnur úr upplýsingum frá bönkunum þegar þær berast.

GV boðar fund, og sendir fundargerð

Guðmundur Valsson