

Participant (FI) Quickstart Guide for Interoperable Digital Transaction Platform (IDTP) Pilot Phase

December 02, 2020



House #32, Road #7,
Dhanmondi, Dhaka – 1205

On behalf of Consultant JV

Document Change History

<u>Version</u>	<u>Date</u>	<u>Modifications</u>	<u>Author</u>
1.0	Dec 02, 2020	Initial Version	Orion Informatics Ltd

Table of Contents

Acronyms	4
1. Overview	6
2. Quickstart PIM Implementation APIs	8
i. RegisterIDTPUser()	10
ii. TransferFunds().....	14
iii. TransferFundsISO().....	16
iv. ProcessFundTransferRequest()	19
v. CreateRTP()	22
vi. CreateRTPISO()	24
vii. ProcessRTPRequest ()	26
viii. GetDailyTransactions().....	28
ix. GetRTPListSent().....	31
x. GetAccountBalance().....	33
3. Appendix.....	35

Acronyms

IDTP	Inter-operable Digital Transaction Platform
ICP	IDTP Client Platform
PIM	Participant Interface Module
API	Application Programming Interface
ATM	Automated Teller Machine
BACH	Bangladesh Automated Clearing House
BB	Bangladesh Bank
BD-RTGS	Bangladesh Real Time Gross Settlement System
BEFTN	Bangladesh Electronic Fund Transfer Network
BIN	Bank Identification Number
CBS	Core Banking System
DC	Data Center
DR	Disaster Recovery
DHCP	Dynamic Host Configuration Protocol
DS	Directory Service
EPG	Electronic Payment Gateway
E-Wallet	Electronic Wallet
FI	Financial Institution
GoB	Government of Bangladesh
HTTPS	Hyper Text Transfer Protocol Secure
ICT	Information and Communication Technology Division, GoB
ICP	IDTP Client Platform
IDTP	Interoperable Digital Transactions Platform system
ISO	International Organization for Standardization
LAN	Local Area Network
MFS	Mobile Financial Services

MFSP	Mobile Financial Services Provider
NDC	Near Data Center
NID	National Identification
OS	Operating System
OTP	One Time Password
PAD	Public Accounts Department
PIN	Personal Identification Number
PSP	Payment Services Provider
RTP	Request to Pay
SDK	Software Development Kit
SSL	Secure Socket Layer
TIN	Taxpayer's Identification Number
TLS	Transport Layer Security
TPS	Transaction Per Second
URL	Uniform Resource Locator
XML	Extensible Markup Language

1. Overview

This guide describes the quickstart process of the IDTP Client Platform (ICP) and Participant Interface Module (PIM) by the participants to get onboarded to Interoperable Digital Transaction Platform (IDTP) in a faster way. ICP facilitates a Participant's (Financial Institutions) integration with the IDTP platform to execute interoperable digital transactions and PIM to be implemented by the participants will play the vital role of connecting the Participant Core Banking Platform with the ICP. The following diagram depicts the overall flow that is set up at the Participant end:

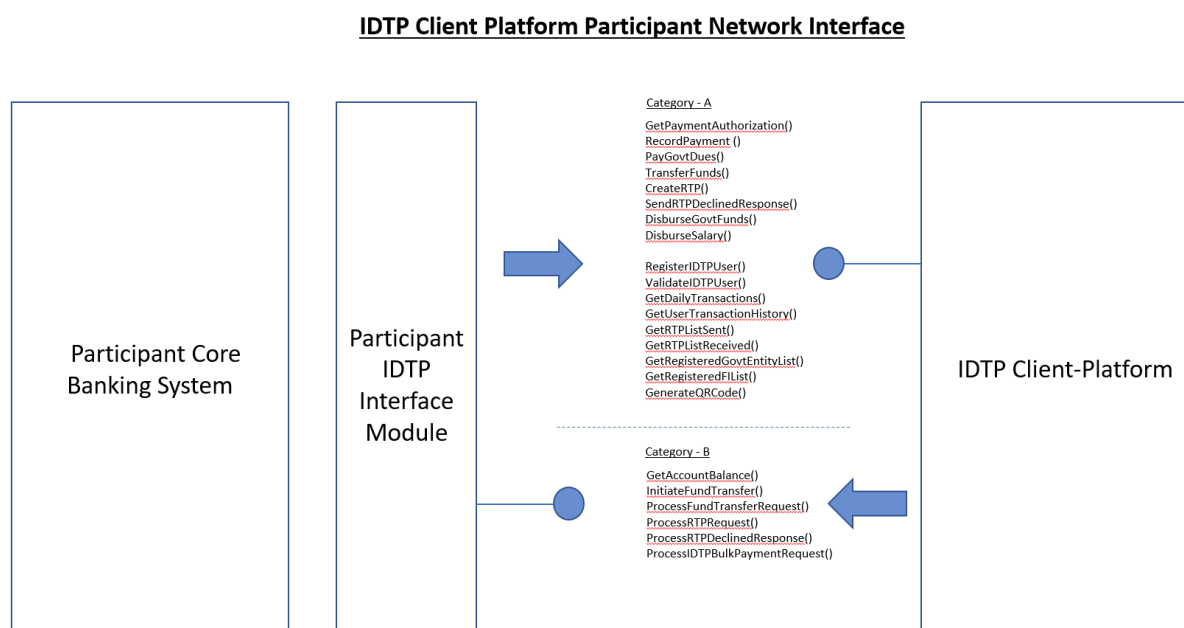


Figure: IDTP Client Platform Participant Network Interface

A Participant needs to create an “IDTP Interface Module” to establish communication between its Core Banking System (and/or other internal systems) and IDTP Client Platform. The IDTP Interface Module will act as a bridge between a Participant's Core Banking System (and/or other internal systems) and IDTP Client Platform.

To fasten the integration process, the participants (FI) need to implement only the following APIs to get a functional view of the end-to-end process:

1. RegisterIDTPUser
2. TransferFunds (if the FI is non-ISO20022 compliant)
3. TransferFundsISO (if the FI is ISO20022 compliant)
4. CreateRTP (if the FI is non-ISO20022 compliant)
5. CreateRTPISO (if the FI is ISO20022 compliant)
6. ProcessFundTransferRequest
7. ProcessRTPRequest
8. GetRTPListSent
9. GetDailyTransactions
10. GetAccountBalance

2. Quickstart PIM Implementation APIs

The following APIs are the ones that are needed for a quickstart of the implementation cycle.

1. To register the FI users in IDTP, RegisterIDTPUser API will be used for single user registration and bulk users' registration.
2. To transact via IDTP, TransferFunds or TransferFundISO API will be used. The non-ISO20022 compliant FIs will use TransferFunds, whereas the TransferFundsISO API will be used by ISO20022 compliant FIs for the same purpose.
3. To receive the TransferFunds request, the receiving FI PIM needs to implement ProcessFundTransferRequest API to process the request.
4. To send Request to Pay via IDTP, CreateRTP or CreateRTPISO API will be used. The non-ISO20022 compliant FIs will use CreateRTP, whereas the CreateRTPISO API will be used by ISO20022 compliant FIs for the same purpose.
5. To receive the RTP request, the receiving FI PIM needs to implement the ProcessRTPRequest API at receiving end.
6. To view the RTPs list, the FI will use the GetRTPListSent API.
7. To view the transactions done using TransferFunds or TransferFundsISO APIs, FI will use GetDailyTransactions API.
8. To view the updated balance of the user, FI PIM needs to implement GetAccountBalance API.

In this way, the end-to-end picture will come into light of any transaction from PIM to ICP to IDTP flow. Further details on each API is presented below:

i. RegisterIDTPUser()

Method Name: RegisterIDTPUser

Uri: https://\$root/RegisterIDTPUser

Method Type: POST

Description: Invoked by Participant Core Banking System to register their respective users.

Parameters: The request body element contains below input parameters.

The Sample XML is provided for the registration of Individual users and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. A Participant FI Core Banking System will be able to register its users into IDTP via this RegisterIDTPUser API.

API Request:**Input Parameters List (Mandatory Fields only):**

Serial	Parameter Name	Data Type	Validation
1	Entity Type	string	Value = Individual
2	Mobile Number	string	Mobile Number Validation
3	Email	string	Email validation
4	Postal Code	string	Fixed 4 characters
5	NID	string	Max 17 characters
6	TIN	string	Max 12 characters
7	BIN	string	Max 12 characters
8	Password	string	Min 8 characters containing one upper case, one number and one special character
9	IDTP PIN	string	Fixed 6 digits
10	FIName	string	
11	Routing Number	string	Valid FI Routing Number
12	Account Number	string	Max 17 characters

Sample API Request – Bulk Registration:

```

<RegisterUser xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="12/1/2020 2:15:18 AM" orgId="SBL1BDDH" msgId="1"
/>
  <Req id="2b4251e7-4275-40c4-b366-5da09f10fd47" note="RegisterUser"
ts="12/1/2020 2:15:18 AM" type="RegisterUser" />
  <Entity seqNum="1">
    <Info>
      <EntityType>Individual</EntityType >
      <Name>Sample User 1</Name >
      <AddressLine1>Dhaka 1</AddressLine1>
      <AddressLine2>Dhaka 2</AddressLine2>
      <District>Dhaka</District>
      <PostalCode>1206</PostalCode>
      <MobileNumber>01710000000</MobileNumber>
      <Email>sampleuser1@gmail.com</Email>
      <TypeOfOwnership></TypeOfOwnership>
      <TypeOfBusiness></TypeOfBusiness>
      <NameOfMinistry></NameOfMinistry>
      <NameOfDivision></NameOfDivision>
      <TypeOfFinancialInstitution></TypeOfFinancialInstitution>
      <SwiftCode></SwiftCode>
      <CBAccountNumber></CBAccountNumber>
      <NID>18033001882336991</NID>
      <TIN>055710312020</TIN>
      <BIN></BIN>
      <IDTPKey></IDTPKey>
      <CallBackURL></CallBackURL>
      <Password>XXXXXXXXXX</Password>
    </Info>
    <DeviceInfo>
      <Device_ID></Device_ID>
      <Mobile_No></Mobile_No>
      <Location></Location>
      <IP></IP>
    </DeviceInfo>
    <FinancialInstitutionInfo>
      <FinancialInstitution>Sample Bank 1</FinancialInstitution>
      <BranchName></BranchName>
      <RoutingNumber>065210312020</RoutingNumber>
      <AccountNumber>8511905700115926</AccountNumber>
    </FinancialInstitutionInfo>
    <ContactReference>
      <ContactPersonName> </ContactPersonName>
      <Designation></Designation>
      <ContactNumber></ContactNumber>
      <Email></Email>
    </ContactReference>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>XXXXXX</Data>
      </Cred>
    </Creds>
    <RequestedVirtualID value="sampleuser1@user.idtp" />
    <OtherInfo>
      <Channel>Online</Channel>
    </OtherInfo>
  </Entity>
  <Entity seqNum="2">
    <Info>

```

Participant Quickstart Guide for IDTP Pilot Phase

```
<EntityType>Individual</EntityType >
<Name>Sample User 2</Name >
<AddressLine1>Dhaka 1</AddressLine1>
<AddressLine2>Dhaka 2</AddressLine2>
<District>Dhaka</District>
<PostalCode>1207</PostalCode>
<MobileNumber>017200000000</MobileNumber>
<Email>sampleuser2@gmail.com</Email>
<TypeOfOwnership></TypeOfOwnership>
<TypeOfBusiness></TypeOfBusiness>
<NameOfMinistry></NameOfMinistry>
<NameOfDivision></NameOfDivision>
<TypeOfFinancialInstitution></TypeOfFinancialInstitution>
<SwiftCode></SwiftCode>
<CBAccountNumber></CBAccountNumber>
<NID>18033001122332161</NID>
<TIN>123457000087</TIN>
<BIN></BIN>
<IDTPKey></IDTPKey>
<CallBackURL></CallBackURL>
<Password>XXXXXXXXXX</Password>
</Info>
<DeviceInfo>
  <Device_ID></Device_ID>
  <Mobile_No></Mobile_No>
  <Location></Location>
  <IP></IP>
</DeviceInfo>
<FinancialInstitutionInfo>
  <FinancialInstitution>Sample Bank 1</FinancialInstitution>
  <BranchName></BranchName>
  <RoutingNumber>065210312020</RoutingNumber>
  <AccountNumber>8569905000100930</AccountNumber>
</FinancialInstitutionInfo>
<ContactReference>
  <ContactPersonName> </ContactPersonName>
  <Designation></Designation>
  <ContactNumber></ContactNumber>
  <Email></Email>
</ContactReference>
<Creds>
  <Cred type="IDTP_PIN" subtype="">
    <Data>XXXXXX</Data>
  </Cred>
</Creds>
<RequestedVirtualID value="sampleuser2@user.idtp" />
<OtherInfo>
  <Channel>Online</Channel>
</OtherInfo>
</Entity>
</RegisterUser>
```

API Response:

Type	Success	Failure
Message	<pre> <RegisterUserResponse> <Code>200</Code> <Message>Registration Successful</Message> <UserInfo seqNum="1"> <Status>1</Status> <VirtualID>banktestuser91@user.idtp</VirtualID> </UserInfo> <UserInfo seqNum="2"> <Status>1</Status> <VirtualID>banktestuser92@user.idtp</VirtualID> </UserInfo> </RegisterUserResponse> </pre>	<pre> <RegisterUserResponse> <Code>400</Code> <Message>Registration failed for one or more user(s)</Message> <UserInfo seqNum="1"> <Status>0</Status> <VirtualID>banktestuser73@user.idtp</VirtualID> <Reason>This Account Number already exists</Reason> </UserInfo> <UserInfo seqNum="2"> <Status>0</Status> <VirtualID>banktestuser26@user.idtp</VirtualID> <Reason>This Account Number already exists</Reason> </UserInfo> </RegisterUserResponse> </pre>

ii. TransferFunds()

Method Name: TransferFunds

Uri: https://\$root/TransferFunds

Method Type: POST

Description: API to initiate transfer funds request from participant core banking system via Direct Credit Push with non-ISO message.

Parameters: The request body element contains the input parameter listed below. A sample XML is provided for the TransferFunds request and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Sending participant core banking system will send a Direct Pay request in XML format to IDTP. The message will contain Sender's account information and Receiver's virtual ID.

API Request:**Input Parameters List (Mandatory Fields only):**

Serial	Parameter Name	Data Type	Validation
1	orgId	string	FI BIC Code
2	Channel ID	string	Online/Mobile/Others
3	Sender VID	string	Valid IDTP User VID
4	Receiver VID	string	Valid IDTP User VID
5	Reference No	string	N/A
6	Amount	string	N/A
7	Purpose	string	N/A
8	IDTP_PIN	string	Fixed 6 digits

Sample API Request:

```
<TransferFunds
  xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30" orgId="SBL1BDDH"
msgId="1" ></Head>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Transfer
Funds" ts="2020-05-16T14:15:42+05:30" type="TRANSFERFUNDS" ></Req>
  <ChannelInfo>
```

Participant Quickstart Guide for IDTP Pilot Phase

```

    <ChannelID>Online</ChannelID>
  </ChannelInfo>
  <TransactionInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser1@user.idtp" ></SenderVID>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID></Device_ID>
      <Mobile_No></Mobile_No>
      <Location></Location>
      <IP></IP>
    </DeviceInfo>
    <ReceiverInfo>
      <ReceiverVID value="sampleUser2@user.idtp" ></ReceiverVID>
    </ReceiverInfo>
    <TxnInfo addrType="">
      <ReferenceNo value="TXN752356816543891762" ></ReferenceNo>
      <TxnAmount value="231.46" ></TxnAmount>
    </TxnInfo>
    <OtherInfo>
      <Purpose>testing transfer funds</Purpose>
      <BillNo></BillNo>
    </OtherInfo>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>XXXXXX</Data>
      </Cred>
    </Creds>
  </TransactionInfo>
</TransferFunds>

```

API Response:

Type	Success	Failed
Message	<pre> <TransactionResponse> <Code>200</Code> <Message>Success</Message> <RefNo_SendingBank> TXN752356816543891762 </RefNo_SendingBank> <RefNo_SendingPSP> </RefNo_SendingPSP> <RefNo_ReceivingBank> SBL2BDDH20201202091719241 </RefNo_ReceivingBank> <RefNo_ReceivingPSP> </RefNo_ReceivingPSP> <RefNo_IDTP> IDTP20201202151716145 </RefNo_IDTP> </TransactionResponse> </pre>	<pre> <TransactionResponse> <Code>400</Code> <Message> Receiver FI Rejected </Message> <RefNo_SendingBank> TXN7213236816543891762 </RefNo_SendingBank> <RefNo_SendingPSP> </RefNo_SendingPSP> <RefNo_ReceivingBank> </RefNo_ReceivingBank> <RefNo_ReceivingPSP> </RefNo_ReceivingPSP> <RefNo_IDTP> </RefNo_IDTP> </TransactionResponse> </pre>

iii. TransferFundsISO()

Method Name: TransferFundsISO

Uri: https://\$root/financial/TransferFundsISO

Method Type: POST

Description: API to initiate transfer funds request from participant core banking system via Direct Credit Push in ISO 20022 message format.

Parameters: The body element is a standard digitally signed ISO 20022/ PACS.008.001.06 message and the response will be a digitally signed ISO 20022/ PACS.002.001.05 version message.

Request Flow:

- The Sending participant core banking system will send a Direct Pay request in PACS.008.001.06 format to IDTP. The message will contain Sender's account information and Receiver's virtual ID.

Input Parameter List (Mandatory Fields only):

Serial	Parameter Name	Data Type	Validation	ISO 20022 Tag Definition
1	From	string	N/A	DataPDU +Body ++AppHdr +++Fr ++++FIId +++++FinInstnId ++++++BICFI
2	To	string	N/A	DataPDU +Body ++AppHdr +++To ++++FIId +++++FinInstnId ++++++BICFI
3	Channel ID	string	Online/Mobile/Others	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++SplmtryData +++++Envlp ++++++ChannelInfo +++++++ChannelID
4	Sender VID	string	Valid IDTP user VID	DataPDU +Body ++Document +++ FIToFICstmrCdtTrf ++++CdtTrfTxInf +++++DbtrAcct ++++++Id

				++++++Othr ++++++Id
5	Receiver VID	string	Valid IDTP user VID	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++CdtTrfTxInf +++++CdtrAcct ++++++Id ++++++Othr ++++++Id
6	Message ID	string	Sending FI Reference	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++GrpHdr +++++MsgId
7	End To End ID	string	Sending FI Reference	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++CdtTrfTxInf +++++PmtId +++++ EndToEndId
8	Sending FI Ref No	string	Sending FI Reference	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++SplmtryData +++++Envlp +++++Tx_Tracking_Info +++++RefNo SendingBank
9	Transaction ID	string	Sending FI Reference	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++CdtTrfTxInf +++++PmtId +++++TxId
10	Amount	string	N/A	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++CdtTrfTxInf +++++IntrBkSttlmAmt
11	Purpose	string	N/A	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++CdtTrfTxInf

				+++++ RmtInf +++++ Ustrd
12	IDTP_PIN	string	Fixed 6 digits	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++SplmtryData +++++Envlp ++++++ Creds +++++++Cred +++++++Data

API Request:

The request format is ISO 20022/PACS.008.001.06, A sample request is provided in APPENDIX – A of this document.

API Response:

The response format is ISO 20022/PACS.002.001.05, A sample response is provided in APPENDIX – B of this document.

iv. ProcessFundTransferRequest()

Method Name: ProcessFundTransferRequest

Uri: https://\$root/ProcessFundTransferRequest

Method Type: POST

Description: Invoked by IDTP to Receiving FI to accept a fund transfer

Parameters: The body element is a standard digitally signed ISO 20022/ PACS.008.001.06 message and the response will be a digitally signed ISO 20022/ PACS.002.001.05 message

Request Flow:

The Fund Transfer Request will be processed as follows:

1. IDTP Server will call *ProcessFundTransferRequest* API of the Receiving FI to execute a Direct Pay request

Response Parameters (Mandatory Fields only):

Serial	Parameter Name	Data Type	Validation	ISO 20022 Tag Definition
1	Message Identification	string	PACS Message Version	DataPDU +Body ++AppHdr +++ MsgDefIdr
1	From	string	N/A	DataPDU +Body ++AppHdr +++Fr ++++FIId +++++FinInstnId ++++++BICFI
2	To	string	N/A	DataPDU +Body ++AppHdr +++To ++++FIId +++++FinInstnId ++++++BICFI
3	Message ID	string	Sending FI Reference	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++GrpHdr +++++MsgId

4	End To End ID	string	Sending FI Reference	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++TxInfAndSts +++++OrgnlEndToEndId
5	Amount	string	Valid amount (Non-negative and greater than zero)	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++TxInfAndSts +++++IntrBkSttlmAmt
6	Receiving Bank Reference No	string	N/A	DataPDU +Body ++Document +++FIToFICstmrCdtTrf ++++SplmtryData +++++ Envlp ++++++RefNo_ReceivingBank
7	Sending Bank Reference No	string	N/A	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++SplmtryData +++++ Envlp ++++++ RefNo_SendingBank
8	IDTP Reference No	string	N/A	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++SplmtryData +++++ Envlp ++++++ RefNo_IDTP
9	Status	string	ACSP/RJCT	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++OrgnlGrpInfAndSts +++++ GrpSts
10	Reason	string	N/A	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++OrgnlGrpInfAndSts +++++ GrpSts ++++++StsRsnInf +++++++ AddtlInf
11	Channel ID	string	Online/Mobile/Others	DataPDU +Body ++Document +++ FIToFIPmtStsRpt ++++SplmtryData +++++Envlp ++++++ChannelInfo +++++++ChannelID

API Request:

The request message is digitally signed ISO 20022/PACS.008.001.06, A sample request is provided in APPENDIX – A of this document.

API Response:

The response message is digitally signed ISO 20022/PACS.002.001.05, A sample response is provided in APPENDIX – B of this document.

v. CreateRTP()

Method Name: CreateRTP

Uri: https://\$root/CreateRTP

Method Type: POST

Description: Invoked by Payee to request payment from Payer.

Parameters: The request body element contains the input parameter listed below. A sample XML is provided for the CreateRTP request and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Payee will send a Request to Pay (RTP) message to IDTP in XML format via the Payee's financial institution. The message will contain Payee's account information and Payer's virtual ID.

API Request:**Input Parameters List (Mandatory Fields only):**

Serial	Parameter Name	Data Type	Validation
1	OrgId	string	FI Swift Code
2	ChannelID	string	Online/Mobile/Others
3	SenderVID	string	Valid IDTP User ID
4	ReceiverVID	string	Valid IDTP User ID
5	Amount	string	Valid amount (Non-negative and greater than zero)
6	Reference No	string	
7	Purpose	string	Max 140 characters
8	IDTP PIN	string	Fixed 6 digits

Sample API Request:

```
<CreateRTP
  xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30" orgId="SBL1BDDH"
msgId ="1" ></Head>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Request To Pay"
ts="2020-05-16T14:15:42+05:30" type ="REQUESTTOPAY"></Req>
  <ChannelInfo>
```

Participant Quickstart Guide for IDTP Pilot Phase

```
<ChannelID>Online</ChannelID>
</ChannelInfo>
<RequestInfo addr="" type="" >
  <SenderInfo>
    <SenderVID value="sampleuser5@user.idtp" ></SenderVID>
  </SenderInfo>
  <DeviceInfo>
    <Device_ID></Device_ID>
    <Mobile_No></Mobile_No>
    <Location></Location>
    <IP></IP>
  </DeviceInfo>
  <ReceiverInfo>
    <ReceiverVID value="sampleuser6@user.idtp" ></ReceiverVID>
  </ReceiverInfo>
  <ReqInfo addrType="" >
    <ReferenceNo value="RTPIDTP20201202091940874"></ReferenceNo>
    <ReqAmount value="100.00"></ReqAmount>
  </ReqInfo>
  <OtherInfo>
    <Purpose>Request to pay </Purpose>
  </OtherInfo>
  <Creds>
    <Cred type="IDTP_PIN" subtype="" >
      <Data>XXXXXX</Data>
    </Cred>
  </Creds>
</RequestInfo>
</CreateRTP>
```

API Response:

Type	Success	Failed
Message	<pre><CreateRTPResponse> <Code>200</Code> <Message>Success</Message> <ReqId> RTPIDTP20201202091940874 </ReqId> </CreateRTPResponse></pre>	<pre><CreateRTPResponse> <Code>400</Code> <Message>The provided Virtual ID sampleuser@user.idtp does not exist</Message> </CreateRTPResponse></pre>

vi. CreateRTPISO()

Method Name: CreateRTPISO

Uri: https://\$root/financial/CreateRTPISO

Method Type: POST

Description: Invoked by Payee to request payment from Payer.

Parameters: The body element is a standard digitally signed ISO 20022/PAIN.013.001.06 message and the response will be a digitally signed ISO 20022/PAIN.014.001.06 message.

Request Flow:

1. The Payee will send a Request to Pay (RTP) message to IDTP in PAIN.013.001.06 format via the Payee's financial institution. The message will contain Payee's account information and Payer's virtual ID.

Input Parameters List (Mandatory Fields only):

Serial	Parameter Name	Data Type	Validation	ISO 20022 Tag Definition
1	OrgId	string	FI Swift Code	AppHdr +Fr ++FIId +++FinInstnId ++++BICFI
2	ChannelID	string	Online/Mobile/Others	CdtrPmtActvtnReq +CdtTrfTx ++SplmtryData +++Envlp ++++ChannelInfo +++++ChannelID
3	SenderVID	string	Valid IDTP User ID	CdtrPmtActvtnReq + PmtInf ++ Cdtr +++ Nm
4	ReceiverVID	string	Valid IDTP User ID	CdtrPmtActvtnReq + PmtInf ++ Dbtr +++ Nm
5	Amount	string	Valid amount (Non-negative and greater than zero)	CdtrPmtActvtnReq + PmtInf ++ CdtTrfTx +++Amt ++++InstdAmt

6	Reference No	string	N/A	AppHdr + BizMsgIdr
7	Purpose	string	Max 140 characters	CdtrPmtActvtnReq + PmtInf ++ RmtInf +++ Ustrd
8	IDTP PIN	string	Fixed 6 digits	CdtrPmtActvtnReq +CdtTrfTx ++SplmtryData +++Envlp ++++Creds +++++Cred ++++++Data

API Request:

The request format is ISO 20022/PAIN.013.001.06, A sample request is provided in APPENDIX – C of this document.

API Response:

The response format (for declined payment requests) is ISO 20022/PAIN.014.001.06, A sample response is provided in APPENDIX – D of this document.

vii. ProcessRTPRequest ()

Method Name: ProcessRTPRequest

Uri: https://\$root/ProcessRTPRequest

Method Type: POST

Description: Invoked in IDTP on Payer (Sending) FI to transmit a RTP message to Payer

Parameters: The body element is a standard digitally signed ISO 20022/ PAIN.013.001.06 message and the response will be a digitally signed ISO 20022/ PAIN.014.001.06 message

Request Flow:

The Request to Pay process will be as follows:

1. IDTP Server will call *ProcessRTPRequest* API of the Payer (Sending) FI to deliver the RTP request to the Payer

Response Parameters for Declined Response (Mandatory Fields only):

Serial	Parameter Name	Data Type	Validation	ISO 20022 Tag Definition
1	From	string		Body +AppHdr ++Fr +++FIId ++++FinInstnId +++++BICFI
2	To	string		Body +AppHdr ++Fr +++FIId ++++FinInstnId +++++BICFI
3	MsgDefIdr	string	PAIN Message Version	Body +AppHdr ++ MsgDefIdr
4	Message ID	string		Body + Document ++ CdtrPmtActvtnReq +++GrpHdr ++++MsgId
5	ChannelID	string	Online/Mobile/Others	Body +Document ++CdtrPmtActvtnReq +++SplmtryData ++++Envlp +++++ChannelInfo ++++++ChannelID

6	Request ID	string		Body +Document ++CdtrPmtActvtnReq +++OrgnlPmtInfAndSt s ++++ OrgnlPmtInfId
7	Sender VID	string	Valid IDTP User ID	Body +Document ++CdtrPmtActvtnReq +++OrgnlPmtInfAndSt s ++++TxInfAndSts +++++OrgnlTxRef ++++++Cdtr +++++++Nm
8	Receiver VID	string	Valid IDTP User ID	Body +Document ++CdtrPmtActvtnReq +++OrgnlPmtInfAndSt s ++++TxInfAndSts +++++OrgnlTxRef ++++++Dbtr +++++++Nm

API Request:

The request message is digitally signed ISO 20022/PAIN.013.001.06, A sample request is provided in APPENDIX – C of this document.

API Response:

The response message (for declined payment requests) is digitally signed ISO 20022/PAIN.014.001.06, A sample response is provided in APPENDIX – D of this document.

For accepted payment requests, Transfer Funds flow will be initiated mentioned in TransferFunds/TransferFundsISO API section.

viii. GetDailyTransactions()

Method Name: GetDailyTransactions

Uri: https://\$root/management/GetDailyTransactions

Method Type: POST

Description: Invoked by Core Banking System to get current day's transactions

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting daily transactions and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Participant will call this GetDailyTransactions API when it will need to get all the transactions of current date.

API Request:**Input Parameters List (Mandatory Fields only):**

Serial	Parameter Name	Data Type	Validation
1	orgId	string	Valid BIC Code
2	UserVID	string	Valid FI Virtual ID
3	BIC	string	Valid BIC Code
4	ChannelID	string	Online/Mobile/Others

Sample API Request

```
<GetDailyTransactions xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
<Head ver="1.0" ts="2020-05-16T14:15:43+05:30" orgId="SBL1BDDH"
msgId="1"></Head>
<Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
Daily FI Transactions" ts="2020-05-16T14:15:42+05:30"
type="GETDAILYTRANSACTIONS"></Req>
  <ChannelInfo>
    <ChannelID>Online</ChannelID>
  </ChannelInfo>
  <ReqInfo>
    <FIInfo>
      <UserVID value="sampleFI1@fin.idtp" ></UserVID>
      <BIC>SBL1BDDH</BIC>
    </FIInfo>
    <OtherInfo ></OtherInfo>
  </ReqInfo>
</GetDailyTransactions>
```

API Response:

Type	Success	Failed
Message	<pre> <GetDailyTransactionsResponse> <Code>200</Code> <Message>Success</Message> <Transaction seqNum="1"> <TransactionId> IDTP20201202121553771 </TransactionId> <TxnType> Fund Disbursement </TxnType> <TxnDate> 2020-12-02 12:15:58.4 </TxnDate> <SenderVID> sampleUser2@gov.idtp </SenderVID> <SendingAcc>1061260189143 </SendingAcc> <SenderFI>Sample Govt. Bank </SenderFI> <ReceiverVID> sampleUser1@user.idtp </ReceiverVID> <ReceivingAcc> 21012113454532223 </ReceivingAcc> <ReceiverFI> Sample Bank1 </ReceiverFI> <Purpose>test</Purpose> <Settled>N</Settled> <TxnStatus>S</TxnStatus> <Amount>207.8900</Amount> <SendingBankRefNo> SGBL2020120061553518 </SendingBankRefNo> <SendingPSPRefNo/> <ReceivingBankReference/> <ReceivingPSPReference/> <IDTPReference/> </Transaction> <Transaction seqNum="2"> <TransactionId> IDTP20201202012132659 </TransactionId> <TxnType>Direct Pay</TxnType> <TxnDate>2020-10-20 01:21:32.743 </TxnDate> <SenderVID> sampleUser2@user.idtp </SenderVID> <SendingAcc>81265431742351313 </SendingAcc> <SenderFI>Sample Bank2 </SenderFI> </pre>	<pre> <GetDailyTransactionsResponse> <Code>400</Code> <Message>The provided Virtual ID sampleFI5@fin.idtp does not exist </Message> </GetDailyTransactionsResponse> </pre>

	<pre><ReceiverVID> sampleUser3@user.idtp </ReceiverVID> <ReceivingAcc>678678676868</Re ceivingAcc> <ReceiverFI>Sample Bank 1 </ReceiverFI> <Purpose>Qa test</Purpose> <Settled>N</Settled> <TxnStatus>S</TxnStatus> <Amount>111.1100</Amount> <SendingBankRefNo>567 </SendingBankRefNo> <SendingPSPRefNo /> <ReceivingBankReference>SBL1BD DH20201201192132718 </ReceivingBankReference> <ReceivingPSPReference /> <IDTPReference> IDTP2020120201132659 </IDTPReference> </Transaction> </GetDailyTransactionsResponse ></pre>	
--	--	--

ix. GetRTPListSent()

Method Name: GetRTPListSent

Uri: https://\$root/GetRTPListSent

Method Type: POST

Description: Invoked by FI to get RTP sent list for a particular user.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting RTP sent list of a user and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Participant will call this GetRTPListSent API when it needs to retrieve the RTP sent list of a user from IDTP.

API Request:**Input Parameters List (Mandatory Fields only):**

Serial	Parameter Name	Data Type	Validation
1	OrgId	string	FI Swift Code
2	ChannelID	string	Online/Mobile/Others
3	UserVID	string	Valid IDTP User Virtual ID

Sample API Request

```
<GetRTPListSent xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30" orgId="SBL1BDDH"
  msgId="1" ></Head>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get User RTP Sent
  List" ts="2020-05-16T14:15:42+05:30" type="GETRTPLISTSENT" ></Req>
  <ChannelInfo>
    <ChannelID>Online</ChannelID>
  </ChannelInfo>
  <IDTPUserInfo>
    <UserInfo>
      <UserVID value="sampleuser5@user.idtp" ></UserVID>
    </UserInfo>
    <OtherInfo ></OtherInfo>
  </IDTPUserInfo>
</GetRTPListSent>
```

API Response:

Type	Success	Failed
Message	<pre> <GetRTPListSentResponse> <Code>200</Code> <Message>Success</Message> <RTP seqNum="1"> <Date>2020-12- 02T15:26:37.1066667</Date> <ReceiverName>Sample User 6 </ReceiverName> <ReceiverVID>sampleuser6@user. idtp</ReceiverVID> <ReqID> RTPIDTP20201202092635181 </ReqID> <Reference>test</Reference> <Amount>250</Amount> <Status>Pending</Status> </RTP> </GetRTPListSentResponse> </pre>	<pre> <GetRTPListSentResponse> <Code>400</Code> <ExceptionMessage>The provided Virtual ID sampleuser@user.idtp does not exist</ExceptionMessage> </GetRTPListSentResponse> </pre>

x. GetAccountBalance()

Method Name: GetAccountBalance

Uri: https://\$root/GetAccountBalance

Method Type: POST

Description: Invoked by IDTP App to get the account balance of users

Parameters: The body element is a standard digitally signed ISO 20022/CAMT.003.001.05 message and the response will be a digitally signed CAMT.004.001.05 message

Request Flow:

The account balance retrieving process will be as follows:

1. IDTP will invoke the *GetAccountBalance* API of a Financial Institution to retrieve the available balance of an account

Response Parameters (Mandatory Fields only):

Serial	Parameter Name	Data Type	Validation	ISO 20022 Tag Definition
1	From	string		DataPDU +Body ++AppHdr +++Fr ++++FIId +++++FinInstnId ++++++BICFI
2	To	string		DataPDU +Body ++AppHdr +++Fr ++++FIId +++++FinInstnId ++++++BICFI
3	MsgDefIdr	string	CAMT Message Version	DataPDU +Body ++AppHdr +++ MsgDefIdr
4	OrgId	string	FI Swift Code	DataPDU +Body ++Document +++RtrAcct ++++RptOrErr +++++AcctRpt ++++++AcctOrErr +++++++Acct +++++++Ownr

				+++++++Id +++++++OrgId +++++++AnyBIC
5	Account Number	string	Valid IDTP User ID	DataPDU +Body ++Document +++RtrAcct ++++RptOrErr +++++AcctRpt +++++ AcctId +++++ Othr +++++++Id
6	Balance	string	User Balance	DataPDU +Body ++Document +++RtrAcct ++++RptOrErr +++++AcctRpt +++++AcctOrErr +++++Acct +++++++ CurMulLmt +++++++ Amt +++++++ AmtWthtCcy
7	Message ID	string		DataPDU +Body ++Document +++RtrAcct ++++ MsgHdr +++++ MsgId

API Request:

The request format will be digitally signed ISO 20022/CAMT.003.001.05. A sample request is provided in APPENDIX – E of this document.

API Response:

The response format will be digitally signed ISO 20022/CAMT.004.001.05. A sample response is provided in APPENDIX – F of this document.

3. Appendix

A. ISO 20022/PACS.008.001.06 XML Sample**Example 1:**

```

<?xml version="1.0" encoding="utf-8"?>
  <DataPDU
    xmlns="u:swift:saa:xsd:saa.2.0">
    <Revision>2.0.5</Revision>
    <Body>
      <AppHdr
        xmlns="u:iso:std:iso:20022:tech:xsd:head.001.001.01">
        <Fr>
          <FIId>
            <FinInstnId>
              <BICFI>SBL1BDDH</BICFI>
            </FinInstnId>
          </FIId>
        </Fr>
        <To>
          <FIId>
            <FinInstnId>
              <BICFI>IDTP</BICFI>
            </FinInstnId>
          </FIId>
        </To>
        <BizMsgId>TXN414517826424</BizMsgId>
        <MsgDefId>pacs.008.001.06</MsgDefId>
        <BizSvc>IDTP</BizSvc>
        <CreDt>2020-12-02T15:47:34Z</CreDt>
      </AppHdr>
      <Document
        xmlns="u:iso:std:iso:20022:tech:xsd:pacs.008.001.06">
        <FIToFICstmrCdtTrf>
          <GrpHdr>
            <MsgId>TXN414517826422</MsgId>
            <CreDtTm>2020-12-02T15:47:34</CreDtTm>
            <NbOfTx>1</NbOfTx>
            <TtlIntrBkSttlmAmt>202.62</TtlIntrBkSttlmAmt>
            <IntrBkSttlmDt>2020-12-02</IntrBkSttlmDt>
            <SttlmInf>
              <SttlmMtd>IDTP</SttlmMtd>
            </SttlmInf>
          </GrpHdr>
          <CdtTrfTxInf>
            <PmtId>
              <InstrId>TXN414517826424</InstrId>
              <EndToEndId>TXN414517826423</EndToEndId>
              <TxId>TXN414517826424</TxId>
            </PmtId>
            <PmtTpInf>
              <ClrChanl>CBS</ClrChanl>
              <SvcLvl>
                <Prtry>0075</Prtry>
              </SvcLvl>
              <LclInstrm>
                <Prtry>IDTP</Prtry>
              </LclInstrm>
              <CtgyPurp>
                <Prtry>001</Prtry>
              </CtgyPurp>
            </PmtTpInf>
          </CdtTrfTxInf>
        </FIToFICstmrCdtTrf>
      </Document>
    </Body>
  </DataPDU>

```

```

</PmtTpInf>
<IntrBkSttlmAmt Ccy="BDT">202.62</IntrBkSttlmAmt>
<ChrgBr>SHAR</ChrgBr>
<InstgAgt>
  <FinInstnId>
    <BICFI></BICFI>
  </FinInstnId>
</InstgAgt>
<InstdAgt>
  <FinInstnId>
    <BICFI></BICFI>
  </FinInstnId>
</InstdAgt>
<Dbtr>
  <Nm></Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>sampleUser1@user.idtp</Id>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI></BICFI>
  </FinInstnId>
</DbtrAgt>
<DbtrAgtAcct>
  <Id>
    <Othr>
      <Id></Id>
    </Othr>
  </Id>
</DbtrAgtAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI></BICFI>
  </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
  <Id>
    <Othr>
      <Id></Id>
    </Othr>
  </Id>
</CdtrAgtAcct>
<Cdtr>
  <Nm></Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>sampleUser2@user.idtp</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>testing transfer funds</Ustrd>
</RmtInf>
</CdtTrfTxInf>

```

```

<SplmtryData>
  <PlcAndNm ></PlcAndNm>
  <Envlp>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>XXXXXX</Data>
      </Cred>
    </Creds>
    <ChannelInfo>
      <ChannelID>Online</ChannelID>
    </ChannelInfo>
    <Device_Info>
      <Device_ID></Device_ID>
      <Mobile_No></Mobile_No>
      <Location></Location>
      <IP></IP>
    </Device_Info>
    <Tx_Tracking_Info>
      <RefNo_SendingPSP></RefNo_SendingPSP>
      <RefNo_SendingBank>
        TXN414517826421
      </RefNo_SendingBank>
      <RefNo_ReceivingBank></RefNo_ReceivingBank>
      <RefNo_ReceivingPSP></RefNo_ReceivingPSP>
      <RefNo_IDTP></RefNo_IDTP>
    </Tx_Tracking_Info>
  </Envlp>
</SplmtryData>
</FIToFICstmrCdtTrf>
</Document>
</Body>
</DataPDU>

```

Detailed Message Description:

Group Header		
GrpHdr	ISO Definition	Set of characteristics shared by all individual transactions included in the message.
	XML Tag	<GrpHdr>
	Occurrences	[1..1]

Message Identification		
GrpHdr +MsgId	ISO Definition	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 Message Identification is unique per instructed party for a pre-agreed period.
	XML Tag	<MsgId>
	Occurrences	[1..1]
	Type	Max35Text
	ISO Length:	1 ...35
	IDTP Length:	1 ...22
	Rule	<p>Rule "Message Identification Guideline"</p> <p>Definition</p> <p>If no unique Message Identification can be generated, then the element is recommended to be populated with a copy of Instruction Identification.</p> <p>If generated, it is recommended that Message Identification to be structured as follows:</p> <p>XXXX - First 4 characters of sender's BIC [4] YYYYMMDD - Creation Date [8] X – Channel Identification [1] nnnnnnn- Sequence Number [9]</p> <p>The values of Channel Identification (X) are bank-determined and may be used to identify separate channels such as:</p> <p>1 - Default value (only one single channel) Or for example (multiple channels),</p>

		1 - Internet Banking 2 - Cash Management 3 - Treasury 4 - ATM
	Example	<MsgId>ABCD201308201123456789</MsgId>

Creation Date Time		
GrpHdr +CreDtTm	ISO Definition	Date and time at which the message was created.
	XML Tag	<CreDtTm>
	Format:	YYYY-MM-DDThh:mm:ss
	Type	ISODateTime
	Occurrences	[1..1]
	Example	<CreDtTm>2013-08-20T09:30:32</CreDtTm>

Number of Transactions		
GrpHdr +NbOfTxS	ISO Definition	Date and time at which the message was created.
	XML Tag	<NbOfTxS>
	IDTP Rule	The number of transactions is limited to one.
	Type	Max15NumericText
	Occurrences	[1..1]
	Example	<NbOfTxS>1</NbOfTxS>

Total Interbank Settlement Amount		
GrpHdr +TtlIntrBkSttlmAmt	ISO Definition	Total amount of money moved between the instructing agent and the instructed agent.
	XML Tag	<TtlIntrBkSttlmAmt>
	Type	ActiveCurrencyAndAmount
	Occurrences	[1..1]
	Example	<TtlIntrBkSttlmAmt>525.25</TtlIntrBkSttlmAmt>

Interbank Settlement Date		
GrpHdr + IntrBkSttlmDt	ISO Definition	Total amount of money moved between the instructing agent and the instructed agent.
	XML Tag	<IntrBkSttlmDt>
	Format:	YYYY-MM-DD
	Type	ISODate
	Occurrences	[1..1]
	Example	<IntrBkSttlmDt> 2020-06-30 </IntrBkSttlmDt>

Settlement Information		
GrpHdr + SttlmInf	ISO Definition	Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.
	XML Tag	<SttlmInf >
	Occurrences	[1..1]

Settlement Method		
GrpHdr + SttlmInf ++ SttlmMtd	ISO Definition	Method used to settle the (batch of) payment instructions.
	XML Tag	<SttlmMtd>
	Codes: CLRG (ClearingSystem) Code Description: Settlement is done through a payment clearing system.	
	IDTP Rule	Fixed Value = CLRG
	Occurrences	[1..1]
	Example	<SttlmMtd>CLRG</SttlmMtd>

Credit Transfer Transaction Information		
CdtTrfTxInf	ISO Definition	Set of elements providing information specific to the individual credit transfer(s).
	XML Tag	<CdtTrfTxInf>
	Occurrences	[1..1]

Payment Identification		
CdtTrfTxInf + PmtId	ISO Definition	Set of elements used to reference a payment instruction.
	XML Tag	<PmtId>
	Occurrences	[1..1]

Instruction Identification		
CdtTrfTxInf + PmtId ++ InstrId	ISO Definition	<p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>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.</p>
	IDTP Rule	Use MessageId
	XML Tag	<InstrId>
	Type	Max35Text
	Occurrences	[1..1]

End To End Identification		
CdtTrfTxInf +PmtId ++EndToEndId	ISO Definition	<p>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.</p> <p>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.</p> <p>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.</p>
	IDTP Rule	Use MessageId
	XML Tag	<EndToEndId>
	Type	Max35Text
	Occurrences	[1..1]

Transaction Identification		
CdtTrfTxInf + PmtId ++ TxId	ISO Definition	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>
	Occurrences	[1..1]
	Type	Max35Text
	ISO Length	1 ...35
	IDTP Length	1 ...22
	Rules	<p>Rule "Message Identification Guideline"</p> <p>Definition If no unique Message Identification can be generated, then the element is recommended to be populated with a copy of Instruction Identification.</p> <p>If generated, it is recommended that Message Identification to be structured as follows:</p> <p>XXXX - First 4 characters of sender's BIC [4] YYYYMMDD - Creation Date [8] X – Channel Identification [1] nnnnnnn- Sequence Number [9]</p> <p>The values of Channel Identification (X) are bank-determined and may be used to identify separate channels such as: 1 - Default value (only one single channel) Or for example (multiple channels), 1 - Internet Banking 2 - Cash Management 3 - Treasury 4 - ATM</p>
	IDTP Rule	Use MsgId
	Example	<TxId>HSBC201308201123456789</TxId>

Payment Type Information

CdtTrfTxInf +PmtTplnf	ISO Definition	Set of elements used to further specify the type of transaction.
	XML Tag	<PmtTplnf>
	Occurrences	[1..1]

Clearing Channel		
CdtTrfTxInf +PmtTplnf ++ClrChanl	ISO Definition	Specifies the clearing channel to be used to process the payment instruction.
	XML Tag	<ClrChanl>
	IDTP Rule	IDTP uses CBS (Core Banking System)
	Occurrences	[1..1]
	Type	ClearingChannel2Code
	Example	<ClrChanl>CBS</ClrChanl>

Service Level		
CdtTrfTxInf +PmtTplnf ++ SvcLvl	ISO Definition	Agreement under which or rules under which the transaction should be processed.
	XML Tag	<SvcLvl>
	Occurrences	[1..1]

Code		
CdtTrfTxInf +PmtTplnf ++SvcLvl ++Cd	ISO Definition	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Usage: The Service level of the transaction.
	XML Tag	<Cd>
	Rules	Maximum length is 4, minimum 1
	IDTP Rule	Default value is SDVA
	Occurrences	[1..1]
	Example	<Cd>SDVA</Cd>

Local Instrument

CdtTrfTxInf +PmtTpInf ++LclInstrm	ISO Definition	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.
	XML Tag	<LclInstrm>
	Rule	Rule "Local Instrument Rule" Definition Local Instrument must only be used when agreed bilaterally or within a community to reflect a specific payment instrument currently identified through community specific implementation of (proprietary) standards.
	Occurrences	[1..1]

Proprietary		
CdtTrfTxInf + PmtTpInf ++ LclInstrm +++ Prtry	ISO Definition	Specifies the local instrument, as a proprietary code.
	XML Tag	<Prtry>
	IDTP Rule	IDTP uses RTGS_CSCT(RTGS Customer Credit Transfer) as fixed value for this element.
	Occurrences	[1..1]
	Type	Max35Text

Category Purpose		
CdtTrfTxInf + PmtTpInf ++ Ctgypurp	ISO Definition	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>
	IDTP Rule	IDTP use this element here under Payment Type Information tag instead of shown in index 1.25
	Occurrences	[1..1]

Proprietary		
CdtTrfTxInf + PmtTpInf ++ Ctgypurp +++ Prtry	ISO Definition	Category purpose, in a proprietary form.
	XML Tag	<Prtry>
	Rule	Rule "Category Purpose 1 Code Rule" Definition Transaction Type Code from MT 103 Field 72 (Sender to Receiver Information) after the designated code word /CODTPTR/.
	Occurrences	[1..1]
	Type	Max35Text

Interbank Settlement Amount		
CdtTrfTxInf +IntrBkSttlmAmt	ISO Definition	Amount of money moved between the instructing agent and the instructed agent.
	XML Tag	<IntrBkSttlmAmt>
	IDTP Rule	RestrictedFINActiveCurrencyAndAmount (based on decimal) - fractionDigits: 5 - totalDigits: 14 - minInclusive: 0
	Occurrences	[1..1]
	Type	ActiveCurrencyAndAmount
	Attribute:	Currency The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.

Interbank Settlement Date		
CdtTrfTxInf +IntrBkSttlmDt	ISO Definition	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.
	XML Tag	<IntrBkSttlmDt>
	Occurrences	[0..1]
	Type	ISODate

Charge Bearer		
CdtTrfTxInf + ChrgBr	ISO Definition	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	XML Tag	<ChrgBr>
	IDTP Rule	IDTP uses SHAR as default value for this field.
	Occurrences	[1..1]
	Example	<ChrgBr>SHAR</ChrgBr>
	Codes	Name / Description
	DEBT	All transaction charges are to be borne by the debtor.
	CRED	All transaction charges are to be borne by the creditor.
	SHAR	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.

Instructing Agent		
CdtTrfTxInf +InstgAgt	ISO Definition	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag	<InstgAgt>
	Occurrences	[1..1]
	Rule	The element is used to specify the BIC of the RTGS registered member when the Debtor is used to specify the name or BIC of an indirect RTGS member

Financial Institution Identification		
CdtTrfTxInf +InstgAgt ++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
CdtTrfTxInf +InstgAgt ++FinInstnId +++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Instructed Agent		
CdtTrfTxInf +InstdAgt	ISO Definition	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag	<InstdAgt>
	Occurrences	[1..1]
	Rule	The element is used to specify the BIC of the RTGS registered member when the Debtor is used to specify the name or BIC of an indirect RTGS member

Financial Institution Identification		
CdtTrfTxInf + InstdAgt ++ FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
CdtTrfTxInf +InstdAgt ++FinInstnId +++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Debtor		
CdtTrfTxInf +Dbtr	ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
	XML Tag	<Dbtr>
	Occurrences	[1..1]
	Rule	<p>Conditional Rule "Name And BIC Rule"</p> <p>This is a cross-element rule.</p> <p>Definition</p> <p>If Identification\OrganizationIdentification\AnyBIC is not present, DebtorName must be present.</p> <p>If</p> <p>Identification\OrganizationIdentification\AnyBIC is present</p> <p>Then</p> <p>Name is optional.</p> <p>Else</p> <p>Name must be present.</p> <p>Conditional Rule "Name And Street Name Rule"</p> <p>This is a cross-element rule.</p> <p>Definition</p> <p>If the length of the Name is more than 33 characters, the length of the StreetName is restricted to 33 characters.</p> <p>If</p> <p>Name length is more than 33 characters</p> <p>Then</p> <p>StreetName has a maximum length of 33 characters</p> <p>Else</p> <p>StreetName has a maximum length of 70 characters</p>

Name		
CdtTrfTxInf +Dbtr ++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	XML Tag	<Nm>
	Occurrences	[1..1]
	IDTP Rule	RestrictedFINXMax70Text (based on string) - pattern: [0-9a-zA-Z/\-\\?:\(\)\.\\n\r,\'+]{1,70} - minLength: 1 - maxLength: 70
	Type	Max140Text

Debtor Account		
CdtTrfTxInf +DbtrAcct	ISO Definition	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>
	Occurrences	[0..1]

Identification		
CdtTrfTxInf +DbtrAcct ++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
CdtTrfTxInf +DbtrAcct ++Id +++Othr	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtTrfTxInf +DbtrAcct ++Id +++Othr ++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]
	Type	Max34Text
	IDTP Rule	RestrictedFINXMax34Text (based on string) - pattern: ([0-9a-zA-Z\-\?:\(\)\.,'\+]([0-9a-zA-Z\-\?:\(\)\.,'\+]*/([0-9a-zA-Z\-\?:\(\)\.,'\+])?)*) - minLength: 1 - maxLength: 34

Debtor Agent		
CdtTrfTxInf +DbtrAgt	ISO Definition	Financial institution servicing an account for the debtor.
	XML Tag	<DbtrAgt>
	Occurrences	[1..1]
	IDTP Rule	For BIC registered members, the BIC must be specified in the 'BICFI' element. For other members, an internal/non-connected identifier (not literal name) must be specified in the 'Name' element. Either the BICFI or Name element must be used, not both.

Financial Institution Identification		
CdtTrfTxInf +DbtrAgt ++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
CdtTrfTxInf +DbtrAgt ++FinInstnId +++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Branch Identification		
CdtTrfTxInf +DbtrAgt ++BranchId	ISO Definition	Information used to identify a member within a clearing system.
	XML Tag	<BranchId>
	Occurrences	[0..1]

Identification		
CdtTrfTxInf +DbtrAgt ++BranchId +++Id	ISO Definition	Unique and unambiguous identification of a branch of a financial institution.
	XML Tag	<Id>
	Occurrences	[0..1]

Debtor Agent Account		
CdtTrfTxInf +DbtrAgtAcct	ISO Definition	Unique and unambiguous identification of a branch of a financial institution.
	XML Tag	<DbtrAgtAcct>
	Occurrences	[0..1]

Identification		
CdtTrfTxInf +DbtrAgtAcct ++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
CdtTrfTxInf +DbtrAgtAcct ++Id +++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtTrfTxInf +DbtrAgtAcct ++Id +++Othr ++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]
	Rule	RestrictedFINXMax34Text (based on string) - pattern: ([0-9a-zA-Z\-\?:\(\)\.,'\+]([0-9a-zA-Z\-\?:\(\)\.,'\+]*/([0-9a-zA-Z\-\?:\(\)\.,'\+])?)* - minLength: 1, maxLength: 34

Creditor Agent		
CdtTrfTxInf +CdtrAgt	ISO Definition	Financial institution servicing an account for the creditor.
	XML Tag	<CdtrAgt>
	Occurrences	[1..1]
	Rule	For BIC registered members, the BIC must be specified in the 'BICFI' element. For other members, an internal/non-connected identifier (not literal name) must be specified in the 'Name' element. Either the BICFI or Name element must be used, not both.

Financial Institution Identification		
CdtTrfTxInf +CdtrAgt ++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]
	Type	FinancialInstitutionIdentification8

BICFI		
CdtTrfTxInf +CdtrAgt ++FinInstnId +++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Branch Identification		
CdtTrfTxInf +CdtrAgt ++BranchId	ISO Definition	Information used to identify a member within a clearing system.
	XML Tag	<BranchId>
	Occurrences	[0..1]

Identification		
CdtTrfTxInf +CdtrAgt ++BranchId +++Id	ISO Definition	Unique and unambiguous identification of a branch of a financial institution.
	XML Tag	<Id>
	Occurrences	[0..1]

Creditor Agent Account		
CdtTrfTxInf +CdtrAgtAcct	ISO Definition	Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.
	XML Tag	< CdtrAgtAcct>
	Occurrences	[0..1]

Identification		
CdtTrfTxInf +CdtrAgtAcct ++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
CdtTrfTxInf +CdtrAgtAcct ++Id +++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtTrfTxInf +CdtrAgtAcct ++Id +++Othr ++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]
	Rule	RestrictedFINXMax34Text (based on string) - pattern: ([0-9a-zA-Z\-\?:\(\)\.,\' +]([0-9a-zA-Z\-\?:\(\)\.,\' +]*/[0-9a-zA-Z\-\?:\(\)\.,\' +])?*) - minLength: 1, maxLength: 34

Creditor		
CdtTrfTxInf +Cdtr	ISO Definition	Party to which an amount of money is due.
	XML Tag	<Cdtr>
	Occurrences	[1..1]

Name		
CdtTrfTxInf +Cdtr ++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	XML Tag	<Nm>
	Occurrences	[1..1]

Creditor Account		
CdtTrfTxInf +CdtrAcct	ISO Definition	Unambiguous identification of the account of the creditor to which a credit entry will be made as a result of the transaction.
	XML Tag	<CdtrAcct>
	Occurrences	[1..1]

Identification		
CdtTrfTxInf +CdtrAcct ++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
CdtTrfTxInf +CdtrAcct ++Id +++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtTrfTxInf +CdtrAcct ++Id +++Othr ++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]
	IDTP Rule	RestrictedFINXMax34Text (based on string) - pattern: ([0-9a-zA-Z\-\?:\(\)\.,'\+]([0-9a-zA-Z\-\?:\(\)\.,'\+]*([0-9a-zA-Z\-\?:\(\)\.,'\+])?)*) - minLength: 1, maxLength: 34

Remittance Information		
CdtTrfTxInf +RmtInf	ISO Definition	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>
	Occurrences	[0..1]

Unstructured		
CdtTrfTxInf +RmtInf ++Ustrd	ISO Definition	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.
	XML Tag	<Ustrd>
	Occurrences	[0..1]
	Format:	Maximum 140 characters.
	Pattern / Restrictions:	- pattern: [0-9a-zA-Z/\-\\?:\(\)\.\\n\r,\"+]{1,140} - minLength: 1 - maxLength: 140
	Example	<Ustrd>Unstructured Information</Ustrd>

Supplementary Data		
CdtTrfTxInf +SplmtryData	ISO Definition	Additional information that cannot be captured in the structured elements and/or any other specific block.
	XML Tag	<SplmtryData>
	Occurrences	[0..n]
	Rules	This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

Place And Name		
CdtTrfTxInf +SplmtryData ++PlcAndNm	ISO Definition	Unambiguous reference to the location where the supplementary data must be inserted in the message instance. In the case of XML, this is expressed by a valid XPath.
	XML Tag	<PlcAndNm>
	Occurrences	[1..1]
	Rules	Maximum 350 characters allowed.

Envelope		
CdtTrfTxInf + SplmtryData ++ Envp	ISO Definition	Technical element wrapping the supplementary data.
	XML Tag	<Envlp>
	Occurrences	[1..1]

B. ISO 20022/PACS.002.001.05 XML Sample**Example 1:**

```

<DataPDU xmlns="u:swift:saa:xsd:saa.2.0">
  <Revision>2.0.5</Revision>
  <Body>
    <AppHdr xmlns="u:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>SBL1BDDH</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgId>TXN414517826422</BizMsgId>
      <MsgDefId>pacs.002.001.05</MsgDefId>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-12-02T15:56:45Z</CreDt>
      <ds:Signature xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
        <ds:SignedInfo>
          <ds:CanonicalizationMethod
Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#" />
          <ds:SignatureMethod
Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256" />
          <ds:Reference>
            <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig-
more#rsa-sha256" />
            <ds:DigestValue>JYMSXLiR/czdzbluURdRwKfRDuejPYpwAltdP+k4ZZk=</ds:DigestVal
ue>
          </ds:Reference>
        </ds:SignedInfo>
        <ds:SignatureValue>a08N462ObgiPHu4bOCRW/TrDB66zJVB+wcbFWlOktZczdcnsN9vbWlH
jwPrapl8qyNP+Tle8+bOEYGqErp4o6EdLXGha1AQX79Fi15EKpmvuO30W3up7ik3fsneU4w9Eg
335BpUcJLkP9YoNZF6r2aJS1wlxUY2pJ0390ouFrcbxfFhPp2CocgIeGJQ+RgToReDlQBzKrid
L77SEejRRKLEGQ++i7x6Fz+ILh0ZiDjQavfoUv0/iwAGNLrsGyEppQ6o60nxjKQq8AtzYZ+6Aq
GwBk7VwVHvgPntbJiye6QfppLovU+0TrBmzZKrcYeUSWae6N71KTJDEm8hu7w==</ds:Signat
ureValue>
      </ds:Signature>
    </AppHdr>
    <Document xmlns="u:iso:std:iso:20022:tech:xsd:pacs.002.001.05">
      <FIToFIPmtStsRpt>
        <GrpHdr>
          <MsgId>TXN414517826422</MsgId>
          <CreDtTm>2020-12-02T15:56:45</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
          <OrgnlMsgId>TXN414517826422</OrgnlMsgId>
          <OrgnlMsgNmId>pacs.008.001.06</OrgnlMsgNmId>
          <OrgnlCreDtTm>2020-12-02T15:56:45</OrgnlCreDtTm>
          <GrpSts>ACSP</GrpSts>
          <StsRsnInf>

```

```

        <Rsn>
        <Prtry></Prtry>
    </Rsn>
    <AddtlInf></AddtlInf>
</StsRsnInf>
</OrgnlGrpInfAndSts>
<TxInfAndSts>
    <OrgnlInstrId>TXN414517826424</OrgnlInstrId>
    <OrgnlEndToEndId>TXN414517826423</OrgnlEndToEndId>
    <OrgnlTxId>TXN414517826424</OrgnlTxId>
    <TxSts>ACSP</TxSts>
    <StsRsnInf>
        <Rsn>
        <Prtry></Prtry>
    </Rsn>
    </StsRsnInf>
    <InstgAgt>
        <FinInstnId>
            <BICFI>SBL2BDDH</BICFI>
        </FinInstnId>
    </InstgAgt>
    <OrgnlTxRef>
        <IntrBkSttlmDt>2020-12-02</IntrBkSttlmDt>
        <IntrBkSttlmAmt Ccy="BDT">202.42</IntrBkSttlmAmt>
    </OrgnlTxRef>
</TxInfAndSts>
<SplmtryData>
    <PlcAndNm />
    <Envlp>
        <ChannelInfo>
            <ChannelID>Online</ChannelID>
        </ChannelInfo>
        <Tx_Tracking_Info>
            <RefNo_SendingPSP></RefNo_SendingPSP>
            <RefNo_SendingBank>TXN414517826421</RefNo_SendingBank>
            <RefNo_ReceivingBank>
                SBL2BDDH20201202095645359
            </RefNo_ReceivingBank>
            <RefNo_ReceivingPSP></RefNo_ReceivingPSP>
            <RefNo_IDTP>IDTP20201202155643643</RefNo_IDTP>
        </Tx_Tracking_Info>
    </Envlp>
</SplmtryData>
</FIToFIPmtStsRpt>
</Document>
</Body>
</DataPDU>

```

Example 2:

```

<DataPDU xmlns="u:swift:saa:xsd:saa.2.0">
  <Revision>2.0.5</Revision>
  <Body>
    <AppHdr xmlns="u:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>SBL1BDDH</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgId></BizMsgId>
      <MsgDefId>pacs.002.001.05</MsgDefId>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-12-02T16:00:30Z</CreDt>
      <ds:Signature xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
        <ds:SignedInfo>
          <ds:CanonicalizationMethod
Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#" />
          <ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-
more#rsa-sha256" />
          <ds:Reference>
            <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig-
more#rsa-sha256" />
            <ds:DigestValue>nYTBG5UCzcuF6T7tD9uYnJYk9mt63YBMb7eeRQ1b7c8=</ds:DigestValu
e>
          </ds:Reference>
        </ds:SignedInfo>
        <ds:SignatureValue>db6JlSW/sD1x2zKEPCAe9+ardXjDyZTHyBDd3yXTZXkoXxqAnCjQ6I/3
PyBiwScQVaRNIJJ7LBq+3MUus+sQDqSEXNokxuz9PcA3+4fK+Buszd+zJzQ7KL28kF390MgSJV
5rkqdKVaR52jeizHuih9JX9Ip43R5Q3hdaARqYqRSK6p+1OmQz4E6SmFC4Kt1Jy1I200LUy6QQR
bo4qPwzaX4PTuy+0Kaj5Y/uRn7iSnXvMv0toUfGZcXY2GZ7kAVUdotXl3xHsY+Cn8+J/xnRXDRJ
ZeetWYOC4IrXABs4JyMWzDlwKcH+56/1bF4TFYegA0WB39r6yf8c4nNuuJOdQ==</ds:Signatu
reValue>
      </ds:Signature>
    </AppHdr>
    <Document xmlns="u:iso:std:iso:20022:tech:xsd:pacs.002.001.05">
      <FIToFIPmtStsRpt>
        <GrpHdr>
          <MsgId></MsgId>
          <CreDtTm>2020-12-02T16:00:30</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
          <OrgnlMsgId></OrgnlMsgId>
          <OrgnlMsgNmId>pacs.008.001.06</OrgnlMsgNmId>
          <OrgnlCreDtTm>2020-12-02T16:00:30</OrgnlCreDtTm>
          <GrpSts>RJCT</GrpSts>
          <StsRsnInf>
            <Rsn>
              <Prtry></Prtry>
            </Rsn>
          </StsRsnInf>
        </OrgnlGrpInfAndSts>
      </FIToFIPmtStsRpt>
    </Document>
  </Body>
</DataPDU>

```

```

        </Rsn>
        <AddtlInf>
            The provided Virtual ID sampleUser3@user.idtp does not
            exist
        </AddtlInf>
    </StsRsnInf>
</OrgnlGrpInfAndSts>
<TxInfAndSts>
    <OrgnlInstrId></OrgnlInstrId>
    <OrgnlEndToEndId></OrgnlEndToEndId>
    <OrgnlTxId></OrgnlTxId>
    <TxSts>ACSP</TxSts>
    <StsRsnInf>
        <Rsn>
            <Prtry></Prtry>
        </Rsn>
    </StsRsnInf>
    <InstgAgt>
        <FinInstnId>
            <BICFI>SBL1BDDH</BICFI>
        </FinInstnId>
    </InstgAgt>
    <OrgnlTxRef>
        <IntrBkSttlmDt>2020-12-02</IntrBkSttlmDt>
        <IntrBkSttlmAmt Ccy="BDT">500.5</IntrBkSttlmAmt>
    </OrgnlTxRef>
</TxInfAndSts>
<SplmtryData>
    <PlcAndNm />
    <Envlp>
        <ChannelInfo>
            <ChannelID>Online</ChannelID>
        </ChannelInfo>
        <Tx_Tracking_Info>
            <RefNo_SendingPSP></RefNo_SendingPSP>
            <RefNo_SendingBank>TXNA12414124141</RefNo_SendingBank>
            <RefNo_ReceivingBank></RefNo_ReceivingBank>
            <RefNo_ReceivingPSP></RefNo_ReceivingPSP>
            <RefNo_IDTP></RefNo_IDTP>
        </Tx_Tracking_Info>
    </Envlp>
</SplmtryData>
</FIToFIPmtStsRpt>
</Document>
</Body>
</DataPDU>

```

Detailed Message Description:

Group Header		
GrpHdr	ISO Definition	Set of characteristics shared by all individual transactions included in the status report message.
	XML Tag	<GrpHdr>
	Occurrences	[1..1]

Message Identification		
GrpHdr +MsgId	ISO Definition	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.
	XML Tag	<MsgId>
	IDTP Rules	Maximum 22 characters allowed.
	Occurrences	[1..1]

Creation Date Time		
GrpHdr +CreDtTm	ISO Definition	Date and time at which the message was created.
	XML Tag	<CreDtTm>
	Type	ISODateTime
	Occurrences	[1..1]
	Rule	Time up to seconds only. Local time format (YYYY-MM-DDThh:mm:ss).

Instructing Agent		
GrpHdr +InstgAgt	ISO Definition	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
	XML Tag	<InstgAgt>
	Occurrences	[0..1]

Financial Institution Identification		
GrpHdr + InstgAgt ++ FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
GrpHdr + InstgAgt ++ FinInstnId +++ BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Instructed Agent		
GrpHdr + InstdAgt	ISO Definition	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag	<InstdAgt>
	Type	BranchAndFinancialInstitutionIdentification5
	Occurrences	[0..1]

Financial Institution Identification		
GrpHdr + InstdAgt ++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Type	FinancialInstitutionIdentification8
	Occurrences	[1..1]

Original Message Identification		
OrgnlGrpInfAndSts + OrgnlMsgId	ISO Definition	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	XML Tag	<OrgnlMsgId>
	Type	Max35Text
	Occurrences	[1..1]
BICFI		
GrpHdr + InstdAgt ++ FinInstnId +++ BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Type	BICFIIdentifier
	Occurrences	[1..1]

Original Group Information and Status		
OrgnlGrpInfAndSts	ISO Definition	Original group information concerning the group of transactions, to which the status report message refers to.
	XML Tag	<OrgnlGrpInfAndSts>
	Occurrences	[1..1]

Original Message Name Identification		
OrgnlGrpInfAndSts + OrgnlMsgNmId	ISO Definition	Specifies the original message name identifier to which the message refers.
	XML Tag	<OrgnlMsgNmId>
	Type	Max35Text
	Occurrences	[1..1]
	IDTP Rules	Use pacs.008.001.06 as value.
	Example	<OrgnlMsgNmId>pacs.008.001.06</OrgnlMsgNmId>

Original Creation Date Time		
OrgnlGrpInfAndSts + OrgnlCreDtTm	ISO Definition	Date and time at which the original message was created.
	XML Tag	<OrgnlCreDtTm>
	Type	ISODateTime
	Occurrences	[0..1]

Group Status		
OrgnlGrpInfAndSts + GrpSts	ISO Definition	Specifies the status of a group of transactions.
	XML Tag	<GrpSts>
	Occurrences	[1..1]

Group status codes:

Name	Code	Details
Rejected [RJCT]	RJCT	Payment initiation or individual transaction included in the payment initiation has been rejected.
Pending [PDNG]	PDNG	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
Accepted Customer Profile [ACCP]	ACCP	Preceding check of technical validation was successful. Customer profile check was also successful.
Accepted Settlement In Process [ACSP]	ACSP	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
Accepted Settlement Completed [ACSC]	ACSC	<p>Settlement on the debtor's account has been completed.</p> <p>Usage: this can be used by the first agent to report to the debtor that the transaction has been completed.</p> <p>Warning: this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement</p>

Status Reason Information

OrgnlGrpInfAndSts + StsRsnInf	ISO Definition	Provides detailed information on the status reason.
	XML Tag	<StsRsnInf>
	Occurrences	[0..n]
	Rule	Repeat only once

Reason		
OrgnlGrplnfAndSts + StsRsnInf ++ Rsn	ISO Definition	Specifies the reason for the status report.
	XML Tag	<Rsn>
	Occurrences	[1..1]

Proprietary		
OrgnlGrplnfAndSts + StsRsnInf ++ Rsn +++ Prtry	ISO Definition	Proprietary status codes
	XML Tag	<Prtry>
	Occurrences	[1..1]

Transaction Information and Status		
TxInfAndSts	ISO Definition	Information concerning the original transactions, to which the status report message refers.
	XML Tag	<TxInfAndSts>
	Occurrences	[0..n]
	Rule	Multiple occurrences, limited to a maximum of the number of transactions in the pacs.003, pacs.004, pacs.007, pacs.008, pacs.009 or camt.056 message to which it is in response.

Original Instruction Identification		
TxInfAndSts +OrgnlInstrId	ISO Definition	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
	XML Tag	<OrgnlInstrId>
	Occurrences	[1..1]
	Rule	From the same element of the original message to which the pacs.002 is in response. Maximum 22 characters allowed.

Original End to End Identification		
TxInfAndSts +OrgnlEndToEndId	ISO Definition	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
	XML Tag	<OrgnlEndToEndId>
	Occurrences	[1..1]
	Rule	From the same element of the original message to which the pacs.002 is in response. Maximum 22 characters allowed.

Original Transaction Identification		
TxInfAndSts + OrgnlTxId	ISO Definition	Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.
	XML Tag	<OrgnlTxId>
	Occurrences	[1..1]
	Rule	From the same element of the original message to which the pacs.002 is in response. Maximum 22 characters allowed.

Transaction Status		
TxInfAndSts + TxSts	ISO Definition	Specifies the status of a transaction, in a coded form.
	XML Tag	<TxSts>
	Occurrences	[1..1]

Transaction status codes:

Name	Code	Details
Rejected [RJCT]	RJCT	Payment initiation or individual transaction included in the payment initiation has been rejected.
Pending [PDNG]	PDNG	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
Accepted Customer Profile [ACCP]	ACCP	Preceding check of technical validation was successful. Customer profile check was also successful.
Accepted Settlement In Process [ACSP]	ACSP	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
Accepted Settlement Completed [ACSC]	ACSC	<p>Settlement on the debtor's account has been completed.</p> <p>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</p>

Status Reason Information		
TxInfAndSts +StsRsnInf	ISO Definition	Provides detailed information on the status reason.
	XML Tag	<StsRsnInf>
	Occurrences	[0..n]

Reason		
TxInfAndSts + StsRsnInf ++ Rsn	ISO Definition	Specifies the reason for the status report.
	XML Tag	<Rsn>
	Occurrences	[0..1]

Proprietary		
TxInfAndSts + StsRsnInf ++ Rsn +++ Prtry	ISO Definition	Reason for the status, in a proprietary form..
	XML Tag	<Prtry>
	Type	Max35Text
	Occurrences	[1..1]

Acceptance Date Time		
TxInfAndSts +AccptncDtTm	ISO Definition	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.
	XML Tag	<AccptncDtTm>
	Type	ISODatetime
	Occurrences	[0..1]

Instructing Agent		
TxInfAndSts +InstgAgt	ISO Definition	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.
	XML Tag	<InstgAgt>
	Occurrences	0..1

Financial Institution Identification		
TxInfAndSts +InstgAgt ++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
TxInfAndSts +InstgAgt ++FinInstnId +++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Instructed Agent		
TxInfAndSts +InstdAgt	ISO Definition	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
	XML Tag	<InstdAgt>
	Occurrences	[0..1]
	Rule	From the instructing agent of the original message to which the pacs.002 is in response.

Financial Institution Identification		
TxInfAndSts +InstdAgt ++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
TxInfAndSts +InstdAgt ++FinInstnId +++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Original Transaction Reference		
TxInfAndSts +OrgnITxRef	ISO Definition	Key elements used to identify the original transaction that is being referred to.

	XML Tag	<OrgnlTxRef>
	Occurrences	[0..1]

Interbank Settlement Amount		
TxInfAndSts + OrgnlTxRef ++ IntrBkSttlmAmt	ISO Definition	Amount of money moved between the instructing agent and the instructed agent.
	XML Tag	<IntrBkSttlmAmt>
	Type	ActiveOrHistoricCurrencyAndAmount
	Occurrences	[0..1]
	Xml Attribute	Currency

Interbank Settlement Date		
TxInfAndSts + OrgnlTxRef ++ IntrBkSttlmDt	ISO Definition	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.
	XML Tag	<IntrBkSttlmDt>
	Type	ISODate
	Occurrences	[0..1]

Payment Type Information		
TxInfAndSts	ISO Definition	Set of elements used to further specify the type of transaction.

+OrgnlTxRef ++PmtTpInf	XML Tag	<PmtTpInf>
	Occurrences	[0..1]

Clearing Channel		
TxInfAndSts +OrgnlTxRef ++PmtTpInf +++ClrChanl	ISO Definition	Specifies the clearing channel to be used to process the payment instruction.
	XML Tag	<ClrChanl>
	Occurrences	[0..1]

Service Level		
TxInfAndSts +OrgnlTxRef ++PmtTpInf +++SvcLvl	ISO Definition	Agreement under which or rules under which the transaction should be processed.
	XML Tag	<SvcLvl>
	Occurrences	[0..1]

Proprietary		
TxInfAndSts +OrgnlTxRef ++PmtTpInf +++SvcLvl ++++ Prtry	ISO Definition	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
	XML Tag	<Prtry>
	Type	Max35Text
	Occurrences	[1..1]

Local Instrument

TxInfAndSts + OrgnlTxRef ++ PmtTplnf +++ LclInstrm	ISO Definition	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.
	XML Tag	<LclInstrm>
	Type	LocalInstrument2Choice
	Occurrences	[0..1]

Proprietary		
TxInfAndSts + OrgnlTxRef ++ PmtTplnf +++ LclInstrm ++++ Prtry	ISO Definition	Specifies the local instrument, as a proprietary code.
	XML Tag	<Prtry>
	Type	Max35Text
	Occurrences	[1..1]

Category Purpose		
TxInfAndSts +OrgnlTxRef ++PmtTplnf ++CtgyPurp	ISO Definition	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>
	Type	CategoryPurpose1Choice
	Occurrences	[0..1]

Proprietary		
TxInfAndSts	ISO Definition	Category purpose, in a proprietary form.

+OrgnlTxRef ++PmtTplnf +++CtgyPurp ++++Prtry	XML Tag	<Prtry>
	Type	Max35Text
	Occurrences	[1..1]

Remittance Information		
TxInfAndSts +OrgnlTxRef ++RmtInf	ISO Definition	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>
	Occurrences	[0..1]

Unstructured		
TxInfAndSts +OrgnlTxRef ++RmtInf +++Ustrd	ISO Definition	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.
	XML Tag	<Ustrd>
	Type	Max140Text
	Occurrences	[1..1]

Debtor		
TxInfAndSts +OrgnlTxRef ++Dbtr	ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
	XML Tag	<Dbtr>
	Occurrences	[0..1]

Name		
TxInfAndSts +OrgnlTxRef ++Dbtr +++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	XML Tag	<Nm>
	Occurrences	[0..1]
	Type	Max140Text
	IDTP Type	RestrictedFINXMax70Text (based on string) - pattern: [0-9a-zA-Z/\-\\?:\(\)\.\\n\r,\"'+]{1,70} - minLength: 1 - maxLength: 70

Debtor Account		
TxInfAndSts +OrgnlTxRef ++DbtrAcct	ISO Definition	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>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAcct ++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
TxInfAndSts +OrgnlTxRef ++DbtrAcct ++Id +++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAcct ++Id +++Othr ++++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Type	Max34Text
	Occurrences	[1..1]
Debtor Agent		
TxInfAndSts +OrgnlTxRef ++DbtrAgt	ISO Definition	Financial institution servicing an account for the debtor.
	XML Tag	<DbtrAgt>
	Type	BranchAndFinancialInstitutionIdentification5
	Occurrences	[0..1]

Financial Institution Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAgt +++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Type	FinancialInstitutionIdentification8
	Occurrences	[1..1]

BICFI		
TxInfAndSts +OrgnlTxRef ++DbtrAgt +++FinInstnId ++++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Type	BICFIIdentifier
	Occurrences	[1..1]

Branch Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAgt +++BranchId	ISO Definition	Identifies a specific branch of a financial institution.
	XML Tag	<BranchId>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAgt +++BranchId ++++Id	ISO Definition	Unique and unambiguous identification of a branch of a financial institution.
	XML Tag	<Id>
	Type	Max35Text
	Occurrences	[1..1]

Debtor Agent Account		
TxInfAndSts +OrgnlTxRef ++DbtrAgtAcct	ISO Definition	Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

	XML Tag	<DbtrAgtAcct>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAgtAcct +++Id	ISO Definition	Unique and unambiguous identification of a branch of a financial institution.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
TxInfAndSts +OrgnlTxRef ++DbtrAgtAcct +++Id ++++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
TxInfAndSts +OrgnlTxRef ++DbtrAgtAcct +++Id ++++Othr +++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Type	Max34Text
	Occurrences	[1..1]

Type		
TxInfAndSts +OrgnlTxRef ++DbtrAgtAcct +++ Tp	ISO Definition	Specifies the nature, or use of the account.
	XML Tag	<Tp>
	Occurrences	[0..1]

Proprietary		
TxInfAndSts +OrgnlTxRef ++DbtrAgtAcct +++Tp ++++Prtry	ISO Definition	Nature or use of the account in a proprietary form.
	XML Tag	<Prtry>
	Type	Max35Text
	Occurrences	[1..1]

Creditor Agent		
TxInfAndSts +OrgnlTxRef ++CdtrAgt	ISO Definition	Financial institution servicing an account for the creditor.
	XML Tag	<CdtrAgt>
	Occurrences	[0..1]

Financial Institution Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAgt +++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
TxInfAndSts +OrgnlTxRef ++CdtrAgt +++FinInstnId ++++BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>

	Occurrences	[0..1]
--	--------------------	--------

Branch Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAgt +++BranchId	ISO Definition	Identifies a specific branch of a financial institution.
	XML Tag	<BranchId>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAgt +++BranchId ++++Id	ISO Definition	Unique and unambiguous identification of a branch of a financial institution.
	XML Tag	<Id>
	Type	Max35Text
	Occurrences	[1..1]

Creditor Agent Account		
TxInfAndSts +OrgnlTxRef ++CdtrAgtAcct	ISO Definition	Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.
	XML Tag	<CdtrAgtAcct>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAgtAcct +++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
TxInfAndSts +OrgnlTxRef ++CdtrAgtAcct +++Id ++++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAgtAcct +++Id ++++Othr +++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Type	Max34Text
	Occurrences	[1..1]

Type		
TxInfAndSts +OrgnlTxRef ++CdtrAgtAcct +++Tp	ISO Definition	Specifies the nature, or use of the account.
	XML Tag	<Tp>
	Occurrences	[0..1]

Proprietary		
TxInfAndSts +OrgnlTxRef ++CdtrAgtAcct +++Tp ++++Prtry	ISO Definition	Nature or use of the account in a proprietary form.
	XML Tag	<Prtry>
	Type	Max35Text
	Occurrences	[1..1]

Creditor		
TxInfAndSts +OrgnlTxRef ++Cdtr	ISO Definition	Party to which an amount of money is due.
	XML Tag	<Cdtr>
	Occurrences	[0..1]

Name		
TxInfAndSts +OrgnlTxRef ++Cdtr +++Nm	ISO Definition	Name by which an agent is known and which is usually used to identify that agent.
	XML Tag	<Nm>
	Occurrences	[0..1]
	Type	Max140Text
	IDTP Type	Restricted FINXMax70Text (based on string) - pattern: [0-9a-zA-Z/\- \?:\(\)\.\\n\r,\"' +]{1,70} - minLength: 1 - maxLength: 70

Creditor Account		
TxInfAndSts +OrgnlTxRef ++CdtrAcct	ISO Definition	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>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAcct +++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
TxInfAndSts +OrgnlTxRef ++CdtrAcct +++Id ++++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
TxInfAndSts +OrgnlTxRef ++CdtrAcct +++Id ++++Othr +++++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Type	Max34Text
	Occurrences	[1..1]

C. ISO 20022/PAIN.013.001.06 XML Sample

```

<?xml version="1.0" encoding="utf-8"?>
<Body>
  <AppHdr xmlns="u:iso:std:iso:20022:tech:xsd:head.001.001.01">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>FROM</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <FIId>
        <FinInstnId>
          <BICFI>TO</BICFI>
        </FinInstnId>
      </FIId>
    </To>
    <BizMsgId>RTPIDTP20201202092739049</BizMsgId>
    <MsgDefId>pain.013.001.06</MsgDefId>
    <BizSvc>IDTP</BizSvc>
    <CreDt>2020-12-02T15:27:39Z</CreDt>
  </AppHdr>
  <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xmlns="u:iso:std:iso:20022:tech:xsd:pain.013.001.06">
    <CdtrPmtActvtnReq>
      <GrpHdr>
        <MsgId>RTPIDTP20201202092739049</MsgId>
        <CreDtTm>2020-12-02T15:27:39</CreDtTm>
        <NbOfTxs>1</NbOfTxs>
        <InitgPty>
          <Id>
            <OrgId>
              <Othr>
                <Id>sampleuser6@user.idtp</Id>
              </Othr>
            </OrgId>
          </Id>
        </InitgPty>
      </GrpHdr>
      <PmtInf>
        <PmtInfId>RTPIDTP20201202092739049</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <ReqdExctnDt>2020-12-02</ReqdExctnDt>
        <Dbtr>
          <Nm>sampleuser66@user.idtp</Nm>
          <Id>
            <OrgId>
              <Othr>
                <Id>sampleuser66@user.idtp</Id>
              </Othr>
            </OrgId>
          </Id>
          <CtryOfRes>BD</CtryOfRes>
        </Dbtr>
      </PmtInf>
    </CdtrPmtActvtnReq>
  </Document>

```



```

<DbtrAcct>
  <Id>
    <Othr>
      <Id></Id>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <ClrSysMmbId>
      <MmbId></MmbId>
    </ClrSysMmbId>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTx>
  <PmtId>
    <EndToEndId>RTPIDTP20201202092739049</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SDVA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Prtry>BUSINESS</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="BDT">100</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId></MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>sampleuser6@user.idtp</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>sampleuser6@user.idtp</Id>
          <SchmeNm>
            <Cd>CUST</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id></Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Test</Ustrd>
  </RmtInf>
  <SplmtryData>

```

```
<Envlp>
  <ChannelInfo>
    <ChannelID>Online</ChannelID>
  </ChannelInfo>
  <Creds>
    <Cred type="IDTP_PIN" subtype="">
      <Data>XXXXXX</Data>
    </Cred>
  </Creds>
  <Device_Info>
    <Device_ID></Device_ID>
    <Mobile_No></Mobile_No>
    <Location></Location>
    <IP></IP>
  </Device_Info>
</Envlp>
</SplmtryData>
</CdtTrfTx>
</PmtInf>
</CdtrPmtActvtnReq>
</Document>
</Body>
```

Detailed Message Description:

Creditor Payment Activation Request		
CdtrPmtActvtnReq	ISO Definition	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>
	Occurrences	[1..1]

Group Header		
CdtrPmtActvtnReq +GrpHdr	ISO Definition	Set of characteristics shared by all individual transactions included in the message.
	XML Tag	<GrpHdr>
	Occurrences	[1..1]

Message Identification		
CdtrPmtActvtnReq +GrpHdr ++MsgId	ISO Definition	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.
	XML Tag	<MsgId>
	Occurrences	[1..1]
	Rule	Rule "Message Identification Guideline" Definition If no unique Message Identification can be generated, then the element is recommended to be populated with a copy of Instruction Identification. If generated, it is recommended that Message Identification to be structured as follows: XXXX - First 4 characters of sender's BIC [4] YYYYMMDD - Creation Date [8] X – Channel Identification [1] nnnnnnn- Sequence Number [9]

		<p>The values of Channel Identification (X) are bank-determined and may be used to identify separate channels such as:</p> <p>1 - Default value (only one single channel)</p> <p>Or for example (multiple channels),</p> <p>1 - Internet Banking</p> <p>2 - Cash Management</p> <p>3 - Treasury</p> <p>4 – ATM</p>
	Reason	In case of structural validation failure, reject with reason code '650' in Administration Advice message (admi.002)

Creation Date Time		
CdtrPmtActvtnReq +GrpHdr ++CreDtTm	ISO Definition	Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	XML Tag	<CreDtTm>
	Occurrences	[1..1]
	Format	YYYY-MM-DDThh:mm:ss
	Rule	Creation Date Time must be within one calendar day of the system's date/time.
	Reason Code	In case of structural validation failure, reject with reason code '650' in Administration Advice message (admi.002)
	Example	<CreDtTm>2019-11-12T10:05:00</CreDtTm>

Number of Transactions		
CdtrPmtActvtnReq +GrpHdr ++NbOfTxS	ISO Definition	Number of individual transactions contained in the message.
	XML Tag	<NbOfTxS>
	Occurrences	[1..1]
	Rule	Expected value is "1"
	Reason Code	Reject with code '650' in Administration Advice message (admi.002) if value is not 1.
	Note	System only permits one Request for Payment transaction per message
	Example	<NbOfTxS>1</NbOfTxS>

Initiating Party

CdtrPmtActvtnReq +GrpHdr ++InitgPty	ISO Definition	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.
	XML Tag	<InitgPty>
	Occurrences	[1..1]
	Note	In the interbank space (Creditor FI to Debtor FI) only element Identification/Organization Identification is allowed.

Identification		
CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id	ISO Definition	Unique and unambiguous identification of a party
	XML Tag	<Id>
	Occurrences	[1..1]

Organization Identification		
CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId	ISO Definition	Unique and unambiguous way to identify an organization.
	XML Tag	<OrgId>
	Occurrences	[1..1]

Other		
CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr	ISO Definition	Unique identification of an organization, as assigned by an institution, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtrPmtActvtnReq +GrpHdr ++InitgPty	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>

+++Id ++++OrgId +++++Othr ++++++Id	Occurrences	[1..1]
	Rules	Member Identification must be valid 9-digit Routing and Transit Number.
	Reason Code	Reject with Message Status Report (pacs.002) if <ul style="list-style-type: none"> • 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') Reject with admi.002 (reason 650) if Routing and Transit number does not exist in IDTP
	Format	9-digit Routing and Transit Number

Payment Information		
CdtrPmtActvtnReq +PmtInf	ISO Definition	Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation.
	XML Tag	<PmtInf>
	Occurrences	[1..1]

Payment Information Identification		
CdtrPmtActvtnReq +PmtInf ++PmtInfId	ISO Definition	Reference assigned by a sending party to unambiguously identify the payment information block within the message.
	XML Tag	<PmtInfId >
	Occurrences	[0..1]
	Rules	Rule "Message Identification Guideline" Definition If no unique Message Identification can be generated, then the element is recommended to be populated with a copy of Instruction Identification. If generated, it is recommended that Message Identification to be structured as follows:

		XXXX - First 4 characters of sender's BIC [4] YYYYMMDD - Creation Date [8] X – Channel Identification [1] nnnnnnn- Sequence Number [9] The values of Channel Identification (X) are bank-determined and may be used to identify separate channels such as: 1 - Default value (only one single channel) Or for example (multiple channels), 1 - Internet Banking 2 - Cash Management 3 - Treasury 4 - ATM
	Reason Code(s)	Reject with Message Status Report (pacs.002) if- <ul style="list-style-type: none"> • Payment Information 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) If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).

Payment Method		
CdtrPmtActvtnReq +PmtInf ++PmtMtd	ISO Definition	Specifies the means of payment that will be used to move the amount of money.
	XML Tag	<PmtMtd>
	Occurrences	[1..1]
	Rules	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	This is a mandatory field and only the value TRF is expected.
	Example	<PmtMtd>TRF</PmtMtd>

Requested Execution Date		
CdtrPmtActvtnReq +PmtInf ++ReqdExctnDt	ISO Definition	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.
	XML Tag	<ReqdExctnDt>
	Occurrences	[1..1]
	Format	YYYY-MM-DD
	Rules	Must be a valid processing date.
	Reason Code(s)	Reject with code '650' in Administration Advice message (admi.002).
	Example	<ReqdExctnDt>2019-11-12</ReqdExctnDt>

Debtor		
CdtrPmtActvtnReq +PmtInf ++Dbtr	ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
	XML Tag	<Dbtr>
	Occurrences	[1..1]
	Note:	This is the information of the Debtor for the Credit Transfer (pacs.008).

Name		
CdtrPmtActvtnReq +PmtInf ++Dbtr ++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	XML Tag	<Nm>
	Occurrences	[1..1]
	Note:	Name of the customer from which the Creditor is requesting a payment. Name need not be an exact match to the official name the Debtor FI has registered for the Debtor Account.

Identification		
CdtrPmtActvtnReq +PmtInf	ISO Definition	Unique and unambiguous identification of a party

++Dbtr +++Id	XML Tag	<Id>
	Occurrences	[1..1]

Organization Identification		
CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++OrgId	ISO Definition	Unique and unambiguous way to identify an organization.
	XML Tag	<OrgId>
	Occurrences	[1..1]

Other		
CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++OrgId +++++Othr	ISO Definition	Unique identification of an organization, as assigned by an institution, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++OrgId +++++Othr ++++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]
	Rules	Maximum length is 35 characters.

Scheme Name		
CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++OrgId +++++Othr ++++++SchmeNm	ISO Definition	Name of the identification scheme.
	XML Tag	<SchmeNm>
	Occurrences	[1..1]

Code

CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++OrgId +++++Othr ++++++SchmeNm +++++++Cd	ISO Definition	Specifies the external organization identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
	XML Tag	<Cd>
	Occurrences	[1..1]
	Rules	Maximum length 4, minimum 1.

Country of Residence		
CdtrPmtActvtnReq +PmtInf ++CtryOfRes	ISO Definition	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.
	XML Tag	<CtryOfRes>
	Occurrences	[1..1]

Debtor Account		
CdtrPmtActvtnReq +PmtInf ++DbtrAcct	ISO Definition	Account used to process charges associated with a transaction
	XML Tag	<DbtrAcct>
	Occurrences	[1..1]

Identification		
CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id ++++Othr	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[1..1]

Identification		
CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id ++++Othr +++++Id	ISO Definition	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>
	Occurrences	[1..1]
	Format:	up to 17 characters account identification
	Example	<Id>11000179512199001</Id>

Debtor Agent		
CdtrPmtActvtnReq +PmtInf ++DbtrAgt	ISO Definition	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 IDTP payment
	XML Tag	<DbtrAgt>
	Occurrences	[1..1]

Financial Institution Identification		
CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

Clearing System Member Identification		
CdtrPmtActvtnReq +PmtInf ++DbtrAgt	ISO Definition:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbld>

+++FinInstnId ++++ClrSysMmbld	Occurrences:	[1..1]
----------------------------------	---------------------	--------

Member Identification		
CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	ISO Definition	Identification of a member of a clearing system.
	Product Usage	Identification of the Debtor FI.
	XML Tag	<Mmbld>
	Occurrences	[1..1]
	Format	9-digit Routing and Transit Number. ISO Max Length is 35.
	Rules	Member Identification validation must be 9-digit valid Routing and Transit Number.
	Reason Code(s)	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> Routing and Transit number is not supported in RTP (reason code 'RC03') Receiver 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:	<Mmbld>011401533</Mmbld>

Credit Transfer Transaction		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	ISO Definition	Payment processes required to transfer cash from the debtor to the creditor.
	XML Tag	<CdtTrfTx>
	Occurrences	[1..1]

Payment Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId	ISO Definition	Set of elements used to reference a payment instruction.
	XML Tag	<PmtId>
	Occurrences	[1..1]

End to End Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId ++++EndToEndId	ISO Definition	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
	Product Usage:	The identifier assigned by the originator submitting the Request for Payment to uniquely identify the transaction. This is the customer reference for the transaction. 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>
	Occurrences	[1..1]
	Note:	If the user does not provide a reference number for a Request for Payment, TCH recommends the use of 'NOREF' within the End To End ID field.
	Example	<EndToEndId>E2E-Ref001</EndToEndId>

Payment Type Information		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf	ISO Definition	Set of elements used to further specify the type of transaction.
	XML Tag	<PmtTpInf>
	Occurrences	[1..1]

Service Level		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTplnf ++++SvcLvl	ISO Definition	Agreement under which or rules under which the transaction should be processed.
	XML Tag	<SvcLvl>
	Occurrences	[1..1]

Code		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTplnf ++++SvcLvl +++++Cd	ISO Definition	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>
	Occurrences	[1..1]
	Rules:	Expected value of "SDVA"
	Reason Code(s)	Reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.
	Example	<Cd>SDVA</Cd>
	Codes	Name / Description
	SDVA	SameDayValue Payment must be executed with same day value to the creditor.

Local Instrument		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTplnf ++++LclInstrm	ISO Definition	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	Identification of the initiator of the Request for Payment as a domestic or foreign business or consumer. This element could also identify the transaction as being initiated through a system which may require special processing or display considerations for the Debtor FI.
	XML Tag	<LclInstrm>
	Occurrences	[1..1]
	Note	Only "Proprietary" element is allowed.

Proprietary		
CdtrPmtActvtnReq +PmtInf ++ CdtTrfTx +++ PmtTplnf ++++ LclInstrm +++++ Prtry	ISO Definition	Specifies the local instrument, as a proprietary code.
	Product Usage	Identifies the type of initiator of the Request for Payment.
	XML Tag	<Prtry>
	Occurrences	[1..1]
	Example	<Prtry>CONSUMER</Prtry>
	Codes	Name / Description
	BUSINESS	Business initiated request for payment
	CONSUMER	Consumer initiated request for payment
	INTERMEDIARY	Request for payment sent through a Payment Service Provider
	ZELLE	Zelle request

Amount		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Amt	ISO Definition	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	Identifies the type of initiator of the Request for Payment.
	XML Tag	<Amt>

	Occurrences	[1..1]
--	--------------------	--------

Instructed Amount		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Amt ++++InstdAmt	ISO Definition	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>
	Occurrences	[1..1]
	Rules	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	IDTP only supports BDT and the maximum decimal digits are two. As a best practice, Request for Payment should not be sent for amounts greater than the system limit for Payments (\$25,000).
	Example	<InstdAmt>310.50</InstdAmt>
	Attribute	Currency
	ISO Definition	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>
	Rules	Currency must be a currency that is supported by IDTP i.e. BDT
	Reason Code(s)	Reject with code '650' in Administration Advice message (admi.002) if: – The currency code is not valid

		Reject with code 'AM11' in Message Status Report (pacs.002) if: – The currency code is not supported by IDTP
	Example	BDT

Charge Bearer		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++ChrgBr	ISO Definition	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	Product Usage	There will be no charging for IDTP payments within the system. Hence, "XYZ" will be used in this field, which indicates that a service level agreement determines how charges are to be applied. IDTP Rules will serve as the agreement and will specify no charging within the system
	XML Tag	<ChrgBr>
	Occurrences	[1..1]
	Rules	Expected value of "XYZ". Others values are not supported as charges are applied external to IDTP
	Reason Code(s)	Reject with code '650' in Administration Advice message (admi.002) if Charge Bearer Code is not valid.
	Example	<ChrgBr>XYX</ChrgBr>
	Codes	Name / Description
	SHAR SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme. FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.

Creditor Agent		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt	ISO Definition	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 an RTP payment.
	XML Tag	<CdtrAgt>
	Occurrences	[1..1]

Financial Institution Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt ++++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

Clearing System Member Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld	ISO Definition	Information used to identify a member within a clearing system.
	XML Tag	<ClrSysMmbld>
	Occurrences	[1..1]

Member Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld	ISO Definition	Identification of a member of a clearing system.
	Product Usage	Creditor FI Identification
	Index	2.162
	XML Tag	<Mmbld>
	Occurrences	[1..1]
	Format	9 digit Routing and Transit Number
	Rules	Member Identification validation must be 9 digit valid Routing and Transit Number.
	Pattern	[A-Z0-9]{18,18}[0-9]{2,2}
	Reason Code(s)	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> • Receiver is not authorized to receive 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') Reject with admi.002 (reason 650) if Routing and Transit number does not exist in RTP.
	Example	<Mmbld>011400223</Mmbld>

Creditor		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr	ISO Definition	Party to which an amount of money is due.
	Product Usage	The party (Receiver) that receives payment from the Debtor / Sender.
	XML Tag	<Cdtr>
	Occurrences	[1..1]

Name		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	Product Usage	Creditor Name
	XML Tag	<Nm>
	Occurrences	[1..1]
	Example	<Nm>Creditor Name</Nm>

Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id	ISO Definition	Unique and unambiguous identification of a party.
	Product Usage	This could be used on a conditional basis for OFAC checking an individual if required. Only element Date and Place of Birth is available.
	XML Tag	<Id>
	Occurrences	[0..1]
	Notes	If Creditor Identification Private Identification is present, all Date and Place of Birth fields are required. The

		system does not validate information included in these fields.
--	--	--

Organization Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId	ISO Definition	Unique and unambiguous way to identify an organization.
	XML Tag	<OrgId>
	Occurrences	[1..1]

Other		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId ++++++Othr	ISO Definition	Unique identification of an organization, as assigned by an institution, using an identification scheme.
	XML Tag	<Othr>
	Occurrences	[0..n]

Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId ++++++Othr +++++++Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]
	Rules	Maximum 35 characters allowed.

Scheme Name		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId ++++++Othr	ISO Definition	Sets of elements to identify a name of the organization identification scheme.
	XML Tag	<SchmeNm>
	Occurrences	[0..1]

+++++++SchmeNm		
----------------	--	--

Code		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++Orgld +++++Othr ++++++SchmeNm ++++++Cd	ISO Definition	Specifies the external organization identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
	XML Tag	<Cd>
	Occurrences	[1..1]
	Rules	Maximum 4 characters allowed.

Creditor Account		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct	ISO Definition	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>
	Occurrences	[1..1]

Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct ++++Id	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<Id>
	Occurrences	[1..1]

Other		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct ++++Id +++++Othr	ISO Definition	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>
	Occurrences	[1..1]

Identification		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++CdtrAcct ++++Id +++++Othr ++++++Id	ISO Definition	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>
	Occurrences	[1..1]
	Format	Up to 17 characters account identification
	Example	<Id>12000194212199001</Id>

Remittance Information		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf	ISO Definition	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. Electronic address to which an agent is to send the remittance information.
	XML Tag	<RmtInf>
	Occurrences	[0..1]

Unstructured		
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Ustrd	ISO Definition	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>
	Occurrences	[1..1]
	Example	<Ustrd>Unstructured Information</Ustrd>

Supplementary Data		
CdtrPmtActvtnReq + SplmtryData	ISO Definition	Additional information that cannot be captured in the structured fields and/or any other specific block.
	XML Tag	<SplmtryData>

	Occurrences	[1..1]
--	--------------------	--------

Place And Name		
CdtrPmtActvtnReq + SplmtryData ++ PlcAndNm	ISO Definition	Unambiguous reference to the location where the supplementary data must be inserted in the message instance.
	XML Tag	<PlcAndNm>
	Occurrences	[1..1]

Envelope		
CdtrPmtActvtnReq + SplmtryData ++ Envp	ISO Definition	Technical element wrapping the supplementary data.
	XML Tag	<Envlp>
	Occurrences	[1..1]

D. ISO 2022/PAIN.014.001.06 XML Sample

```

<?xml version="1.0" encoding="utf-8"?>
<Body>
  <AppHdr xmlns="u:iso:std:iso:2002:tech:xsd:head.001.001.01">
    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>SBL1BDDH</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <FIId>
        <FinInstnId>
          <BICFI>IDTP</BICFI>
        </FinInstnId>
      </FIId>
    </To>
    <BizMsgId>RTPIDTP20201118065926396</BizMsgId>
    <MsgDefId>pain.014.001.06</MsgDefId>
    <BizSvc>IDTP</BizSvc>
    <CreDt>2020-12-02T18:00:41Z</CreDt>
  </AppHdr>
  <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xmlns="u:iso:std:iso:2002:tech:xsd:pain.014.001.06">
    <CdtrPmtActvtnReq>
      <GrpHdr>
        <MsgId>RTPIDTP20201118065926396</MsgId>
        <CreDtTm>2020-12-02T18:00:41</CreDtTm>
        <InitgPty>
          <Id>
            <OrgId>
              <Othr>
                <Id>sampleuser5@user.idtp</Id>
              </Othr>
            </OrgId>
          </Id>
        </InitgPty>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
        <OrgnlMsgId>RTPIDTP20201118065926396</OrgnlMsgId>
        <OrgnlMsgNmId>pain.013.001.06</OrgnlMsgNmId>
        <OrgnlCreDtTm>2020-12-02T18:00:41</OrgnlCreDtTm>
        <OrgnlNbOfTx>1</OrgnlNbOfTx>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>RTPIDTP20201118065926396</OrgnlPmtInfId>
        <TxInfAndSts>
          <TxSts>RJCT</TxSts>
          <OrgnlTxRef>
            <ReqdExctnDt>2020-12-02</ReqdExctnDt>
          <Dbtr>
            <Nm>sampleuser5@user.idtp</Nm>
          </Dbtr>
          <DbtrAgt>
            <FinInstnId>
              <ClrSysMmbId>
                <MmbId></MmbId>
            </FinInstnId>
          </DbtrAgt>
        </TxInfAndSts>
      </OrgnlPmtInfAndSts>
    </CdtrPmtActvtnReq>
  </Document>

```



```

        </ClrSysMmbId>
    </FinInstnId>
</DbtrAgt>
<CdtrAgt>
    <FinInstnId>
        <ClrSysMmbId>
            <MmbId></MmbId>
        </ClrSysMmbId>
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>sampleuser6@user.idtp</Nm>
</Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<SplmtryData>
    <Envlp>
        <ChannelInfo>
            <ChannelID>Online</ChannelID>
        </ChannelInfo>
        <Creds>
            <Cred type="IDTP_PIN" subtype="">
                <Data></Data>
            </Cred>
        </Creds>
        <Device_Info>
            <Device_ID></Device_ID>
            <Mobile_No></Mobile_No>
            <Location>Dhaka</Location>
            <IP>144.48.110.142</IP>
        </Device_Info>
    </Envlp>
</SplmtryData>
</CdtrPmtActvtnReq>
</Document>
</Body>

```

Detailed Message Description:

Group Header		
GrpHdr	ISO Definition	Set of characteristics shared by all individual transactions included in the message.
	XML Tag	<GrpHdr>
	Occurrences	[1..1]

Message Identification		
GrpHdr +MsgId	ISO Definition	<p>Point to point reference, as assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.</p> <p>Usage: The instructing party has to make sure that Message Identification is unique per instructed party for a pre-agreed period.</p>
	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>
	Occurrences	[1..1]
	IDTP Rule	<p>Rule "Message Identification Guideline"</p> <p>Definition</p> <p>If no unique Message Identification can be generated, then the element is recommended to be populated with a copy of Instruction Identification.</p> <p>If generated, it is recommended that Message Identification to be structured as follows:</p>

		<p>XXXX - First 4 characters of sender's BIC [4]</p> <p>YYYYMMDD - Creation Date [8]</p> <p>X – Channel Identification [1]</p> <p>nnnnnnn- Sequence Number [9]</p> <p>The values of Channel Identification (X) are bank-determined and may be used to identify separate channels such as:</p> <p>1 - Default value (only one single channel)</p> <p>Or for example (multiple channels),</p> <p>1 - Internet Banking</p> <p>2 - Cash Management</p> <p>3 - Treasury</p> <p>4 - ATM</p>
	Example	<MsgId>ABCD201308201123456789</MsgId>

Creation Date Time		
GrpHdr +CreDtTm	ISO Definition	Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	XML Tag	<CreDtTm>
	Format:	YYYY-MM-DDThh:mm:ss
	Occurrences	[1..1]
	Example	<CreDtTm>2020-06-28T10:30:32</CreDtTm>

Initiating Party

GrpHdr +InitgPty	ISO Definition	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 message in case of a reject of the pain.013 back to the Originator Agent (Creditor FI).
	XML Tag	<InitgPty>
	Occurrences	[1..1]
	Example	<CreDtTm>2020-06-28T10:30:32</CreDtTm>
	Note:	In the interbank space (Debtor FI to Creditor FI) only element Identification/Organization Identification is allowed.

Identification

GrpHdr +InitgPty ++Id	ISO Definition	Unique and unambiguous identification of a party.
	XML Tag	<Id>
	Occurrences	[1..1]

Organization Identification

GrpHdr +InitgPty ++Id +++OrgId	ISO Definition	Unique and unambiguous identification of a party.
	XML Tag	<Id>
	Occurrences	[1..1]

Other

GrpHdr +InitgPty ++Id	ISO Definition	Unique identification of an organization, as assigned by an institution, using an identification scheme.
	XML Tag	<Othr>

+++OrgId ++++Othr	Occurrences	[1..1]
----------------------	--------------------	--------

Identification		
GrpHdr +InitgPty ++Id +++OrgId ++++Othr +++++Id	ISO Definition	Identification assigned by an institution.
	Product Usage:	Initiating Agent (Debtor FI) Identification.
	XML Tag	<Id>
	Occurrences	[1..1]
	Format:	9-digit Routing and Transit Number
	Rules:	Member Identification must be: <ul style="list-style-type: none"> • Identical to the Member Identification of the Instructed Agent (Debtor FI) • A valid 9-digit valid Routing and Transit Number
	Reason Code(s)	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> • Sender is not authorized to send this specific message (reason code 'ABC123') • agent is signed off (reason code '1234') • agent is suspended (reason code '5678') • the sender of the message is not authorized to submit messages on behalf of this agent (reason code '9999') Reject with admi.002 (reason 650) if Routing and Transit number does not exist in IDTP.
	Example	<Id>021200201</Id>

Original Group Information and Status

OrgnlGrpInfAndSts	ISO Definition	Original group information concerning the group of transactions, to which the status report message refers to.
	XML Tag	<OrgnlGrpInfAndSts>
	Occurrences	[1..1]

Original Message Identification

OrgnlGrpInfAndSts +OrgnlMsgId	ISO Definition	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`>
	Occurrences	[1..1]

Original Message Name Identification		
OrgnlGrplnfAndSts +OrgnlMsgNmld	ISO Definition	Specifies the original message name identifier to which the message refers
	Product Usage:	Specifies the type of the original message to which this Response to Request for Payment message is a response.
	XML Tag	<OrgnlMsgNmld`>
	Occurrences	[1..1]
	Rules:	Expected value is pain.013.001.06
	Reason Code(s)	Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	Codes	Name / Description
	Pain.013.001.06	Creditor Payment Activation Request (Request for Payment)

Original Creation Date Time		
OrgnlGrplnfAndSts +OrgnlCreDtTm	ISO Definition	Date and time at which the original message was created.
	Product Usage:	That clarifies that this is the Date and Time at which the pain.013 was created.
	XML Tag	<OrgnlCreDtTm>
	Format:	YYYY-MM-DDThh:mm:ss
	Occurrences	[1..1]
	Reason Code(s)	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	Example	<CreDtTm>2020-06-28T10:30:32</CreDtTm>

Original Number of Transactions		
OrgnlGrpInfAndSts +OrgnlNbOfTxS	ISO Definition	Number of individual transactions contained in the original message.
	XML Tag	<OrgnlNbOfTxS>
	Occurrences	[1..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	<OrgnlNbOfTxS>1</OrgnlNbOfTxS>

Original Payment Information and Status		
OrgnlPmtInfAndSts	ISO Definition	Information concerning the original payment information to which the status report message refers.
	XML Tag	<OrgnlPmtInfAndSts>
	Occurrences	[1..1]

Original Payment Information Identification		
OrgnlPmtInfAndSts +OrgnlPmtInfId	ISO Definition	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>
	Occurrences	[1..1]
	Example	<OrgnlPmtInfId> ABCD201308201123456789 </OrgnlPmtInfId>

Transaction Information and Status		
OrgnlPmtInfAndSts +TxInfAndSts	ISO Definition	Provides information on the original transactions to which the status report message refers.
	XML Tag	<TxInfAndSts>
	Occurrences	[1..1]

Transaction Status		
OrgnlPmtInfAndSts +TxInfAndSts ++TxSts	ISO Definition	Specifies the status of a transaction, in a coded form.
	Product Usage	Information about the business reason for the rejection of the Request for Payment.
	XML Tag	<TxSts>
	Occurrences	[1..1]
	Rules	Only RJCT is excepted.
	Reason Code	Reject with code '650' in Administration Advice message (admi.002) if invalid code.
	Codes	Name / Description
	RJCT	Rejected Requested for Payment has been rejected.

Status Reason Information		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf	ISO Definition	Provides detailed information on the status reason.
	XML Tag	<StsRsnInf>
	Occurrences	[1..1]

Reason		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++Rsn	ISO Definition	Specifies the reason for the status report.
	XML Tag	<Rsn>
	Occurrences	[1..1]

Code		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++Rsn ++++Cd	ISO Definition	Specifies the reason for the status report.
	XML Tag	<Cd>
	Occurrences	[0..1]
	Note:	List of available ISO Codes is available in the Appendix
	Example	<Cd>AC06</Cd>

Proprietary		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++Rsn ++++Prtry	ISO Definition	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>
	Occurrences	[0..1]
	Example	<Prtry>1100</Prtry>
	Codes	Name / Description
	1100	Any Other Reasons - i.e. not covered by ISO reason codes. Reason is provided as narrative information in the additional reason information field (3.109).

Additional Information		
OrgnlPmtInfAndSts +TxInfAndSts	ISO Definition	Specifies the status of a transaction, in a coded form.

++StsRsnInf +++AddtlInf	Product Usage	Information about the business reason for the rejection of the Request for Payment.
	XML Tag	<AddtlInf>
	Occurrences	[0..1]
	Rules	Only applicable for reason codes '1100' – Any Other Reasons and 'NARR' – narrative information
	Reason Code	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.
	Example	<AddtlInf>Additional Information for reject reason</AddtlInf>

Original Transaction Reference		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef	ISO Definition	Key elements used to identify the original transaction that is being referred to.
	XML Tag	<OrgnlTxRef>
	Occurrences	[0..1]

Requested Execution Date		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++ReqdExctnDt	ISO Definition	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 check, the date when the check must be generated by the bank.

	Product Usage	Original requested date on which/by which the Credit Transfer (pacs.008) message should be executed (by Debtor FI).
	XML Tag	<ReqdExctnDt>
	Occurrences	[1..1]
	Format	YYYY-MM-DD
	Rules	Must be a valid settlement date.
	Reason Code	Reject with code '650' in Administration Advice message (admi.002).
	Note	This date should match the Requested Execution Date from the original Request for Payment (pain.013) message.
	Example	<ReqdExctnDt>2019-11-12</ReqdExctnDt>

Debtor		
OrgnlPmtInfAndSts + TxInfAndSts ++ OrgnlTxRef +++ Dbtr	ISO Definition	Party that owes an amount of money to the (ultimate) creditor.
	Product Usage:	The party (Receiver) that receives payment from the Debtor / Sender.
	XML Tag	<Dbtr>
	Occurrences	[1..1]

Name		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++Cdtr ++++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	Product Usage	Debtor Name
	XML Tag	<Nm>

	Occurrences	[1..1]
	Example	<Nm>Creditor Name</Nm>

Debtor Agent		
OrgnlPmtInfAndSts + TxInfAndSts ++ OrgnlTxRef +++ DbtrAgt	ISO Definition	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 IDTP payment
	XML Tag	<DbtrAgt>
	Occurrences	[1..1]

Financial Institution Identification		
OrgnlPmtInfAndSts + TxInfAndSts ++ OrgnlTxRef +++ DbtrAgt ++++ FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

Clearing System Member Identification		
OrgnlPmtInfAndSts + TxInfAndSts ++ OrgnlTxRef +++ DbtrAgt ++++ FinInstnId +++++ ClrSysMmbld	ISO Definition:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbld>
	Occurrences:	[1..1]

Member Identification		
OrgnlPmtInfAndSts + TxInfAndSts ++ OrgnlTxRef +++ DbtrAgt ++++ FinInstnId +++++ ClrSysMmbld ++++++ Mmbld	ISO Definition	Identification of a member of a clearing system.
	Product Usage	Identification of the Debtor FI.
	XML Tag	<Mmbld>
	Occurrences	[1..1]

	Format	9-digit Routing and Transit Number. ISO Max Length is 35.
	Rules	Member Identification validation must be 9-digit valid Routing and Transit Number.
	Reason Code(s)	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> • Routing and Transit number is not supported in RTP (reason code 'RC03') • Receiver 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:	<Mmbld>011401533</Mmbld>

Creditor Agent		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt	ISO Definition	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>
	Occurrences	[1..1]

Financial Institution Identification		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt ++++FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnId>

	Occurrences	[1..1]
--	--------------------	--------

Clearing System Member Identification

OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld	ISO Definition	Information used to identify a member within a clearing system.
	XML Tag	<ClrSysMmbld>
	Occurrences	[1..1]

Member Identification

OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld	ISO Definition	Identification of a member of a clearing system.
	Product Usage	Creditor FI Identification
	XML Tag	<Mmbld>
	Occurrences	[1..1]
	Format	9-digit Routing and Transit Number
	Rule(s)	Member Identification must be a valid 9 digit Routing and Transit Number
	Reason Code	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> • 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 'AG01') • Agent is signed-off (reason code '9910') • Agent is suspended (reason code '9947') • Receiver connection is not available (reason code '9912')
	Example:	<Mmbld>011400223</Mmbld>

Creditor		
OrgnlPmtInfAndSts + TxInfAndSts ++ OrgnlTxRef +++ Cdtr	ISO Definition	Party to which an amount of money is due.
	Product Usage:	The party (Receiver) that receives payment from the Debtor / Sender.
	XML Tag	<Cdtr>
	Occurrences	[1..1]

Name		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++Cdtr ++++Nm	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	Product Usage	Creditor Name
	XML Tag	<Nm>
	Occurrences	[1..1]
	Example	<Nm>Creditor Name</Nm>

E. ISO 20022/CAMT.003.001.05 XML Sample

```

<?xml version="1.0" encoding="utf-8"?>
<DataPDU
  xmlns="urn:swift:saa:xsd:saa.2.0">
  <Revision>2.0.5</Revision>
  <Body>
    <AppHdr
      xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>SBL1BDDH</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgId>MSG20201031195844888</BizMsgId>
      <MsgDefId>camt.003.001.05</MsgDefId>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-10-31 19:58:44.888</CreDt>
    </AppHdr>
    <Document
      xmlns="urn:iso:std:iso:20022:tech:xsd:camt.003.001.05"
      xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
      <GetAcct>
        <MsgHdr>
          <MsgId>MSG20201031195844888</MsgId>
          <CreDtTm>2020-10-31 19:58:44.888</CreDtTm>
        </MsgHdr>
        <AcctQryDef>
          <AcctCrit>
            <QryNm>STAT</QryNm>
            <NewCrit>
              <SchCrit>
                <AcctId>
                  <EQ>
                    <Othr>
                      <Id>67512436127556215</Id>
                    </Othr>
                  </EQ>
                </AcctId>
                <AcctOwnr>
                  <Id>
                    <OrgId>
                      <AnyBIC>SBL1BDDH</AnyBIC>
                    </OrgId>
                  </Id>
                </AcctOwnr>
              </SchCrit>
            </NewCrit>
          </AcctCrit>
        </AcctQryDef>
      </GetAcct>
    </Document>
  </Body>
</DataPDU>

```

Participant Quickstart Guide for IDTP Pilot Phase

```
</Document>  
</Body>  
</DataPDU>
```

Detailed Message Description:

App Header		
AppHdr	ISO Definition	Business Application Header
	XML Tag	<AppHdr>
	Occurrences	[1..1]

From		
AppHdr + Fr	ISO Definition	The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message. Note: the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).
	XML Tag	<Fr>
	Occurrences	[1..1]

FIId		
AppHdr + Fr ++ FIId	ISO Definition	Identification of a financial institution.
	XML Tag	<FIId>
	Occurrences	[1..1]

Financial Institution Identification		
AppHdr +Fr ++ FIId +++ FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
AppHdr +Fr ++ FIId +++ FinInstnId ++++ BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

To		
AppHdr + To	ISO Definition	The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message. Note: the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).
	XML Tag	<To>
	Occurrences	[1..1]

FIId		
AppHdr + To ++ FIId	ISO Definition	Identification of a financial institution.
	XML Tag	<FIId>
	Occurrences	[1..1]

Financial Institution Identification		
AppHdr + To	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

++ FIId +++ FinInstnId	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
AppHdr + To ++ FIId +++ FinInstnId ++++ BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Business Message Identifier		
AppHdr + BizMsgIdr	ISO Definition	Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.
	XML Tag	<BizMsgIdr>
	Occurrences	[1..1]

Message Definition Identifier		
AppHdr + MsgDefIdr	ISO Definition	Contains the MessageIdentifier that defines the BusinessMessage. It must contain a MessageIdentifier published on the ISO 20022 website. Example: pacs.008.001.04
	XML Tag	<MsgDefIdr>
	Occurrences	[1..1]

Business Service

AppHdr + BizSvc	ISO Definition	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged. To be used when there is a choice of processing services or processing service levels.
	XML Tag	<BizSvc>
	Occurrences	[1..1]

Creation Date		
AppHdr + CreDt	ISO Definition	Date and time when this Business Message (header) was created. Note: Times must be normalized, using the "Z" annotation.
	XML Tag	<CreDt>
	Occurrences	[1..1]

GetAcct		
GetAcct	ISO Definition	Set of characteristics, such as the identification or the creation date and time, specific to the message.
	XML Tag	<GetAcct>
	Occurrences	[1..1]

Message Header		
GetAcct + MsgHdr	ISO Definition	Common information for the message.
	XML Tag	<MsgHdr>
	Occurrences	[1..1]

Message Identification		
GetAcct + MsgHdr ++ MsgId	ISO Definition	Point to point reference, as assigned by the participant who sends request
	XML Tag	<MsgId>
	Occurrences	[1..1]

Creation Date Time		
GetAcct + MsgHdr ++ CreDtTm	ISO Definition	Date and time at which the message was created.
	XML Tag	<CreDtTm>
	Occurrences	[1..1]

Account Query Definition		
GetAcct + AcctQryDef	ISO Definition	Details of query
	XML Tag	<AcctQryDef>
	Occurrences	[1..1]

Account Criteria		
GetAcct + AcctQryDef ++ AcctCrit	ISO Definition	Defines the account query criteria.
	XML Tag	<AcctCrit>
	Occurrences	[1..1]

Query Name		
GetAcct + AcctQryDef ++ AcctCrit +++ QryNm	ISO Definition	Name of the query defined by the search criteria and return criteria.
	XML Tag	<QryNm>
	Occurrences	[1..1]

New Criteria		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit	ISO Definition	Defines the criteria which are used to search for an account and to report on the account. A name may be given to the new query.
	XML Tag	<NewCrit>
	Occurrences	[1..1]

Search Criteria		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit	ISO Definition	Defines the criteria to be used to extract the account information.
	XML Tag	<SchCrit>
	Occurrences	[1..1]

Account Identification		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctId	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<AcctId>
	Occurrences	[1..1]

Equal		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctId ++++++ EQ	ISO Definition	Specifies the unique identification of an account as assigned by the account servicer.
	XML Tag	<EQ>
	Occurrences	[1..1]

Other		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctId ++++++ EQ +++++++ Other	ISO Definition	Information related to a generic account identification.
	XML Tag	<Other>
	Occurrences	[1..1]

Identification		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctId ++++++ EQ +++++++ Other +++++++ Id	ISO Definition	Code of requested account
	XML Tag	<Id>
	Occurrences	[1..1]

Account Owner		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctOwnr	ISO Definition	Owner of the account which is being queried.
	XML Tag	<AcctOwnr>
	Occurrences	[1..1]

Identification		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctOwnr ++++++ Id	ISO Definition	Unique and unambiguous identification of a party.
	XML Tag	<Id>
	Occurrences	[1..1]

Organization Identification		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctOwnr ++++++ Id +++++++ OrgId	ISO Definition	Unique and unambiguous way to identify an organization
	XML Tag	<OrgId>
	Occurrences	[1..1]

AnyBIC		
GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctOwnr ++++++ Id +++++++ OrgId +++++++ AnyBIC	ISO Definition	BIC of participant who owns requested account
	XML Tag	<AnyBIC>
	Occurrences	[1..1]

F. ISO 20022/CAMT.004.001.05 XML Sample

```

<?xml version="1.0" encoding="utf-8"?>
<DataPDU
  xmlns="urn:swift:saa:xsd:saa.2.0">
  <Revision>2.0.5</Revision>
  <Body>
    <AppHdr
      xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>SBL1BDDH</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgId>MSG20201031195844888</BizMsgId>
      <MsgDefId>camt.004.001.05</MsgDefId>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-12-03 06:38:33.038</CreDt>
    </AppHdr>
    <Document
      xmlns="urn:swift:xsd:camt.004.001.05">
      <RtrAcct>
        <MsgHdr>
          <MsgId>MSG20201031195844888</MsgId>
          <CreDtTm>2020-12-03 06:38:33.038</CreDtTm>
          <OrgnlBizQry>
            <MsgId>MSG20201031195844888</MsgId>
          </OrgnlBizQry>
        </MsgHdr>
        <RptOrErr>
          <AcctRpt>
            <AcctId>
              <Othr>
                <Id>67512436127556215</Id>
              </Othr>
            </AcctId>
            <AcctOrErr>
              <Acct>
                <Tp>
                  <Cd>AA</Cd>
                </Tp>
                <Ccy>BDT</Ccy>
                <CurMulLmt>
                  <Amt>
                    <AmtWthtCcy>18997930.28</AmtWthtCcy>
                  </Amt>
                  <CdtDbtInd>DBIT</CdtDbtInd>
                </CurMulLmt>
                <Ownr>
                  <Id>

```

```

<OrgId>
  <AnyBIC>SBL1BDDH</AnyBIC>
</OrgId>
</Id>
</Ownr>
</Acct>
</AcctOrErr>
</AcctRpt>
</RptOrErr>
</RtrAcct>
</Document>
</Body>
</DataPDU>
```

Detailed Message Description:

App Header		
AppHdr	ISO Definition	Business Application Header
	XML Tag	<AppHdr>
	Occurrences	[1..1]

From		
AppHdr + Fr	ISO Definition	The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message. Note: the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).
	XML Tag	<Fr>
	Occurrences	[1..1]

FIId		
AppHdr + Fr ++ FIId	ISO Definition	Identification of a financial institution.
	XML Tag	<FIId>
	Occurrences	[1..1]

Financial Institution Identification		
AppHdr +Fr	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

++ FIId +++ FinInstnId	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
AppHdr +Fr ++ FIId +++ FinInstnId ++++ BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

To		
AppHdr + To	ISO Definition	The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message. Note: the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).
	XML Tag	<To>
	Occurrences	[1..1]

FIId		
AppHdr + To ++ FIId	ISO Definition	Identification of a financial institution.
	XML Tag	<FIId>
	Occurrences	[1..1]

Financial Institution Identification		
AppHdr + To ++ FIId +++ FinInstnId	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag	<FinInstnId>
	Occurrences	[1..1]

BICFI		
AppHdr + To ++ FIId +++ FinInstnId ++++ BICFI	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<BICFI>
	Occurrences	[1..1]

Business Message Identifier		
AppHdr + BizMsgIdr	ISO Definition	Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.
	XML Tag	<BizMsgIdr>
	Occurrences	[1..1]

Message Definition Identifier		
AppHdr + MsgDefIdr	ISO Definition	Contains the MessageIdentifier that defines the BusinessMessage. It must contain a MessageIdentifier published on the ISO 20022 website. Example: pacs.008.001.04
	XML Tag	<MsgDefIdr>
	Occurrences	[1..1]

Business Service		
AppHdr + BizSvc	ISO Definition	Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged. To be used when there is a choice of processing services or processing service levels.
	XML Tag	<BizSvc>
	Occurrences	[1..1]

Creation Date		
AppHdr + CreDt	ISO Definition	Date and time when this Business Message (header) was created. Note: Times must be normalized, using the "Z" annotation.
	XML Tag	<CreDt>
	Occurrences	[1..1]

Return Account		
RtrAcct	ISO Definition	Scope The ReturnAccount message is sent by the transaction administrator to a member. It is used to provide information on the details of one or more accounts held at the transaction administrator, including information on the balances.
	XML Tag	<RtrAcct>
	Occurrences	[1..1]

Message Header

RtrAcct + MsgHdr	ISO Definition	Common information for the message.
	XML Tag	<MsgHdr>
	Occurrences	[1..1]

Message Identification		
RtrAcct + MsgHdr ++ MsgId	ISO Definition	Point to point reference, as assigned by the participant who sends request
	XML Tag	<MsgId>
	Occurrences	[1..1]

Creation Date Time		
RtrAcct + MsgHdr ++ CrDtTm	ISO Definition	Date and time at which the message was created.
	XML Tag	<CrDtTm>
	Occurrences	[1..1]

Original Business Query		
RtrAcct + MsgHdr ++ OrgnlBizQry	ISO Definition	Unique identification of the original query message.
	XML Tag	<OrgnlBizQry>
	Occurrences	[1..1]

Message Identification		
RtrAcct + MsgHdr ++ OrgnlBizQry +++ MsgId	ISO Definition	Point to point reference, as assigned by the sender, to unambiguously identify the message.
	XML Tag	<MsgId>
	Occurrences	[1..1]

Report or Error		
	ISO Definition	Choice between account details or an operational error when the requested data cannot be retrieved.

RtrAcct + RptOrErr	XML Tag	<RptOrErr>
	Occurrences	[1..1]

Account Report

RtrAcct + RptOrErr ++ AcctRpt	ISO Definition	Reports either on the account information or on a business error.
	XML Tag	<AcctRpt>
	Occurrences	[1..1]

Account Identification

RtrAcct + RptOrErr ++ AcctRpt +++ AcctId	ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
	XML Tag	<AcctId>
	Occurrences	[1..1]

Other

RtrAcct + RptOrErr ++ AcctRpt +++ AcctId ++++ Other	ISO Definition	Information related to a generic account identification.
	XML Tag	<Other>
	Occurrences	[1..1]

Identification

RtrAcct + RptOrErr ++ AcctRpt +++ AcctId ++++ Other +++++ Id	ISO Definition	Code of requested account
	XML Tag	<Id>
	Occurrences	[1..1]

Account or Error		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr	ISO Definition	Requested information on the account or business error when information has not been found.
	XML Tag	<AcctOrErr>
	Occurrences	[1..1]

Account		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct	ISO Definition	Account to or from which a cash entry is made.
	XML Tag	<Acct>
	Occurrences	[1..1]

Type		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Tp	ISO Definition	Specifies the nature, or use, of the cash account.
	XML Tag	<Tp>
	Occurrences	[1..1]

Code		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Tp +++++ Cd	ISO Definition	Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.
	XML Tag	<Cd>
	Occurrences	[1..1]

Currency		
	ISO Definition	Specifies the currency of the cash account.

RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Ccy	XML Tag	<Ccy>
	Occurrences	[1..1]

Current Multilateral Limit

RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ CurMulLmt	ISO Definition	Maximum amount value applied to or by a participant versus a set of counterparts. The multilateral system is taken into account by the transaction administrator to contain the risk in the system. With the help of the multilateral limit, the direct participant restricts the use of liquidity when clearing payments with all other direct participants for whom no bilateral limit was set.
	XML Tag	<CurMulLmt>
	Occurrences	[1..1]

Amount

RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ CurMulLmt +++++ Amt	ISO Definition	Amount of money of the limit, expressed in an eligible currency.
	XML Tag	<Amt>
	Occurrences	[1..1]

Amount without currency

RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ CurMulLmt +++++ Amt +++++ AmtWthtCcy	ISO Definition	Number of monetary units specified in a currency where the unit of currency is implied by the context and compliant with ISO 4217. The decimal separator is a dot. Note: a zero amount is considered a positive amount.
	XML Tag	<AmtWthtCcy>
	Occurrences	[1..1]

Credit Debit Indicator		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ CurMulLmt ++++++ CdtDbtInd	ISO Definition	Specifies if a limit is a debit limit or a credit limit.
	XML Tag	<CdtDbtInd>
	Occurrences	[1..1]

Owner		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Ownr	ISO Definition	Owner of the account which is being queried.
	XML Tag	<CurMulLmt>
	Occurrences	[1..1]

Identification		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Ownr ++++++ Id	ISO Definition	Identification used to indicate the account identification under another specified name.
	XML Tag	<Id>
	Occurrences	[1..1]

Organisation Identification		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Ownr ++++++ Id +++++++ OrgId	ISO Definition	Unique and unambiguous way to identify an organization
	XML Tag	<OrgId>
	Occurrences	[1..1]

Any BIC		
RtrAcct + RptOrErr ++ AcctRpt +++ AcctOrErr ++++ Acct +++++ Ownr ++++++ Id +++++++ OrgId +++++++ AnyBIC	ISO Definition	BIC of participant who owns requested account
	XML Tag	<AnyBIC>
	Occurrences	[1..1]