

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

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Acronyms

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 capabilities and interfaces of the IDTP Client Platform (ICP). ICP facilitates a Participant's (Financial Institutions) integration with the IDTP platform in order to execute interoperable digital transactions.

ICP provides ISO 20022-based message translation and encryption for financial messages. Moreover, ICP offers several management APIs for operational support. All APIs are REST-based, enhancing interoperability and scalability.

In addition to API interfaces, ICP provides a management portal for system Setup and Reports (transactional, reconciliation, settlement).

2. Deployment Topology

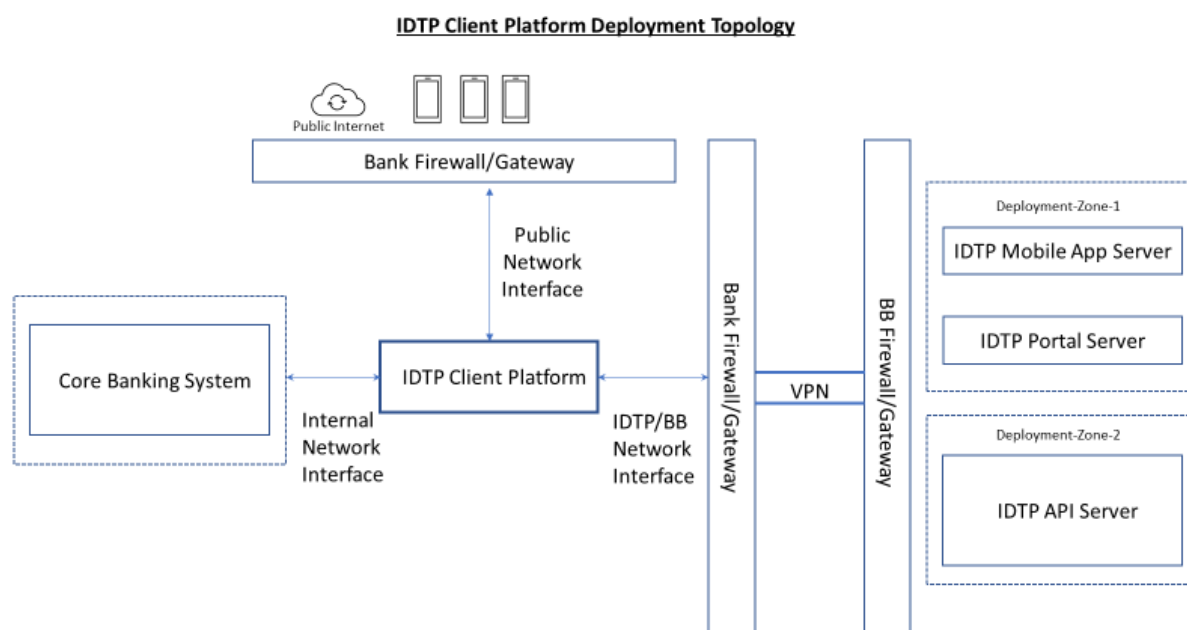


Figure: IDTP Client Platform Deployment Topology

ICP resides within a Participant's network and connects to the following networks:

1. Internal Network Interface – for communicating with Participant's Core Banking System
2. Public Internet Interface – for communicating with White-labeled IDTP Mobile App
3. BB/IDTP Network Interface (via VPN) – for communicating with IDTP Server platform hosted in Bangladesh Bank network

The APIs for each network interface are described in the following sections.

2. Message Flows

Financial Message flows (ISO 20022 based) for various transaction types are depicted below.

2.1 Direct Pay – Request

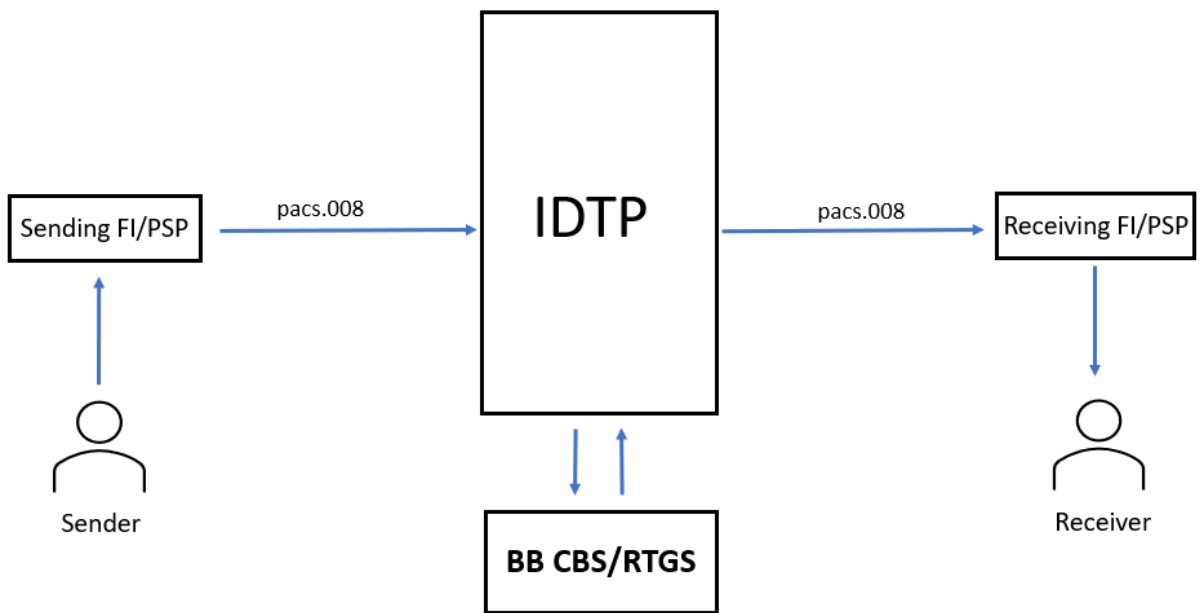


Figure: Direct Pay (Request) Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer	pacs.008

2.2 Direct Pay – Response

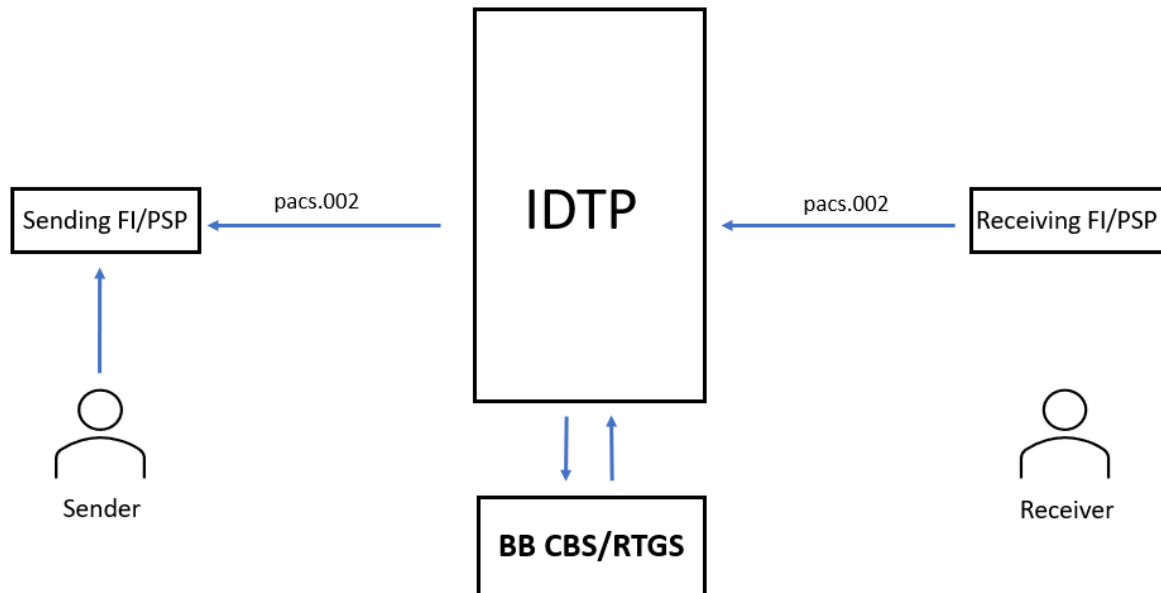


Figure: Direct Pay (Response) Message Flow

Messages

SI No	Message Name	Message Type
1	Payment Status Report	pacs.002

2.3 Request to Pay – Request

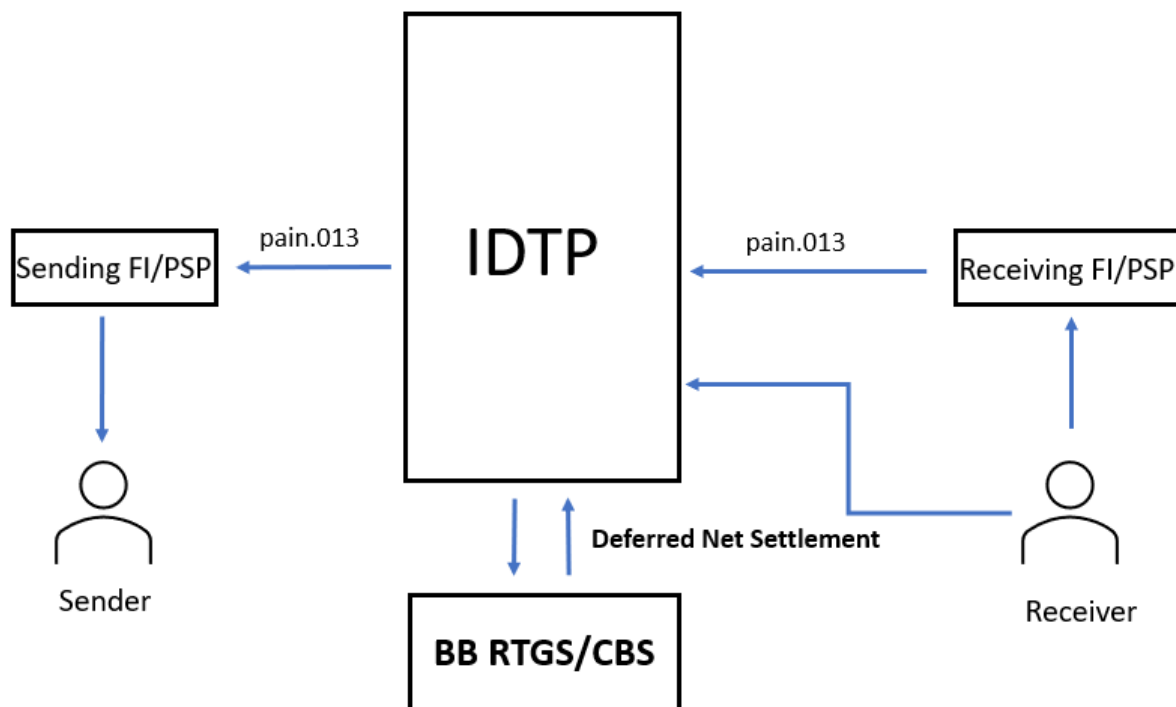


Figure: Request to Pay (Request) Message Flow

Messages

SI No	Message Name	Message Type
1	Request for Payment	pain.013

2.4 Request to Pay – Declined Response

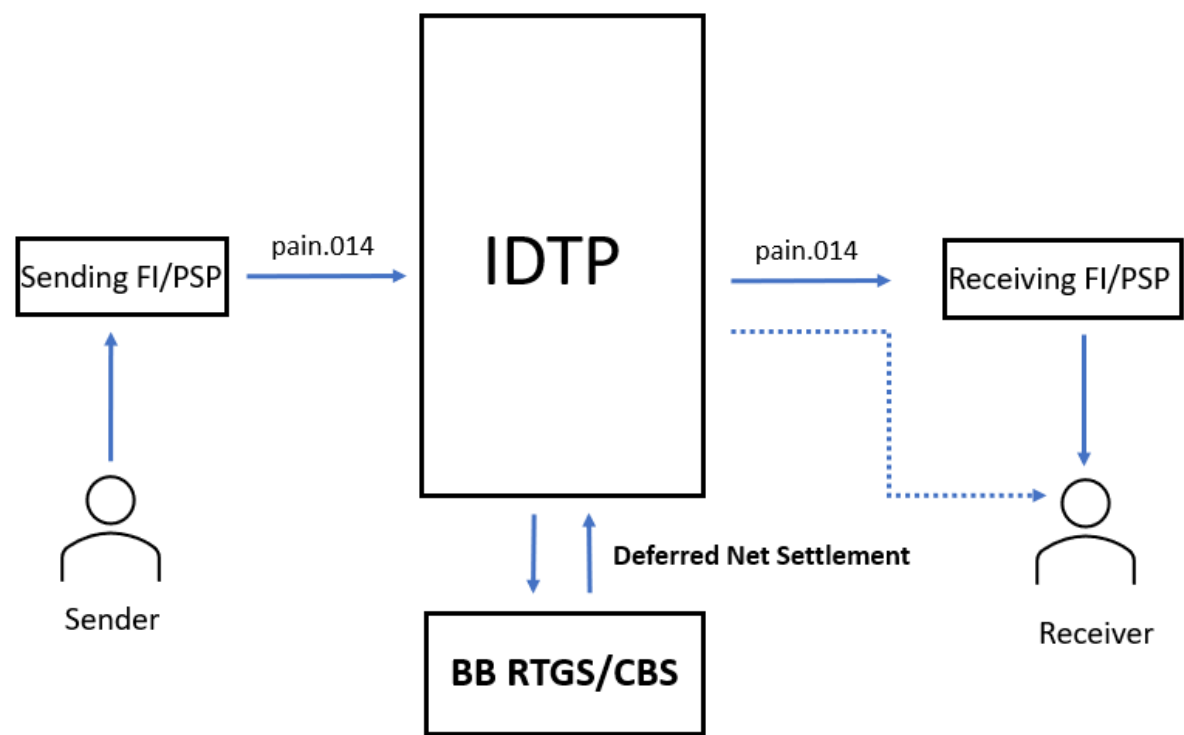


Figure: Request to Pay (Response) Declined Message Flow

Messages		
SI No	Message Name	Message Type
1	Response to RTP (Request to Pay)	pain.014

2.5 Govt Entity Fund Disbursement via IDTP Portal

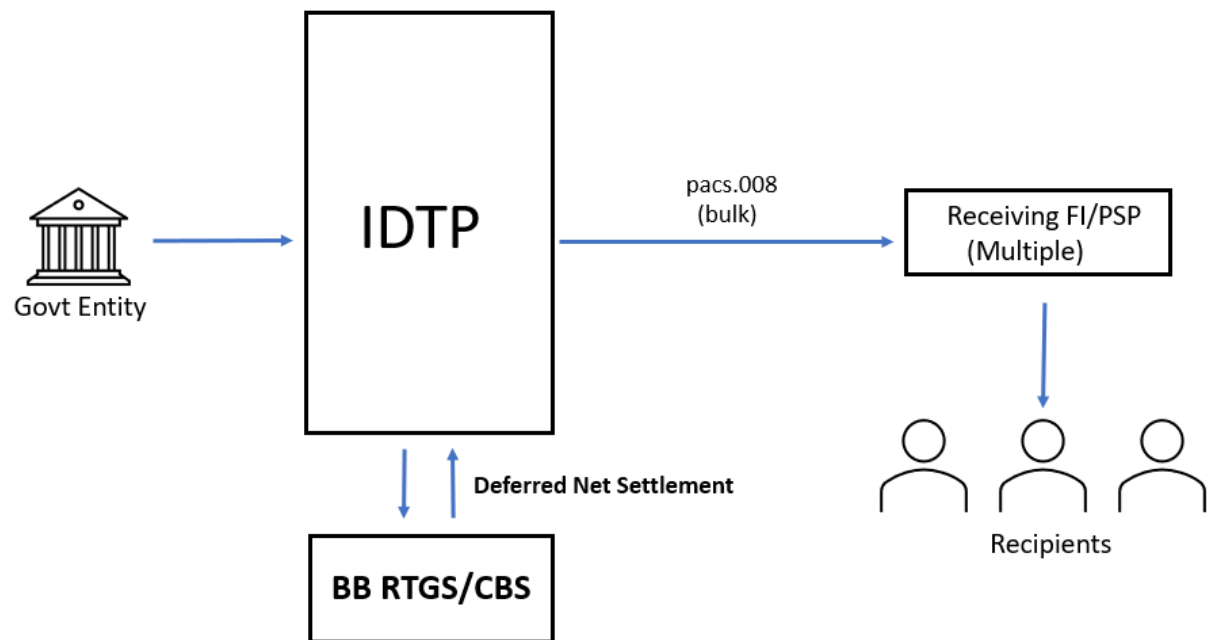


Figure: Govt Entity Fund Disbursement via IDTP Portal Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer	pacs.008

2.6 Govt Entity Salary Payment via IDTP Portal

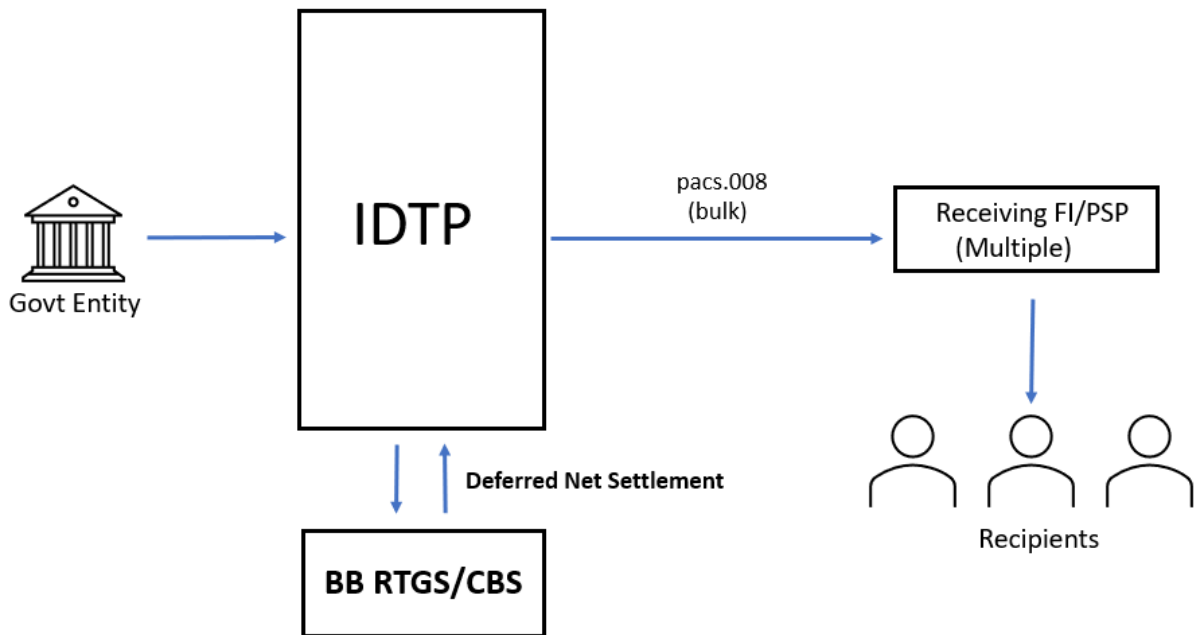


Figure: Govt Entity Salary Payment Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer	pacs.008

2.7 Business Entity Salary Payment via FI

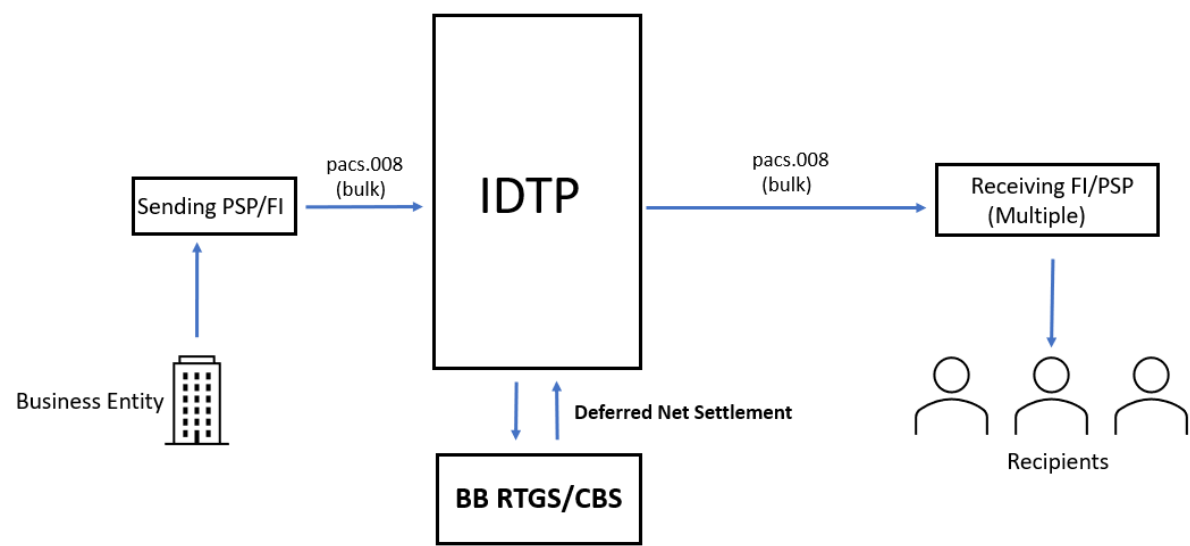


Figure: Business Entity Salary Payment Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer (Bulk)	pacs.008

2.8 Business Entity Salary Payment via IDTP Portal

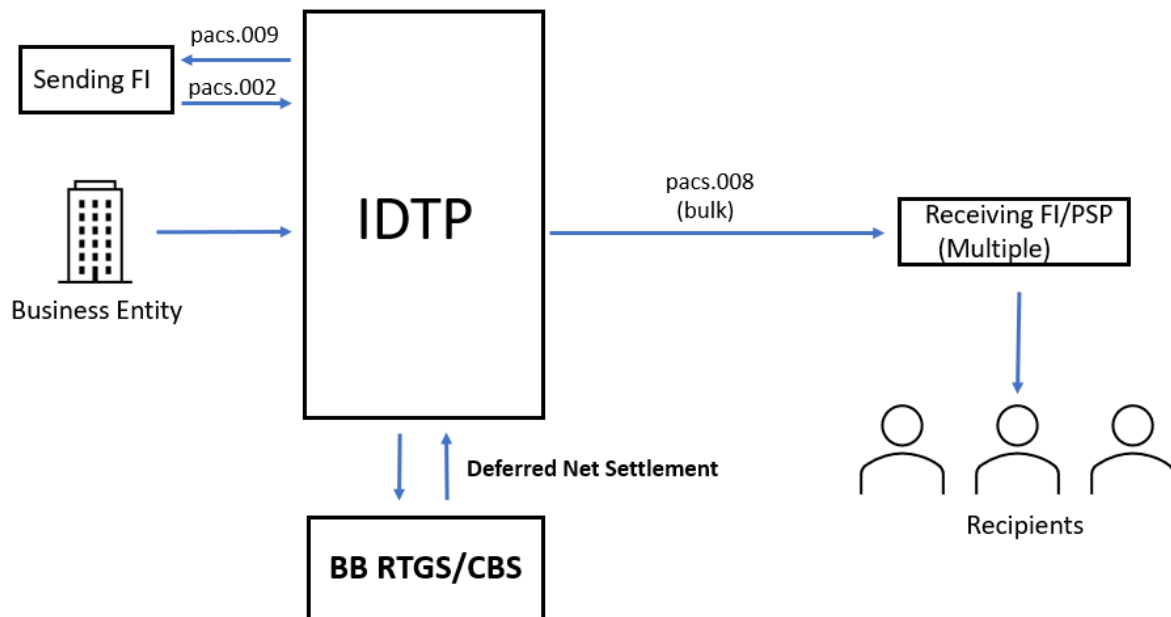


Figure: Business Entity Salary Payment via IDTP Portal Message Flow

Messages

SI No	Message Name	Message Type
1	Financial Institution Credit Transfer	pacs.009
2	Payment Status Report	pacs.002

2.9 eCommerce/mCommerce/fCommerce Payment – Request Payment

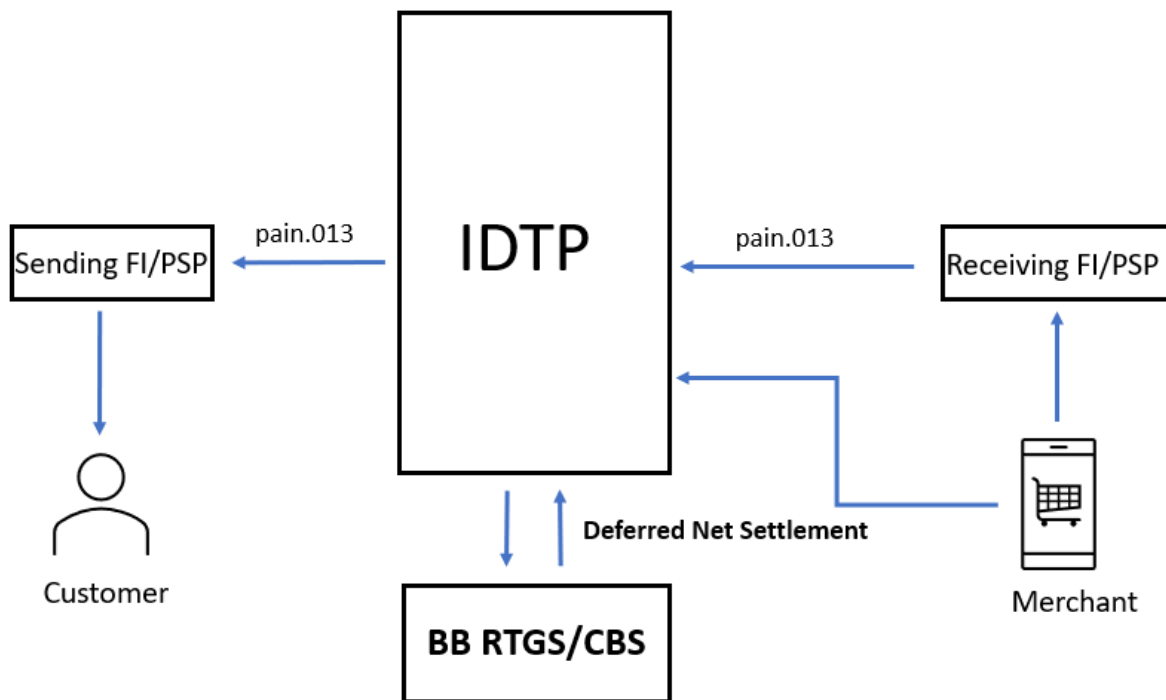


Figure: eCommerce/mCommerce/fCommerce Request Payment Message Flow

Messages

SI No	Message Name	Message Type
1	Request for Payment	pain.013

2.10 eCommerce/mCommerce/fCommerce Payment – Customer Payment

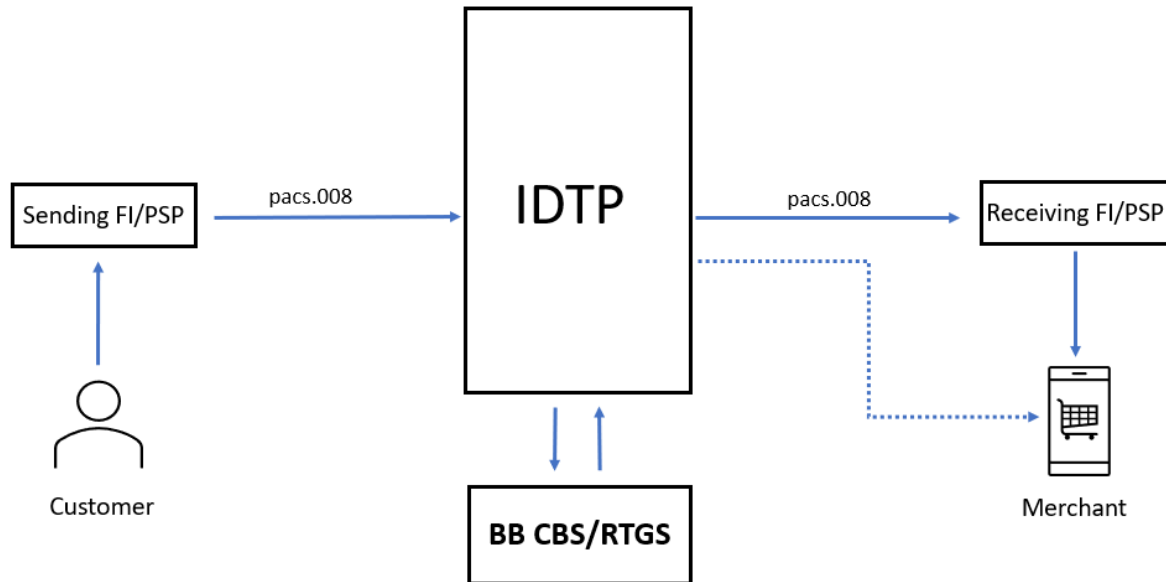


Figure: eCommerce/mCommerce/fCommerce Customer Payment Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer	pacs.008

2.11 Scan and Pay

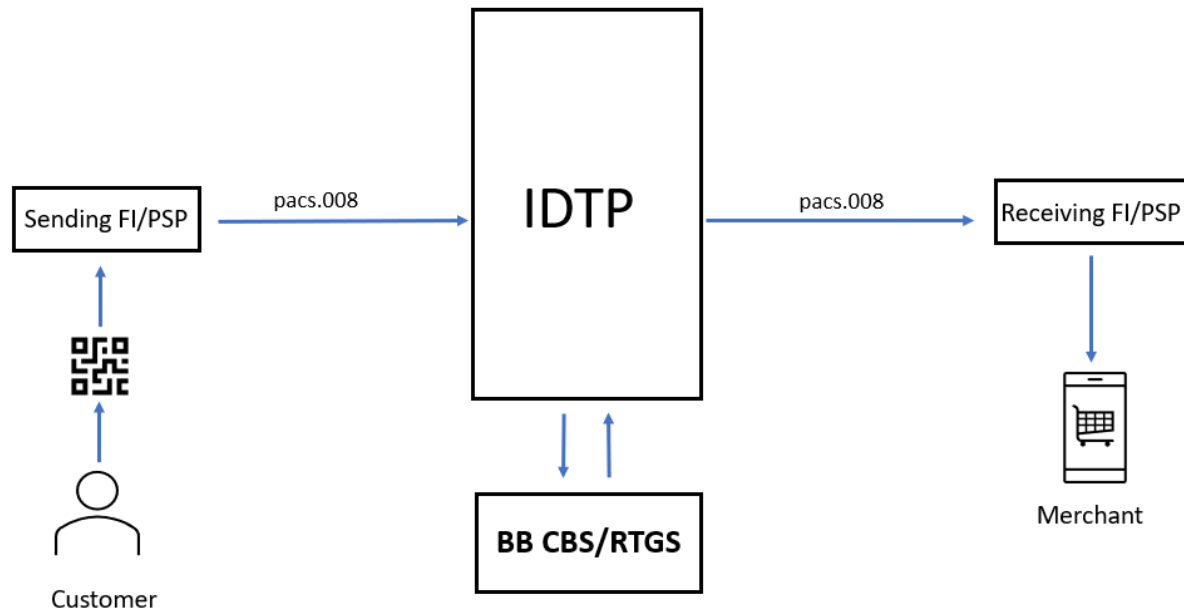


Figure: Scan and Pay Merchant Payment Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer	pacs.008

2.12 Get Account Balance from IDTP Mobile App - Request

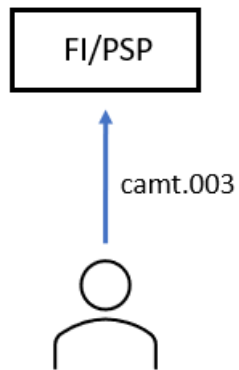


Figure: Get Account Balance from IDTP Mobile App (Request) Message Flow

Messages

SI No	Message Name	Message Type
1	Get Account Information	camt.003

2.13 Get Account Balance from IDTP Mobile App - Response

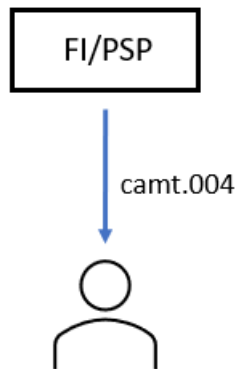


Figure: Get Account Balance from IDTP Mobile App (Response) Message Flow

Messages

SI No	Message Name	Message Type
1	Return Account Information	camt.004

2.14 Payment using IDTP Mobile App

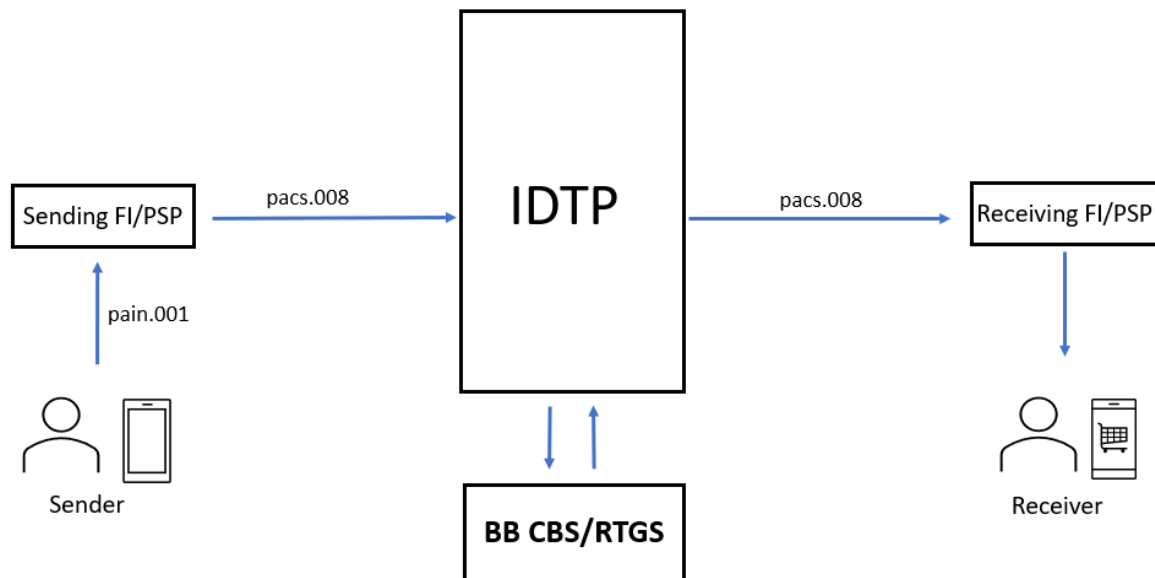


Figure: Scan and Pay Merchant Payment Message Flow

Messages

SI No	Message Name	Message Type
1	Customer Credit Transfer Initiation	pain.001
2	Customer Credit Transfer	pacs.008

3. Internal Network Interface

The Internal Network Interface communicates with a Participant's Core Banking System (CBS) to execute interoperable digital transactions.

The APIs are categorized into two broad types: financial and non-financial APIs.

Financial APIs

i. GetPaymentAuthorization ()

Method Name: GetPaymentAuthorization

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

Method Type: POST

Description: Invoked by Participant Core Banking System to obtain authorization for a transaction.

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

Request Flow:

1. A financial institution core banking system will invoke the *GetPaymentAuthorization* API prior to initiating a digital payment transaction.
2. IDTP will validate the transaction request based on a set of rules.
3. The API will return the result of payment authorization request

API Request:

Input Parameters List:

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
<PaymentAuthorization xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />

  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Payment
  Authorization" ts="2020-05-
  16T14:15:42+05:30"
  type="AuthorizePayment"/>
  <ChannelInfo>
```

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```

    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <AuthInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
      <ReceiverVID value="sampleUser2@user.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
      <ReferenceNo value="ASDF45567"/>
      <TxnAmount value="5000.00"/>
    </TxnInfo>
  <OtherInfo/>
  <Creds>
    <Cred type="IDTP_PIN" subtype="">
      <Data>...</Data>
    </Cred>
  </Creds>
</AuthInfo>
</PaymentAuthorization>

```

API Response:

Type	Success	Failure
Message	<pre> < PaymentAuthorizationResponse> <Code>200</Code> <Refno>REF12345</Refno> </PaymentAuthorizationResponse> </pre>	<pre> <PaymentAuthorizationResponse> <Code>605</Code> <Message> Receiver Account on Hold </Message> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <Code>607</Code> <Message> Receiver is restricted. </Message> <Code>608</Code> <Message> Credit Limit Exceeded. </Message> </PaymentAuthorizationResponse> </pre>

ii. RecordPayment ()

Method Name: RecordPayment

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

Method Type: POST

Description: Invoked by Participant Core Banking System to report completion of a transaction.

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

Request Flow:

1. A financial institution core banking system will invoke the *RecordPayment* API after completing a digital payment transaction.
2. The API will return the result of the record payment request.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
<RecordPayment xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1"/>

  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Record
    Payment" ts="2020-05-16T14:15:42+05:30"
    type="RecordPayment"/>
    <ChannelInfo>
      <ChannelID>Online/Mobile/Other</ChannelID>
    </ChannelInfo>
    <PaymentInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
```


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```
<Mobile_No>8801864578345</Mobile_No>
<Location>23.7805,90.4267</Location>
<IP>10.0.0.1</IP>
</DeviceInfo>
<ReceiverInfo>
  <ReceiverVID value="sampleUser2@user.idtp"/>
</ReceiverInfo>
  <TxnInfo addrType="">
    <ReferenceNo value="ASDF45567"/>
    <TxnAmount value="5000.00"/>
  </TxnInfo>
  <OtherInfo/>
  <Creds>
    <Cred type="IDTP_PIN" subtype="">
      <Data>...</Data>
    </Cred>
  </Creds>
</ PaymentInfo>
</RecordPayment>
```

API Response:

Type	Success	Failed
Message	<pre><RecordPaymentResponse> <Code>200</Code> <Message>Success</Message> <Refno>REF12345</Refno> </RecordPaymentResponse></pre>	<pre><RecordPaymentResponse> <Code>609</status> <Message> Invalid IDTP_PIN </Message> </RecordPaymentResponse></pre>

iii. PayGovtDues()

Method Name: PayGovtDues

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

Method Type: POST

Description: Pay Govt dues such as utility bills, fees, taxes etc.

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

Request Flow:

1. A Payer may initiate a govt payment request (bills/fees/taxes etc) from the Payer's FI core banking system in non-ISO format.

API Request:

Input Parameters List:

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
<PayGovtDues xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Pay Govt Dues"
    ts="2020-05-16T14:15:42+05:30" type="PAYGOVTDUES"/>
  <TransactionInfo addr="" type="">
    <ChannelInfo>
      <ChannelID>Online/Mobile/Other</ChannelID>
    </ChannelInfo>
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
  </TransactionInfo>
</PayGovtDues>
```

```

    <ReceiverInfo>
      <ReceiverVID value="sampleGov@gov.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
      <ReferenceNo value="ASDF45567"/>
      <TxnAmount value="5000.00"/>
    </TxnInfo>
    <OtherInfo>
      <Purpose>Sample Purpose</Purpose>
      <BillNo>241234123</BillNo>
    </OtherInfo>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>...</Data>
      </Cred>
    </Creds>
  </TransactionInfo>
</PayGovtDues>

```

API Response:

Type	Success	Failed
Message	<pre> <TransactionResponse> <Code>200</Code> <Message>Success</Message> <MsgId>TRAN12345</MsgId> <OrgnlTxId>SBL12345 </OrgnlTxId> <OrgnlEndToEndId>SBL12345</ OrgnlEndToEndId> </TransactionResponse> </pre>	<pre> <TransactionResponse> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <MsgId></MsgId> <OrgnlTxId></OrgnlTxId> <OrgnlEndToEndId ></OrgnlEndToEndId> </TransactionResponse> </pre>

iv. PayGovtDuesISO()

Method Name: PayGovtDuesISO

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

Method Type: POST

Description: Pay Govt dues such as utility bills, fees, taxes etc using 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:

2. A Payer may initiate a govt payment request (bills/fees/taxes etc) from the Payer's FI core banking system.

API Request:

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

API Response:

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

v. TransferFunds()

Method Name: TransferFunds

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

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

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="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Transfer
    Funds" ts="2020-05-16T14:15:42+05:30" type="TRANSFERFUNDS"/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <TransactionInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
    </DeviceInfo>
  </TransactionInfo>
</TransferFunds>
```

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```

        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
        <ReceiverVID value="sampleUser2@user.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
        <ReferenceNo value="ASDF45567"/>
        <TxnAmount value="5000.00"/>
    </TxnInfo>
    <OtherInfo>
        <Purpose>Sample Purpose</Purpose>
        <BillNo></BillNo>
    </OtherInfo>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
</TransactionInfo>
</TransferFunds>

```

API Response:

Type	Success	Failed
Message	<pre> <TransactionResponse> <Code>200</Code> <Message>Success</Message> <MsgId>TRAN12345</MsgId> <OrgnlTxId>SBL12345 </OrgnlTxId> <OrgnlEndToEndId>SBL12345</ OrgnlEndToEndId> </TransactionResponse> </pre>	<pre> <TransactionResponse> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <MsgId></MsgId> <OrgnlTxId></OrgnlTxId> <OrgnlEndToEndId ></OrgnlEndToEndId> </TransactionResponse> </pre>

vi. 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:

2. 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.

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.

vii. CreateRTP()

Method Name: CreateRTP

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

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

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="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Request To
    Pay" ts="2020-05-16T14:15:42+05:30" type="REQUESTTOPAY"/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <RequestInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
  </RequestInfo>
</CreateRTP>
```



```

        </DeviceInfo>
        <ReceiverInfo>
            <ReceiverVID value="sampleUser2@user.idtp"/>
        </ReceiverInfo>
        <ReqInfo addrType="">
            <ReferenceNo value="ASDF45567"/>
            <ReqAmount value="5000.00"/>
        </ReqInfo>
        <OtherInfo>
            <Purpose>Sample Purpose</Purpose>
        </OtherInfo>
        <Creds>
            <Cred type="IDTP_PIN" subtype="">
                <Data>123456</Data>
            </Cred>
        </Creds>
    </RequestInfo>
</ CreateRTP >

```

API Response:

Type	Success	Failed
Message	<pre> <CreateRTPResponse> <Code>200</Code> <ReqId>REF12345</ReqId> </ CreateRTPResponse > </pre>	<pre> < CreateRTPResponse > <Code>606</Code> <Message> Debit Limit Exceeded. </Message> </CreateRTPResponse > </pre>

viii. CreateRTPISO()

Method Name: CreateRTPISO

Uri: [https://\\$root/financial/CreateRTPISO](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:

2. 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.

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.

ix. SendRTPDeclinedResponse()

Method Name: SendRTPDeclinedResponse

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

Method Type: POST

Description: Invoked by Payer in response to the RTP request received from Payee.

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

Request Flow:

The send Request To Pay Response process will be as follows:

1. Once a Request to Pay request is received, the Payer will be required to provide a response
2. If the Payer declines the payment, the Payer's financial institution will invoke the *SendRTPDeclinedResponseISO* API; IDTP will forward the response to the Payee's financial institution.
3. If the Payer accepts the payment, the Payer's financial institution will initiate a Direct Pay request by calling the *TransferFunds* API.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
< SendRTPDeclinedResponse xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="RTP Declined
Response" ts="2020-05-16T14:15:42+05:30" type="
SEND RTPDECLINEDRESPONSE" />
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
```

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```
<RequestInfo addr="" type="">
  <SenderInfo>
    <SenderVID value="sampleUser@user.idtp"/>
  </SenderInfo>
  <DeviceInfo>
    <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
    <Mobile_No>8801864578345</Mobile_No>
    <Location>23.7805,90.4267</Location>
    <IP>10.0.0.1</IP>
  </DeviceInfo>
  <ReceiverInfo>
    <ReceiverVID value="sampleUser2@user.idtp"/>
  </ReceiverInfo>
  <ReqInfo addrType="">
    <RTPId value="RTP1431243123"/>
    <ReqAmount value="5000.00"/>
  </ReqInfo>
  <OtherInfo/>
</RequestInfo>
</ SendRTPDeclinedResponse >
```

API Response:

Type	Success	Failed
Message	<pre><RTPDeclinedResponse> <Code>200</Code> <Message>Sender Rejection Success</Message> </RTPDeclinedResponse></pre>	<pre><RTPDeclinedResponse> <Code>601</Code> <Message> Sender Rejection Failed </Message> </RTPDeclinedResponse></pre>

x. SendRTPDeclinedResponseISO()

Method Name: SendRTPDeclinedResponseISO

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

Method Type: POST

Description: Invoked by Payer in response to the RTP request received from Payee.

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 send Request To Pay Response process will be as follows:

4. Once a Request to Pay request is received, the Payer will be required to provide a response
5. If the Payer declines the payment, the Payer's financial institution will invoke the *SendRTPDeclinedResponseISO* API; IDTP will forward the response to the Payee's financial institution.
6. If the Payer accepts the payment, the Payer's financial institution will initiate a Direct Pay request by calling the *TransferFunds* API.

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 is ISO 20022/ PAIN.014.001.06, A sample response is provided in APPENDIX – D of this document.

xi. DisburseGovtFunds()

Method Name: DisburseGovtFunds

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

Method Type: POST

Description: Invoked by a FI to distribute Govt funds to specified recipients.

Parameters: The request body element will be as the sample XML is provided below for DisburseGovtFunds request and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. If the request is initiated by FI core banking system, it will invoke the *DisburseGovtFunds* API.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualIDs (multiple)
3	Amounts (multiple)
4	Channel Info
6	Other Info

Sample API Request :

```
<DisburseGovtFunds xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30" orgId="sample1"
    msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Disburse
    Government Funds" ts="2020-05-16T14:15:42+05:30"
    type="DISBURSEGOVTFUNDS"/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <DisbursementInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleGovt@gov.idtp"/>
    </SenderInfo>
    <ReceiverInfo>
      <ReceiverVIDs value="Bulk1">
        <ReceiverVID value="sampleUser2@user.idtp" amount="yyy"/>
        <ReceiverVID value="sampleUser3@user.idtp" amount="yyy"/>
        <ReceiverVID value="sampleUser4@user.idtp" amount="yyy"/>
        <ReceiverVID value="sampleUser5@user.idtp" amount="yyy"/>
        ...
      </ReceiverVIDs>
    </ReceiverInfo>
  </DisbursementInfo>
</DisburseGovtFunds>
```

```

        </ReceiverVIDs>
    </ReceiverInfo>
    <TxnInfo addrType="">
        <ReferenceNo value="ASDF45567"/>
    </TxnInfo>
    <OtherInfo>
        <Purpose>Sample Purpose</Purpose>
    </OtherInfo>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
    </DisbursementInfo>
</DisburseGovtFunds>

```

API Response:

Type	Success	Failed
Message	<pre> < DisburseGovtFundsResponse > <Code>200</Code> <Message> Success </Message> <Refno>REF12345</Refno> </ DisburseGovtFundsResponse > </pre>	<pre> <DisburseGovtFundsResponse > <Code>610</status> <Message> Invalid Sender VirtualID </Message> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <Code>608</Code> <Message> Credit Limit Exceeded. </Message> <Code>611</Code> <Message> File Format is wrong </Message> </DisburseGovtFundsResponse > </pre>

xii. DisburseSalary()

Method Name: DisburseSalary

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

Method Type: POST

Description: Invoked by a FI to distribute salary payment to specified recipients.

Parameters: The request body element will be as the sample XML is provided below for DisburseSalary request and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. If the request is initiated by FI core banking system, it will invoke the *DisburseGovtFunds* API.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualIDs (multiple)
3	Amounts (multiple)
4	Channel Info
6	Other Info

Sample API Request :

```
<DisburseSalary xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30" orgId="sample1"
    msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Disburse
    Salary" ts="2020-05-16T14:15:42+05:30"
    type="DISBURSESALARY"/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <DisbursementInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleGovt@gov.idtp"/>
    </SenderInfo>
    <ReceiverInfo>
      <ReceiverVIDs value="Bulk1">
        <ReceiverVID value="sampleUser2@user.idtp" amount="yyy"/>
        <ReceiverVID value="sampleUser3@user.idtp" amount="yyy"/>
        <ReceiverVID value="sampleUser4@user.idtp" amount="yyy"/>
        <ReceiverVID value="sampleUser5@user.idtp" amount="yyy"/>
        ...
      </ReceiverVIDs>
    </ReceiverInfo>
  </DisbursementInfo>
</DisburseSalary>
```



```

    </ReceiverInfo>
    <TxnInfo addrType="">
      <ReferenceNo value="ASDF45567"/>
    </TxnInfo>
    <OtherInfo>
      <Purpose>Sample Purpose</Purpose>
    </OtherInfo>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>...</Data>
      </Cred>
    </Creds>
  </DisbursementInfo>
</ DisburseSalary >

```

API Response:

Type	Success	Failed
Message	<pre> < DisburseSalaryResponse > <Code>200</Code> <Message>Success </Message> <Refno>REF12345</Refno> </ DisburseSalaryResponse > </pre>	<pre> < DisburseSalaryResponse > <Code>610</status> <Message> Invalid Sender VirtualID </Message> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <Code>608</Code> <Message> Credit Limit Exceeded. </Message> <Code>611</Code> <Message> File Format is wrong </Message> </DisburseSalaryResponse > </pre>

Non-Financial APIs

i. RegisterIDTPUser()

Method Name: RegisterIDTPUser

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

Serial	Parameter Name
1	Name
2	Type of User
3	Address
4	District
5	Postal Code
6	Mobile Number
7	Email
8	NID
9	TIN
10	BIN
11	Type of Ownership
12	Type of Business
13	Name of Ministry
14	Name of Division

15	Type of Financial Institution
16	BIC/Swift Code
17	CB Account Number
18	Requested VirtualId
19	Password
20	Financial Institution
21	Branch Name
22	Routing Number
23	Account Number
24	Contact Person Name
25	Designation
26	Contact Number
27	Email

Sample API Request - Individual:

```
<RegisterUser xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="SampleFI1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Register User"
    ts="2020-05-16T14:15:42+05:30" type="RegisterUser" />
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <Entity seqNum="1">
    <Info>
      <EntityType>Individual</EntityType>
      <Name> IndividualUser </Name>
      <AddressLine1> Dhaka </AddressLine1>
      <AddressLine2> Bangladesh </AddressLine2>
      <District> Dhaka </District>
      <PostalCode> 1200 </PostalCode>
      <MobileNumber> 017112345678 </MobileNumber>
      <Email> user@abc.com </Email>
      <TypeOfOwnership></TypeOfOwnership>
      <TypeOfBusiness></TypeOfBusiness>
      <NameOfMinistry></NameOfMinistry>
      <NameOfDivision></NameOfDivision>
      <TypeOfFinancialInstitution></TypeOfFinancialInstitution>
      <SwiftCode></SwiftCode>
      <CBAccountNumber></CBAccountNumber>
      <NID>41231231412421</NID>
      <TIN>532153131</TIN>
      <BIN></BIN>
      <Password>123456</Password>
    </Info>
    <FinancialInstitutionInfo>
      <FinancialInstitution> Sample Bank 1 </FinancialInstitution>
      <BranchName> Central </BranchName>
    </FinancialInstitutionInfo>
  </Entity>
</RegisterUser>
```

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```

    <RoutingNumber> 090212478 </RoutingNumber>
    <AccountNumber> 1125469870466 </AccountNumber>
</FinancialInstitutionInfo>

<ContactReference>
    <ContactPersonName></ContactPersonName>
    <Designation></Designation>
    <ContactNumber></ContactNumber>
    <Email></Email>
</ContactReference>

<Creds>
    <Cred type="IDTP_PIN" subtype="">
        <Data>...</Data>
    </Cred>
</Creds>
<RequestedVirtualID value="sampleUser@user.idtp" />
<OtherInfo/>
</Entity>
</RegisterUser>

```

API Response:

Type	Success	Failure
Message	<pre> <RegisterUserResponse> <Code>200</Code> <Message>Success</Message> <VirtualID>sample@user.idtp </VirtualID> </RegisterUserResponse> </pre>	<pre> <RegisterUserResponse> <Code>601</Code> <Message> Invalid NID </Message> <Code>602</Code> <Message> Invalid TIN </Message> <Code>603</Code> <Message> Invalid BIN </Message> <Code>604</Code> <Message> Invalid Account Number </Message> </RegisterUserResponse> </pre>

ii. ValidateIDTPUser()

Method Name: ValidateIDTPUser

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

Method Type: POST

Description: Invoked by core banking system to validate a user from IDTP.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for Validating IDTP 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 ValidateIDTPUser API when it needs to validate any IDTP user existence.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Channel Info
3	Other Information

Sample API Request

```
<ValidateIDTPUser xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
  note="Validate IDTP User" ts="2020-05-16T14:15:42+05:30"
  type="VALIDATEIDTPUSER"/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <IDTPUserInfo>
    </DeviceInfo>
    <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
    <Mobile_No>8801864578345</Mobile_No>
    <Location></Location>
    <IP></IP>
  </DeviceInfo>
  <UserInfo>
    <UserID value="sampleUser@user.idtp"/>
  </UserInfo>
  <OtherInfo/>
</Creds>
  <Cred type="IDTP_PIN" subtype="">
    <Data>...</Data>
  </Cred>
</Creds>
```

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```
</IDTPUserInfo>  
</ValidateIDTPUser>
```

API Response:

Type	Success	Failed
Message	<pre><ValidateIDTPUserResponse> <Code>200</Code> <Message>Success </Message> <VID> sampleBiz@biz.idtp </VID> </ ValidateIDTPUserResponse ></pre>	<pre>< ValidateIDTPUserResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <VID></VID> </ ValidateIDTPUserResponse ></pre>

iii. 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:

Serial	Parameter Name
1	Request Details

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="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  Daily FI Transactions" ts="2020-05-16T14:15:42+05:30"
  type=" GETDAILYTRANSACTIONS "/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  <ReqInfo>
    <OtherInfo/>
  </ ReqInfo >
</ GetDailyTransactions >
```

API Response:

Type	Success	Failed
Message	<pre> < GetDailyTransactionsResponse> <Code>200</Code> <Message>Success </Message> <Transaction seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <SenderVID> sampleUser@user.idtp </SenderVID> <SenderFI>Sample FI</SenderFI> <SenderAcc>XXXXXXXXX123</ SenderAcc> <ReceiverVID>sampleUser2 @user.idtp</ReceiverVID> <ReceiverFI>Sample FI 2</ReceiverFI> <ReceiverAcc>XXXXXXXXX134 </ReceiverAcc> <TxnID>TRAN123456</TxnID > <Amount>100.00</Amount> <TxnType>Direct Pay</TxnType> <Purpose>XXX</Purpose> </Transaction> </ GetDailyTransactionsResponse > </pre>	<pre> < GetDailyTransactionsResponse > <Code>2012</status> <Message> No Transaction Found </Message> <Transaction></Transaction> </ GetDailyTransactionsResponse > </pre>

iv. GetUserTransactionHistory()

Method Name: GetTransactionHistory

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

Method Type: POST

Description: Invoked by FI Core Banking System to get the transaction history for a particular user.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting transaction history 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 GetTranHistory API when it needs to retrieve the transaction history of a user from IDTP.

API Request:

Input Parameters List:

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
<GetUserTransactionHistory xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  User Transaction History" ts="2020-05-16T14:15:42+05:30"
  type="GETUSERTRANSACTIONHISTORY"/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <UserInfo>
      <UserVID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>...</Data>
      </Cred>
    </Creds>
  </ IDTPUserInfo >
</ GetUserTransactionHistory >
```

API Response:

Type	Success	Failed
Message	<pre> < GetUserTransactionHistoryResponse> <Code>200</Code> <Message>Success </Message> <Transaction seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <ReceiverVID>sampleUser@ user.idtp</ReceiverVID> <TxnID>TRAN123456</TxnID> <Amount>100.00</Amount> <TxnType>Direct Pay</TxnType> </Transaction> </ GetUserTransactionHistoryResponse> </pre>	<pre> < GetUserTransactionHistoryResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <Transaction></Transaction> </ GetUserTransactionHistoryResponse > </pre>

v. GetRTPListSent()

Method Name: GetRTPListSent

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

Serial	Parameter Name
1	VirtualID
2	Other Information

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="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  User RTP Sent List" ts="2020-05-16T14:15:42+05:30"
  type=" GETRTPLISTSENT "/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <UserInfo>
      <UserID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>...</Data>
      </Cred>
    </Creds>
  </ IDTPUserInfo >
</ GetRTPListSent >
```

API Response:

Type	Success	Failed
Message	<pre> < GetRTPListSentResponse> <Code>200</Code> <Message>Success </Message> <RTP seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <ReceiverName>Sample User </SenderName> <ReceiverVID>sampleUser@ user.idtp</SenderVID> <ReqID>REQ123456</ReqID> <Amount>100.00</Amount> <Reference>Reference Sample</Reference> <Status>Pending</Status> </RTP> </ GetRTPListSentResponse> </pre>	<pre> < GetRTPListSentResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <RTP></RTP> </ GetRTPListSentResponse > </pre>

vi. GetRTPListReceived()

Method Name: GetRTPListReceived

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

Method Type: POST

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

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting RTP received 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 GetRTPListReceived API when it needs to retrieve the RTP received list of a user from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< GetRTPListReceived xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
User RTP Received List" ts="2020-05-16T14:15:42+05:30"
type=" GETRTPLISTRECEIVED "/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <UserInfo>
      <UserVID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  <Creds>
    <Cred type="IDTP_PIN" subtype="">
      <Data>...</Data>
    </Cred>
  </Creds>
</ IDTPUserInfo >
</ GetRTPListReceived >
```

API Response:

Type	Success	Failed
Message	<pre> < GetRTPListReceivedResponse> <Code>200</Code> <Message>Success </Message> <RTP seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <SenderName>Sample User </SenderName> <SenderVID>sampleUser@us er.idtp</SenderVID> <ReqID>REQ123456</ReqID> <Amount>100.00</Amount> <Reference>Reference Sample</Reference> <Status>Pending</Status> </RTP> </ GetRTPListReceivedRespon se > </pre>	<pre> < GetRTPListReceivedResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <RTP></RTP> </ GetRTPListReceivedResponse > </pre>

vii. GetRegisteredGovtEntityList()

Method Name: GetRegisteredGovtEntityList

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

Method Type: POST

Description: Invoked by FI to get the Registered Govt Entity list that are registered in IDTP.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting Registered Govt Entity list in IDTP and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Participant will call this GetRegisteredGovtEntityList API when it needs to retrieve the registered Govt Entity list from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Request Details

Sample API Request

```
< GetRegisteredGovtEntityList
xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  Govt Entity List" ts="2020-05-16T14:15:42+05:30" type="
  GETREGISTEREDGOVTENTITYLIST "/>
  <ChannelInfo>
    <ChannelID>Online/Mobile/Other</ChannelID>
  </ChannelInfo>
  < ReqUserInfo >
    <OtherInfo/>
  </ ReqUserInfo >
</ GetRegisteredGovtEntityList >
```

API Response:

Type	Success	Failed
Message	<pre> < GetRegisteredGovtEntityListResponse> <Code>200</Code> <Message>Success </Message> <GovtEntity seqNum = "1"> <Name>Sample Govt Entity</Name> <VirtualID>samplegovt@gov.idtp</VirtualID> <EntityType>Bill/Dues</EntityType> </ GovtEntity > </ GetRegisteredGovtEntityListResponse > </pre>	<pre> < GetRegisteredGovtEntityListResponse > <Code>2012</status> <Message> Invalid Request </Message> < GovtEntity></GovtEntity > </ GetRegisteredGovtEntityListResponse > </pre>

viii. GetRegisteredFList()

Method Name: GetRegisteredFList

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

Method Type: POST

Description: Invoked by FI to get the Registered Financial Institution list that are registered in IDTP.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting Registered Financial Institution list in IDTP and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Participant will call this GetRegisteredFList API when it needs to retrieve the registered FI list from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Request Details

Sample API Request

```
< GetRegisteredFList xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  Financial Institution List" ts="2020-05-
  16T14:15:42+05:30" type=" GETREGISTEREDFList "/>
    <ChannelInfo>
      <ChannelID>Online/Mobile/Other</ChannelID>
    </ChannelInfo>
    < ReqUserInfo >
      <OtherInfo/>
    </ ReqUserInfo >
  </ GetRegisteredFList >
```

API Response:

Type	Success	Failed
Message	<pre> < GetRegisteredFListResponse> <Code>200</Code> <Message>Success </Message> <FI seqNum = "1"> <Name>Sample FI</Name> <VirtualID>samplefin@fin .idtp</VirtualID> <FIType>Direct/Indirect< /FIType> </ FI > </ GetRegisteredFListRespo nse > </pre>	<pre> < GetRegisteredFListResponse > <Code>2012</status> <Message> Invalid Request </Message> < FI></FI > </ GetRegisteredFListResponse > </pre>

ix. GenerateQRCode()

Method Name: GenerateQRCode

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

Method Type: POST

Description: Invoked by a Payee to generate a QR-code based on Payee's Virtual ID and payment amount.

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

Request Flow:

The generate QR Code process will be as follows:

1. A Payee will invoke this API to obtain a static or dynamic QR-Code
2. The generated QR-Code may be used to receive payments from Payees

API Request:

Input Parameters List:

Serial	Parameter Name
1	Payee VirtualID
2	Amount
3	Channel Info
4	Other Info

Sample API Request

```
<GenerateQRCode xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
    note="Generate QR Code" ts="2020-05-16T14:15:42+05:30"
    type="GENERATEQRCODE"/>
    <QRInfo
      addr="" type="">
    <ChannelInfo>
      <ChannelID>Online/Mobile/Other</ChannelID>
    </ChannelInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
```

```

        </DeviceInfo>
        <ReceiverInfo>
            <ReceiverVID value="sampleBiz@biz.idtp"/>
        </ReceiverInfo>
        <TxnInfo addrType="">
            <TxnAmount value="5000.00"/>
        </TxnInfo>
        <OtherInfo/>
        <Creds>
            <Cred type="IDTP_PIN" subtype="">
                <Data>...</Data>
            </Cred>
        </Creds>
    </QRInfo>
</GenerateQRCode>

```

API Response:

Type	Success	Failed
Message	<pre> <GenerateQRCodeResponse> <Code>200</Code> <Message>Success </Message> <QRCode>QRCode</QRCode> </GenerateQRCodeResponse> </pre>	<pre> <GenerateQRCodeResponse> <Code>2012</status> <Message> Invalid Receiver VirtualId </Message> <Code>609</status> <Message> Invalid IDTP_PIN </Message> </GenerateQRCodeResponse> </pre>

4. Public Network Interface

The Public Network Interface communicates with the white-labeled IDTP Mobile App to execute interoperable digital transactions.

The APIs are categorized into two broad types: financial and non-financial APIs.

Financial APIs

i. GetPaymentAuthorization ()

Method Name: GetPaymentAuthorization

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

Method Type: POST

Description: Invoked by Participant FI App to obtain authorization for a transaction.

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

Request Flow:

4. A financial institution app will invoke the *GetPaymentAuthorization* API prior to initiating a digital payment transaction.
5. IDTP will validate the transaction request based on a set of rules.
6. The API will return the result of payment authorization request

API Request:

Input Parameters List:

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
<PaymentAuthorization xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Payment
    Authorization" ts="2020-05-
    16T14:15:42+05:30"
    type="AuthorizePayment"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <AuthInfo addr="" type="">
    <SenderInfo>
```

```

        <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
        <ReceiverVID value="sampleUser2@user.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
        <ReferenceNo value="ASDF45567"/>
        <TxnAmount value="5000.00"/>
    </TxnInfo>
    <OtherInfo/>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
</AuthInfo>
</PaymentAuthorization>

```

API Response:

Type	Success	Failure
Message	<pre> < PaymentAuthorizationResponse> <Code>200</Code> <Refno>REF12345</Refno> </PaymentAuthorizationResponse> </pre>	<pre> <PaymentAuthorizationResponse> <Code>605</Code> <Message> Receiver Account on Hold </Message> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <Code>607</Code> <Message> Receiver is restricted. </Message> <Code>608</Code> <Message> Credit Limit Exceeded. </Message> </PaymentAuthorizationResponse> </pre>

ii. RecordPayment ()

Method Name: RecordPayment

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

Method Type: POST

Description: Invoked by Participant FI app to report completion of a transaction.

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

Request Flow:

3. A financial institution app will invoke the *RecordPayment* API after completing a digital payment transaction.
4. The API will return the result of the record payment request.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
<RecordPayment xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />

  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Record
    Payment" ts="2020-05-16T14:15:42+05:30"
    type="RecordPayment"/>
    <ChannelInfo>
      <ChannelID>Mobile</ChannelID>
    </ChannelInfo>
    <PaymentInfo addr="" type="">
      <SenderInfo>
        <SenderVID value="sampleUser@user.idtp"/>
      </SenderInfo>
      <DeviceInfo>
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
```

```

        <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
        <ReceiverVID value="sampleUser2@user.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
        <ReferenceNo value="ASDF45567"/>
        <TxnAmount value="5000.00"/>
    </TxnInfo>
    <OtherInfo/>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
</ PaymentInfo>
</RecordPayment>

```

API Response:

Type	Success	Failed
Message	<pre> <RecordPaymentResponse> <Code>200</Code> <Message>Success</Message> <Refno>REF12345</Refno> </RecordPaymentResponse> </pre>	<pre> <RecordPaymentResponse> <Code>609</status> <Message> Invalid IDTP_PIN </Message> </RecordPaymentResponse> </pre>

iii. PayGovtDues()

Method Name: PayGovtDues

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

Method Type: POST

Description: Pay Govt dues such as utility bills, fees, taxes etc.

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

Request Flow:

3. A Payer may initiate a govt payment request (bills/fees/taxes etc) from the Payer's FI app in non-ISO format.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
<PayGovtDues xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Pay Govt Dues"
    ts="2020-05-16T14:15:42+05:30" type="PAYGOVTDUES"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <TransactionInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
  </TransactionInfo>
</PayGovtDues>
```

```

    <ReceiverInfo>
      <ReceiverVID value="sampleGov@gov.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
      <ReferenceNo value="ASDF45567"/>
      <TxnAmount value="5000.00"/>
    </TxnInfo>
    <OtherInfo>
      <Purpose>Sample Purpose</Purpose>
      <BillNo>241234123</BillNo>
    </OtherInfo>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
        <Data>...</Data>
      </Cred>
    </Creds>
  </TransactionInfo>
</PayGovtDues>

```

API Response:

Type	Success	Failed
Message	<pre> <TransactionResponse> <Code>200</Code> <Message>Success</Message> <MsgId>TRAN12345</MsgId> <OrgnlTxId>SBL12345 </OrgnlTxId> <OrgnlEndToEndId>SBL12345</ OrgnlEndToEndId> </TransactionResponse> </pre>	<pre> <TransactionResponse> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <MsgId></MsgId> <OrgnlTxId></OrgnlTxId> <OrgnlEndToEndId ></OrgnlEndToEndId> </TransactionResponse> </pre>

iv. TransferFunds()

Method Name: TransferFunds

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

Method Type: POST

Description: API to initiate transfer funds request from participant app 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:

3. The Sending participant app 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:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

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="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Transfer
    Funds" ts="2020-05-16T14:15:42+05:30" type="TRANSFERFUNDS"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <TransactionInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
    </DeviceInfo>
  </TransactionInfo>
</TransferFunds>
```

```

        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
        <ReceiverVID value="sampleUser2@user.idtp"/>
    </ReceiverInfo>
    <TxnInfo addrType="">
        <ReferenceNo value="ASDF45567"/>
        <TxnAmount value="5000.00"/>
    </TxnInfo>
    <OtherInfo>
        <Purpose>Sample Purpose</Purpose>
        <BillNo></BillNo>
    </OtherInfo>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
</TransactionInfo>
</TransferFunds>

```

API Response:

Type	Success	Failed
Message	<pre> <TransactionResponse> <Code>200</Code> <Message>Success</Message> <MsgId>TRAN12345</MsgId> <OrgnlTxId>SBL12345 </OrgnlTxId> <OrgnlEndToEndId>SBL12345</ OrgnlEndToEndId> </TransactionResponse> </pre>	<pre> <TransactionResponse> <Code>606</Code> <Message> Debit Limit Exceeded. </Message> <MsgId></MsgId> <OrgnlTxId></OrgnlTxId> <OrgnlEndToEndId ></OrgnlEndToEndId> </TransactionResponse> </pre>

v. CreateRTP()

Method Name: CreateRTP

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

- 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:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

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="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Request To
    Pay" ts="2020-05-16T14:15:42+05:30" type="REQUESTTOPAY"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>

  <RequestInfo addr="" type="">
    <SenderInfo>
      <SenderVID value="sampleUser@user.idtp"/>
    </SenderInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
    </DeviceInfo>
  </RequestInfo>
</CreateRTP>
```

```

        <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
        <ReceiverVID value="sampleUser2@user.idtp"/>
    </ReceiverInfo>
    <ReqInfo addrType="">
        <ReferenceNo value="ASDF45567"/>
        <ReqAmount value="5000.00"/>
    </ReqInfo>
    <OtherInfo>
        <Purpose>Sample Purpose</Purpose>
    </OtherInfo>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>123456</Data>
        </Cred>
    </Creds>
</RequestInfo>
</ CreateRTP >

```

API Response:

Type	Success	Failed
Message	<pre> <CreateRTPResponse> <Code>200</Code> <ReqId>REF12345</ReqId> </ CreateRTPResponse > </pre>	<pre> < CreateRTPResponse > <Code>606</Code> <Message> Debit Limit Exceeded. </Message> </ CreateRTPResponse > </pre>

vi. SendRTPDeclinedResponse()

Method Name: SendRTPDeclinedResponse

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

Method Type: POST

Description: Invoked by Payer in response to the RTP request received from Payee.

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

Request Flow:

The send Request To Pay Response process will be as follows:

7. Once a Request to Pay request is received, the Payer will be required to provide a response
8. If the Payer declines the payment, the Payer's financial institution will invoke the *SendRTPDeclinedResponseISO* API; IDTP will forward the response to the Payee's financial institution.
9. If the Payer accepts the payment, the Payer's financial institution will initiate a Direct Pay request by calling the *TransferFunds* API.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Sender VirtualID
2	Receiver VirtualID
3	Transaction Amount
4	Channel Info
5	Device Info
6	Other Info

Sample API Request:

```
< SendRTPDeclinedResponse xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="sample1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="RTP Declined
Response" ts="2020-05-16T14:15:42+05:30" type="
SEND RTPDECLINEDRESPONSE" />
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
```

```

<RequestInfo addr="" type="">
  <SenderInfo>
    <SenderVID value="sampleUser@user.idtp"/>
  </SenderInfo>
  <DeviceInfo>
    <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
    <Mobile_No>8801864578345</Mobile_No>
    <Location>23.7805,90.4267</Location>
    <IP>10.0.0.1</IP>
  </DeviceInfo>
  <ReceiverInfo>
    <ReceiverVID value="sampleUser2@user.idtp"/>
  </ReceiverInfo>
  <ReqInfo addrType="">
    <RTPId value="RTP1431243123"/>
    <ReqAmount value="5000.00"/>
  </ReqInfo>
  <OtherInfo/>
</RequestInfo>
</ SendRTPDeclinedResponse >

```

API Response:

Type	Success	Failed
Message	<pre> <RTPDeclinedResponse> <Code>200</Code> <Message>Sender Rejection Success</Message> </RTPDeclinedResponse> </pre>	<pre> <RTPDeclinedResponse> <Code>601</Code> <Message> Sender Rejection Failed </Message> </RTPDeclinedResponse> </pre>

Non-Financial APIs

i. RegisterIDTPUser()

Method Name: RegisterIDTPUser

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

Method Type: POST

Description: Invoked by Participant App 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:

2. A Participant FI App will be able to register its users into IDTP via this RegisterIDTPUser API.

API Request:

Input Parameters List:

Serial	Parameter Name
1	Name
2	Type of User
3	Address
4	District
5	Postal Code
6	Mobile Number
7	Email
8	NID
9	TIN
10	BIN
11	Type of Ownership
12	Type of Business
13	Name of Ministry
14	Name of Division

15	Type of Financial Institution
16	BIC/Swift Code
17	CB Account Number
18	Requested VirtualId
19	Password
20	Financial Institution
21	Branch Name
22	Routing Number
23	Account Number
24	Contact Person Name
25	Designation
26	Contact Number
27	Email

Sample API Request - Individual:

```

<RegisterUser xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
    orgId="SampleFI1" msgId="1" />
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Register User"
    ts="2020-05-16T14:15:42+05:30" type="RegisterUser" />
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <Entity seqNum="1">
    <Info>
      <EntityType>Individual</EntityType>
      <Name> IndividualUser </Name>
      <AddressLine1> Dhaka </AddressLine1>
      <AddressLine2> Bangladesh </AddressLine2>
      <District> Dhaka </District>
      <PostalCode> 1200 </PostalCode>
      <MobileNumber> 017112345678 </MobileNumber>
      <Email> user@abc.com </Email>
      <TypeOfOwnership></TypeOfOwnership>
      <TypeOfBusiness></TypeOfBusiness>
      <NameOfMinistry></NameOfMinistry>
      <NameOfDivision></NameOfDivision>
      <TypeOfFinancialInstitution></TypeOfFinancialInstitution>
      <SwiftCode></SwiftCode>
      <CBAccountNumber></CBAccountNumber>
      <NID>41231231412421</NID>
      <TIN>532153131</TIN>
      <BIN></BIN>
      <Password>123456</Password>
    </Info>
  </Entity>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>

```

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```

<DeviceInfo>
  <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
  <Mobile_No>8801864578345</Mobile_No>
  <Location>23.7805,90.4267</Location>
  <IP>10.0.0.1</IP>
</DeviceInfo>
<FinancialInstitutionInfo>
  <FinancialInstitution> Sample Bank 1 </FinancialInstitution>
  <BranchName> Central </BranchName>
  <RoutingNumber> 090212478 </RoutingNumber>
  <AccountNumber> 1125469870466 </AccountNumber>
</FinancialInstitutionInfo>

<ContactReference>
  <ContactPersonName></ContactPersonName>
  <Designation></Designation>
  <ContactNumber></ContactNumber>
  <Email></Email>
</ContactReference>

<Creds>
  <Cred type="IDTP_PIN" subtype="">
    <Data>...</Data>
  </Cred>
</Creds>
<RequestedVirtualID value="sampleUser@user.idtp" />
<OtherInfo/>
</Entity>
</RegisterUser>

```

API Response:

Type	Success	Failure
Message	<pre> <RegisterUserResponse> <Code>200</Code> <Message>Success</Message> <VirtualID>sample@user.idtp </VirtualID> </RegisterUserResponse> </pre>	<pre> <RegisterUserResponse> <Code>601</Code> <Message> Invalid NID </Message> <Code>602</Code> <Message> Invalid TIN </Message> <Code>603</Code> <Message> Invalid BIN </Message> <Code>604</Code> <Message> Invalid Account Number </Message> </RegisterUserResponse> </pre>

ii. ValidateIDTPUser()

Method Name: ValidateIDTPUser

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

Method Type: POST

Description: Invoked by app to validate a user from IDTP.

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

Request Flow:

2. The Participant will call this ValidateIDTPUser API when it needs to validate any IDTP user existence.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
<ValidateIDTPUser xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
  note="Validate IDTP User" ts="2020-05-16T14:15:42+05:30"
  type="VALIDATEIDTPUSER"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <IDTPUserInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
    <UserInfo>
      <UserID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  </IDTPUserInfo>
</ValidateIDTPUser>
```

```

    </Cred>
  </Creds>
</ IDTPUserInfo >
</ ValidateIDTPUser >

```

API Response:

Type	Success	Failed
Message	<pre> <ValidateIDTPUserResponse> <Code>200</Code> <Message>Success </Message> <VID> sampleBiz@biz.idtp </VID> </ ValidateIDTPUserResponse > </pre>	<pre> < ValidateIDTPUserResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <VID></VID> </ ValidateIDTPUserResponse > </pre>

iii. GetDailyTransactions()

Method Name: GetDailyTransactions

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

Method Type: POST

Description: Invoked by FI app to get the transactions of current date.

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:

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

API Request:

Input Parameters List:

Serial	Parameter Name
1	Swift/BIC Code
2	Other Information

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="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  Daily FI Transactions" ts="2020-05-16T14:15:42+05:30"
  type=" GETDAILYTRANSACTIONS "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <ReqInfo>
    <ChannelInfo>
      <ChannelID>Mobile</ChannelID>
    </ChannelInfo>
    <DeviceInfo>
      <
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
    <FIInfo>
      <UserVID value="sampleUser@user.idtp"/>
      <BIC>XXXXDBBH</BIC>
    </FIInfo>
  </ReqInfo>
</GetDailyTransactions>
```


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```

        </FIInfo>
    <OtherInfo/>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
</ ReqInfo >
</ GetDailyTransactions >

```

API Response:

Type	Success	Failed
Message	<pre> < GetDailyTransactionsResponse> <Code>200</Code> <Message>Success </Message> <Transaction seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <SenderVID> sampleUser@user.idtp </SenderVID> <SenderFI>Sample FI</SenderFI> <SenderAcc>XXXXXXXXX123</ SenderAcc> <ReceiverVID>sampleUser2 @user.idtp</ReceiverVID> <ReceiverFI>Sample FI 2</ReceiverFI> <ReceiverAcc>XXXXXXXXX134 </ReceiverAcc> <TxnID>TRAN123456</TxnID > <Amount>100.00</Amount> <TxnType>Direct Pay</TxnType> <Purpose>XXX</Purpose> </Transaction> </ GetDailyTransactionsResponse > </pre>	<pre> < GetDailyTransactionsResponse > <Code>2012</status> <Message> No Transaction Found </Message> <Transaction></Transaction> </ GetDailyTransactionsResponse > </pre>

iv. GetUserTransactionHistory()

Method Name: GetTransactionHistory

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

Method Type: POST

Description: Invoked by FI core bankig system to get the transaction history from IDTP for the user.

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

Request Flow:

- The Participant will call this GetTranHistory API when it needs to retrieve the transaction history of a user from IDTP.

API Request:

Input Parameters List:

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
<GetUserTransactionHistory xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  User Transaction History" ts="2020-05-16T14:15:42+05:30"
  type="GETUSERTRANSACTIONHISTORY"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <DeviceInfo
      >
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
    <UserInfo>
      <UserVID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  </IDTPUserInfo >
```

```
</ GetUserTransactionHistory >
```

API Response:

Type	Success	Failed
Message	<pre>< GetUserTransactionHistoryRespo nse> <Code>200</Code> <Message>Success </Message> <Transaction seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <ReceiverVID>sampleUser@ user.idtp</ReceiverVID> <TxnID>TRAN123456</TxnID > <Amount>100.00</Amount> <TxnType>Direct Pay</TxnType> </Transaction> </ GetUserTransactionHistoryRespo nse ></pre>	<pre>< GetUserTransactionHistoryResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <Transaction></Transaction> </ GetUserTransactionHistoryResponse ></pre>

v. GetRTPListSent()

Method Name: GetRTPListSent

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

Method Type: POST

Description: Invoked by FI to get the Request to Pay sent list from IDTP for the 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:

2. 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:**

Serial	Parameter Name
1	VirtualID
2	Other Information

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="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  User RTP Sent List" ts="2020-05-16T14:15:42+05:30"
  type=" GETRTPLISTSENT "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <DeviceInfo
      >
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
    <UserInfo>
      <UserID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  </ IDTPUserInfo >
</ GetRTPListSent >
```

API Response:

Type	Success	Failed
Message	<pre> < GetRTPListSentResponse> <Code>200</Code> <Message>Success </Message> <RTP seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <ReceiverName>Sample User </SenderName> <ReceiverVID>sampleUser@ user.idtp</SenderVID> <ReqID>REQ123456</ReqID> <Amount>100.00</Amount> <Reference>Reference Sample</Reference> <Status>Pending</Status> </RTP> </ GetRTPListSentResponse> </pre>	<pre> < GetRTPListSentResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <RTP></RTP> </ GetRTPListSentResponse > </pre>

vi. GetRTPListReceived()

Method Name: GetRTPListReceived

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

Method Type: POST

Description: Invoked by FI to get the Request to Pay received list from IDTP for the user.

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

Request Flow:

2. The Participant will call this GetRTPListReceived API when it needs to retrieve the RTP received list of a user from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< GetRTPListReceived xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
User RTP Received List" ts="2020-05-16T14:15:42+05:30"
type=" GETRTPLISTRECEIVED "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <DeviceInfo
      >
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
    <UserInfo>
      <UserVID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
    <Creds>
      <Cred type="IDTP_PIN" subtype="">
```

```

        <Data>...</Data>
      </Cred>
    </Creds>
  </ IDTPUserInfo >
</ GetRTPListReceived >

```

API Response:

Type	Success	Failed
Message	<pre> < GetRTPListReceivedResponse> <Code>200</Code> <Message>Success </Message> <RTP seqNum = "1"> <Date>10/1/2020 9:06:54 AM </Date> <SenderName>Sample User </SenderName> <SenderVID>sampleUser@us er.idtp</SenderVID> <ReqID>REQ123456</ReqID> <Amount>100.00</Amount> <Reference>Reference Sample</Reference> <Status>Pending</Status> </RTP> </ GetRTPListReceivedRespon se > </pre>	<pre> < GetRTPListReceivedResponse > <Code>2012</status> <Message> Invalid VirtualId </Message> <RTP></RTP> </ GetRTPListReceivedResponse > </pre>

vii. GetRegisteredGovtEntityList()

Method Name: GetRegisteredGovtEntityList

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

Method Type: POST

Description: Invoked by FI to get the Registered Govt Entity list that are registered in IDTP.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting Registered Govt Entity list in IDTP and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

- The Participant will call this GetRegisteredGovtEntityList API when it needs to retrieve the registered Govt Entity list from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< GetRegisteredGovtEntityList
xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
Govt Entity List" ts="2020-05-16T14:15:42+05:30" type="
GETREGISTEREDGOVTENTITYLIST "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < ReqUserInfo >
    <DeviceInfo
      >
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
    <UserInfo>
      <UserID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  </ ReqUserInfo >
</ GetRegisteredGovtEntityList >
```


API Response:

Type	Success	Failed
Message	<pre> < GetRegisteredGovtEntityListResponse> <Code>200</Code> <Message>Success </Message> <GovtEntity seqNum = "1"> <Name>Sample Govt Entity</Name> <VirtualID>samplegovt@gov.idtp</VirtualID> <EntityType>Bill/Dues</EntityType> </ GovtEntity > </ GetRegisteredGovtEntityListResponse > </pre>	<pre> < GetRegisteredGovtEntityListResponse > <Code>2012</status> <Message> Invalid Request </Message> < GovtEntity></GovtEntity > </ GetRegisteredGovtEntityListResponse > </pre>

viii. GetRegisteredFList()

Method Name: GetRegisteredFList

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

Method Type: POST

Description: Invoked by FI to get the Registered Financial Institution list that are registered in IDTP.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting Registered Financial Institution list in IDTP and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

- The Participant will call this GetRegisteredFList API when it needs to retrieve the registered FI list from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< GetRegisteredFList xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  Financial Institution List" ts="2020-05-
  16T14:15:42+05:30" type=" GETREGISTEREDFILLIST "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < ReqUserInfo >
    <DeviceInfo
      >
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
    <UserInfo>
      <UserVID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  </ ReqUserInfo >
```

```
</ GetRegisteredFList >
```

API Response:

Type	Success	Failed
Message	<pre>< GetRegisteredFListResponse> <Code>200</Code> <Message>Success </Message> <FI seqNum = "1"> <Name>Sample FI</Name> <VirtualID>samplefin@fin .idtp</VirtualID> <FIType>Direct/Indirect< /FIType> </ FI > </ GetRegisteredFListRespo nse ></pre>	<pre>< GetRegisteredFListResponse > <Code>2012</status> <Message> Invalid Request </Message> < FI></FI > </ GetRegisteredFListResponse ></pre>

ix. GenerateQRCode()

Method Name: GenerateQRCode

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

Method Type: POST

Description: Invoked by a Payee to generate a QR-code based on Payee's Virtual ID and payment amount.

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

Request Flow:

The generate QR Code process will be as follows:

1. A Payee will invoke this API to obtain a static or dynamic QR-Code
2. The generated QR-Code may be used to receive payments from Payees

API Request:**Input Parameters List:**

Serial	Parameter Name
1	Payee VirtualID
2	Amount
3	Other Information

Sample API Request

```
<GenerateQRCode xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM"
  note="Generate QR Code" ts="2020-05-16T14:15:42+05:30"
  type="GENERATEQRCODE"/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  <QRInfo addr=""
  type="">
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
    <ReceiverInfo>
      <ReceiverVID value="sampleBiz@biz.idtp"/>
    </ReceiverInfo>
  </QRInfo>
</GenerateQRCode>
```

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```
        <TxnInfo addrType="">
            <TxnAmount value="5000.00"/>
        </TxnInfo>
    </OtherInfo/>
    <Creds>
        <Cred type="IDTP_PIN" subtype="">
            <Data>...</Data>
        </Cred>
    </Creds>
</QRInfo>
</GenerateQRCode>
```

API Response:

Type	Success	Failed
Message	<pre><GenerateQRCodeResponse> <Code>200</Code> <Message>Success </Message> <QRCode>QRCode</QRCode> </GenerateQRCodeResponse></pre>	<pre><GenerateQRCodeResponse> <Code>2012</status> <Message> Invalid Receiver VirtualId </Message> <Code>609</status> <Message> Invalid IDTP_PIN </Message> </GenerateQRCodeResponse></pre>

x. GetUserContactList()

Method Name: GetUserContactList

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

Method Type: POST

Description: Invoked by participant app to get the user contact list that are registered in IDTP.

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

Request Flow:

1. The Participant will call this GetUserContactList API when it needs to retrieve the user contact list from IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< GetUserContactList xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  User Contact List" ts="2020-05-16T14:15:42+05:30" type="
  GETUSERCONTACTLIST "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo >
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
    <UserInfo>
      <UserID value="sampleUser@user.idtp"/>
    </UserInfo>
    <OtherInfo/>
  </ IDTPUserInfo >
</ GetUserContactList >
```

API Response:

Type	Success	Failed
Message	<pre> < GetUserContactListResponse> <Code>200</Code> <Message>Success </Message> <User seqNum = "1"> <Name>Sample User</Name> <VirtualID>sampleUser@user.idtp</VirtualID> <MobileNo>XXXXXXXX111 </MobileNo> </ User > </ GetUserContactListResponse se > </pre>	<pre> < GetUserContactListResponse > <Code>2012</status> <Message> Invalid Virtual ID </Message> < User></User > </ GetUserContactListResponse > </pre>

xi. AddUserAsContact()

Method Name: AddUserAsContact

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

Method Type: POST

Description: Invoked by participant app to add a user as contact that are registered in IDTP.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for adding user as contact and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Participant will call this AddUserAsContact API when it needs to add a user as contact.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< AddUserAsContact xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  User Contact List" ts="2020-05-16T14:15:42+05:30" type="
  GETUSERCONTACTLIST "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo vid = "sampleUser@user.idtp">
    <DeviceInfo
      >
        <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
        <Mobile_No>8801864578345</Mobile_No>
        <Location>23.7805,90.4267</Location>
        <IP>10.0.0.1</IP>
      </DeviceInfo>
      <ContactInfo seqNum = "1">
        <VID value="sampleUser@user.idtp"/>
      </ ContactInfo >
    <OtherInfo/>
  </ IDTPUserInfo >
</ GetUserContactList >
```


API Response:

Type	Success	Failed
Message	<pre>< AddUserAsContactResponse> <Code>200</Code> <Message>Success </Message> </ AddUserAsContactResponse ></pre>	<pre>< AddUserAsContactResponse > <Code>2012</status> <Message> Invalid Contact Virtual ID </Message> </ AddUserAsContactResponse ></pre>

xii. GetRegistrationOTP()

Method Name: GetRegistrationOTP

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

Method Type: POST

Description: Invoked by participant app while registering a user from a device.

Parameters: The Request body element contains the below input parameters. A sample XML is provided below for getting OTP at the time of registration and a sample table provided for the XML response which defines the success and failure response.

Request Flow:

1. The Participant will call this GetRegistrationOTP API when it needs to register a user into IDTP.

API Request:**Input Parameters List:**

Serial	Parameter Name
1	VirtualID
2	Other Information

Sample API Request

```
< GetRegistrationOTP xmlns:idtp="http://idtp.gov.bd/xxx/schema/">
  <Head ver="1.0" ts="2020-05-16T14:15:43+05:30"
  orgId="sample1" msgId="1"/>
  <Req id="8ENSVVR4QOS7X1UGPY7JGUV444PL9T2C3QM" note="Get
  Registration OTP" ts="2020-05-16T14:15:42+05:30" type="
  GETREGISTRATIONOTP "/>
  <ChannelInfo>
    <ChannelID>Mobile</ChannelID>
  </ChannelInfo>
  < IDTPUserInfo>
    <DeviceInfo>
      <Device_ID>012HGRTBHDGBKLBVB</Device_ID>
      <Mobile_No>8801864578345</Mobile_No>
      <Location>23.7805,90.4267</Location>
      <IP>10.0.0.1</IP>
    </DeviceInfo>
    <UserInfo>
      <VID value="sampleUser@user.idtp"/>
    </ UserInfo >
  </ IDTPUserInfo >
  <OtherInfo/>
</ GetRegistrationOTP >
```

API Response:

Type	Success	Failed
Message	<pre>< GetRegistrationOTPResponse> <Code>200</Code> <Message>Success </Message> <OTP>XXXXXX</OTP> </ GetRegistrationOTPRespon se ></pre>	<pre>< GetRegistrationOTPResponse > <Code>2012</status> <Message> Invalid Virtual ID </Message> <OTP></OTP> </ GetRegistrationOTPResponse ></pre>

5. BB/IDTP Network Interface

The BB/IDTP Network Interface communicates with the IDTP Server located in Bangladesh Bank network. This interface is connected to BB network via a secure VPN link.

The APIs described in this section are invoked by the IDTP Server. A Participant will implement these APIs and connect them to its CBS, in order to execute interoperable digital transactions.

i. GetAccountBalance()

Method Name: GetAccountBalance

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

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.

ii. InitiateFundTransfer ()

Method Name: InitiateFundTransfer

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

Method Type: POST

Description: Invoked by IDTP on Payer (Sending) FI to initiate a Direct Pay transaction

Parameters: The body element is a standard digitally signed ISO 20022/ PAIN.001.001.04 message and the response will be a digitally signed ISO 20022/ CAMT.054.001.04 message

Request Flow:

Process will be as follows:

1. IDTP Mobile App will call *InitiateFundTransfer* API of the Payer (Sending) FI to start a Direct Pay transaction

API Request:

The request format will be digitally signed ISO 20022/PAIN.001.001.04, A sample request is provided in APPENDIX – G of this document.

API Response:

The response format will be digitally signed ISO 20022/ CAMT.054.001.04, A sample response is provided in APPENDIX – H of this document.

iii. ProcessFundTransferRequest()

Method Name: ProcessFundTransferRequest

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

Method Type: POST

Description: Invoked by IDTP on 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

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.

iv. ProcessRTPRequest ()

Method Name: ProcessRTPRequest

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

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.

v. ProcessRTPDeclinedResponse ()

Method Name: ProcessRTPDeclinedResponse

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

Method Type: POST

Description: Invoked by IDTP on Payee (Receiving) FI to transmit RTP Declined message to Payee

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 Decline Response process will be as follows:

1. IDTP Server will call *ProcessRTPDeclinedResponse* API of the Payee (Receiving) FI to deliver the RTP declined message to the Payee

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 is digitally signed ISO 20022/ PAIN.014.001.06, A sample response is provided in APPENDIX – D of this document.

vi. ProcessIDTPBulkPaymentRequest()

Method Name: ProcessIDTPBulkPaymentRequest

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

Method Type: POST

Description: Invoked by IDTP on Payer (Sending) FI to debit funds for bulk payments (such as salary payments or fund disbursements) initiated from the IDTP portal.

Parameters: The body element is a standard digitally signed ISO 20022/ PACS.009.001.04 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 *ProcessIDTPBulkPaymentRequest* API of the Payer (Sending) FI to process bulk payments (such as salary payments) initiated via IDTP portal

API Request:

The request message is digitally a signed ISO 20022/PACS.009.001.04 message. A sample request is provided in APPENDIX – I 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.

6. ICP Portal

The ICP portal provides the following features:

System Setup

1. FI Profile Management
2. Register Digital Certificate
3. Register Device ID (Machine Fingerprint)
4. Register IP Address Range

Reports

1. Transaction Summary Report
2. Transaction Details Report
3. Clearing Report
4. Settlement Summary Report
5. Settlement Details Report
6. Reconciliation Report
7. Dispute Management Report

7. Security

7.1 Transaction Security

IDTP Financial transactions will be secured using 2-factor authentication(2FA) provided by the end-user. The authentication factors are as follows:

1. Mobile Device ID (“something the user has”/possession factor): the unique Device ID (a composite device fingerprint based on Hardware and OS attributes) of each end-user mobile device will be captured and stored in the user’s IDTP profile. The Mobile Device ID will be transmitted in every Financial API call for verification purposes.
2. IDTP PIN (“something the user knows”/knowledge factor): each end-user will be assigned a unique IDTP PIN. The IDTP PIN will be transmitted in every Financial API call for verification purposes.

For financial transactions generated using a non-Mobile channel (ex: Online Banking website) the Mobile Device ID will be omitted and the FI will be responsible for authenticating the user’s identity.

7.2 Communication Channel Security

ICP will be connected to BB/IDTP network via a secure VPN channel. The following additional security measures will be implemented:

1. The machine hosting ICP will be uniquely identified via a computed Device ID (a composite device fingerprint based on Hardware and OS attributes) generated during the Registration process. IDTP Server will only accept transactions from the registered machine. If the hardware or OS attributes of the ICP host machine are changed subsequently, the machine will need to be re-registered.
2. ICP will use the FI’s Digital Certificate to sign and encrypt messages.
3. ICP will periodically generate random passwords to communicate with IDTP Server
4. The machine hosting ICP will integrate a hardware (smartcard or USB key) based secure authentication mechanism for logging into the system.

7.3 Message Integrity, Authenticity, Confidentiality & Non-Repudiation

Financial messages will follow the ISO20022 standard and will be protected using ISO20022-compliant message protection techniques based on Digital Certificates.

Each ISO20022 message will contain a computed Digest Value (based on SHA256 hashing algorithm) located in the Business Application Header (BAH) section (see Figure below). The Participant’s X509 based Digital Certificate info will also be present in the Business Application Header.

Message Integrity: ICP will compute the Digest Value of the message payload and digitally sign it using Participant’s Private key. Upon receipt of the message, IDTP Server will decrypt the Digest Value using the Participant’s Public key. IDTP will also recalculate the Digest Value based on received message payload and compare it with the Digest Value sent by the Participant. If the Digest Values match, the message will be processed.

Message Authenticity and Non-Repudiation: ICP will digitally sign each ISO20022 message using Participant's Private key and insert the signed Digest in the Business Application Header (BAH) of the message. IDTP Server will decrypt the message Digest using the Participant's Public key. As such, the Digital Signature of the Participant will ensure message authenticity and non-repudiation.

Message Confidentiality: ICP will encrypt sensitive portions of the message payload using IDTP Public key, thereby ensuring message confidentiality. IDTP Server will decrypt the same using its Private key.

8. Hardware Specifications

Recommended Hardware specifications for the machine hosting ICP are presented below:

Processor: 2 X Intel Xeon Silver 2.4GHz/12 core (Two 12 core processors)

Memory: 128GB

Hard Disk: 3TB

Network Card: 1GB/10GB Ethernet 4-port

Smart Card Reader/USB Key: as specified by Bangladesh Bank

9. Implementation Steps

IDTP Client Platform Participant Network Interface

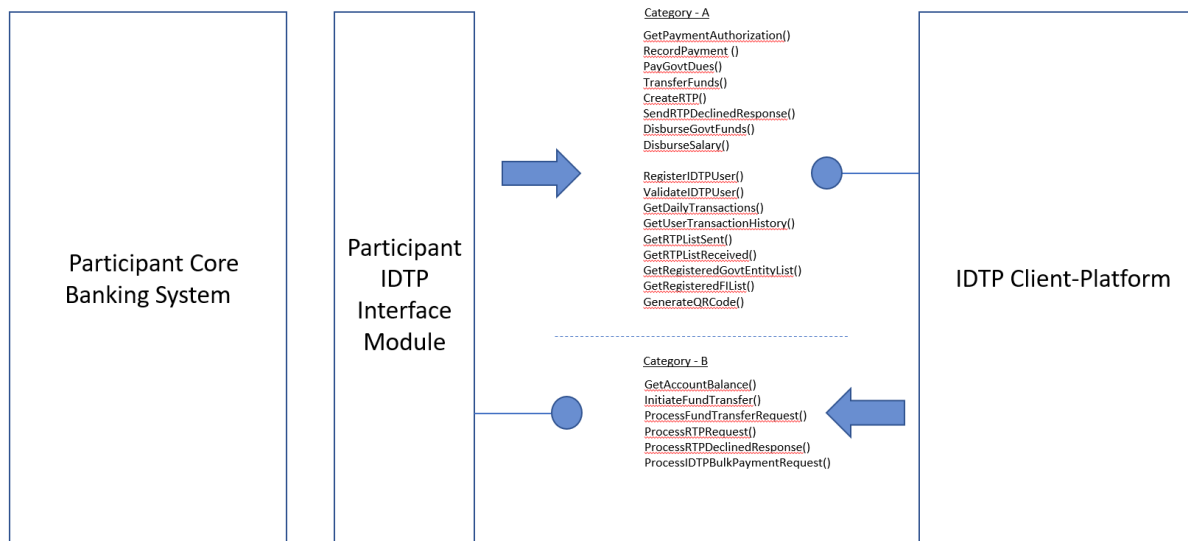


Figure: IDTP Client Platform Participant Network Interface

A Participant needs to create an “IDTP Interface Module” in order 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.

The IDTP Interface Module will operate as follows:

1. Invoke Category-A APIs (as depicted in the above figure) on the IDTP Client Platform and process responses, as described in Section-3 (Internal Network Interface)
2. Expose Category-B APIs (as depicted in the above figure) to the IDTP Client Platform and process requests, as described in Section-5 (BB/IDTP Network Interface)

APPENDIX

A. ISO 2022/PACS.008.001.06 XML Sample

Example 1:

```
<?xml version="1.0" encoding="utf-8"?>
<DataPDU
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  <Revision>2.0.5</Revision>
  <Body>
    <AppHdr
      xmlns="urn:iso:std:iso:2022:tech:xsd:head.001.001.01">
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        <FIId>
          <FinInstnId>
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          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>FI_SWIFT2</BICFI>
          </FinInstnId>
        </FIId>
      </To>
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      <BizSvc>CBS</BizSvc>
      <CreDt>2020-08-12T14:38:11Z</CreDt>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
          xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
          <ds:SignedInfo>
            <ds:CanonicalizationMethod
              Algorithm="http://www.w3.org/2001/10/xml-exc-
              cl4n#" />
            <ds:SignatureMethod
              Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-
              sha256" />
            <ds:Reference URI="#_98742d60-2afc-4fa7-a731-828756ce47b1">
              <ds:Transforms>
                <ds:Transform
                  Algorithm="http://www.w3.org/2001/10/xml-exc-
                  cl4n#" />
              </ds:Transforms>
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                a256" />
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                :DigestValue>
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            <ds:Reference URI="">
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                  cl4n#" />
              </ds: Transform >
            </ds:Reference>
          </ds:SignedInfo>
        </ds:Signature>
      </Sgntr>
    </AppHdr>
  </Body>
</DataPDU>
```

```

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<ds:Reference>
<ds:Transforms>
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</ds:Transforms >
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Participant Implementation Guide for IDTP Pilot Phase

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Example 2:

```

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<Saa:DataPDU
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  xmlns:Sw="urn:swift:snl:ns.Sw"
  xmlns:SwGbl="urn:swift:snl:ns.SwGbl"
  xmlns:SwInt="urn:swift:snl:ns.SwInt"
  xmlns:SwSec="urn:swift:snl:ns.SwSec">
  <Saa:Body>
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              /www.w3.org/2001/04/xmldsig-
                more#rsa-sha256" />
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```

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```

Participant Implementation Guide for IDTP Pilot Phase

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      </Othr>
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</Saa: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), 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 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	<NbOfTx>1</NbOfTx>
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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	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	IDTP Rule	Use MessageId
	XML Tag	<InstrId>
	Type	Max35Text
	Occurrences	[1..1]

End To End Identification		
CdtTrfTxInf + PmtId ++ EndToEndId	ISO Definition	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.
	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</p>

		2 - Cash Management 3 - Treasury 4 - ATM
	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>
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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 ++ CtgPurp +++ 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 /CODTYPTR/.
	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	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking -

++FinInstnId +++BICFI		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	Conditional Rule "Name And BIC Rule" This is a cross-element rule. Definition

		<p>If Identification\OrganizationIdentification\AnyBIC is not present, DebtorName must be present.</p> <p>If Identification\OrganizationIdentification\AnyBIC is present</p> <p>Then Name is optional.</p> <p>Else 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 Name length is more than 33 characters</p> <p>Then StreetName has a maximum length of 33 characters</p> <p>Else 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		
	ISO Definition	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking

CdtTrfTxInf +CdtrAgt ++FinInstnId +++BICFI		- 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	ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.

++Id +++Othr	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:

```
<?xml version="1.0" encoding="latin1"?>
<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>FI_SWIFT2</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgIdr>MSG_334873223482738299</BizMsgIdr>
      <MsgDefIdr>pacs.002.001.05</MsgDefIdr>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-08-12T14:38:12Z</CreDt>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
          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 URI="#_98742d60-2afc -4fa7-a731-828756ce47b1">
              <ds:Transforms>
                <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-
                  cl4n#" />
              </ds:Transforms >
                <ds:DigestMethod Algorithm="http:
                  /www.w3.org/2001/04/xmlenc#sha256" />
                <ds:DigestValue>vB/
                  xxu+qkEVUH5i9uVdBHOXOp6+XDsan/iHxH+UiMGo=</ds :DigestValue>
              </ds:Reference>
              <ds: Reference URI="">
                <ds:Transforms>
                  <ds: Transform
                    Algorithm="http://www.w3.org/2000/09/xmldsig#tenveloped-
                      signature" />
                  <ds: Transform Algorithm="http://www.w3.org/2001/10/xml-exc-
                    cl4n#" />
                </ds: Transforms >
                  <ds:DigestMethod Algorithm="http://www.
                    w3.org/2001/04/xmlenc#sha256" />

```

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```
<ds:DigestValue>hWGkHPu5IMYxe4KF
YyaMOFWYqOw2pi+BYnYvHEwm/Z8=</ds:DigestValue>
</ds:Reference>
<ds:Reference>
<ds:Transforms>
<ds: Transform Algorithm="http://www.w3.org/2001/10/xml-exc-
c14n#"/>
</ds:Transforms >
<ds:DigestMethod
Algorithm="http://www.w3.org/2001/04/xmlenc#sha256" />
<ds:DigestValue
>10eHeNdJm1v177MOHzFsmP0IBMYvdPXVuRcR77hAgUg=</ds :DigestValue>
</ds:Reference>
</ds:SignedInfo>
<ds:SignatureValue>H1litYLicuuSdrRrzuSCFk5G2Z3LDOOnEPCrXkfwiuS
dyOzA3P2r6AlelcYidueY8niolEvcZcvKVS4zt6bbHvSRRabinU+Jl13x4vTHSg
SWERY1OLPErRbTNcn9r3Nb/hxeBj6Rztv3vR+gW+JY21y3pkTTADSOINOIKkcau
arcwQGEMAWM3UjK315796Ldi7ddvHohgWlighkzdidBfcONatYnIXZew/770UnB
ecimz4yqJvColSritasC@LHFdboudgBivJtQ/CD1/So9Mkrw6VNUXohv5L3i33
3fNI9geM1oC/ZIGL1HLfOsyJ7GokRsypd 1YWFQvNNhulOupanRA==
</ds:SignatureValue>
<ds:KeyInfo Id="_98742d60-2afc -4fa7-a731-828756ce47b1">
<ds:X509Data>
<ds:X509Certificate>MIID0DCCArigAwIBAgIBBTANBgkqhkiG9W0BAQsFAD
BMMQswCQYDVQQGEWUEcmBoGAIUECewTS2V5bmV4G1zLUSw2W5UcnV2dDEFMBO
GALUEAnwWT381bRydXNOIFRl43QZ0CEgUGhBMjAeFwOxitjExMTUwMDU3MzVaFw
OxNDEXMTUwMDU3MzVaMFexCZAJBgNVBAYTAkUUMQ8wDQYDVQQKDAZPIFRFU1QXE
JAQBENVBASMCUSVIFRUIQgMjESMBAGAIUECww) T2UgVEVTVCAxMRAWdGyDVQQQ
DDAdUZXRNGIENO:MIIBI5ANBgkqhkiGowOBAQEFAAOCAQSAAMIIBCCKAQEAtnB/1
12FOScVqDI12Q) RsZZh9TK7ANLnxxnR2EP1hRP7GRanksyYMIIECiL/ANnTEhft
Qe7AGSaWeX7x05GHIGd72NwnFQazVjHyaTBXSxaxUoG4kc1F5Qa00vvxUAHTtM2
qYNjpgFyKkTGBASD7IgS36zTRYauE40kGhU2/pv1nG3jIKAU40f90gkQe4+hw2I
xkNO`ImRaxPunkYoZWVn3geL/QQ1H/yggkBdpLG2qmTUm094vyVdycABdl+SRSG
NyR42xVRcbS6rv150cbnbsrvkcbms1Gdo/qnKkvxcthXstt3TqGq+kZ1CIHDoJs
F8ZDQKuljXMEgsurt/OHQIDAQA04GuiGtMBGGA1UdDgQUBBRsJehOf8/tO6YtFO
4hEYcc1Coz0TAFBgNVHSMEGDANGBRRcvObAGFfzbq1TCZOMpe7ji+fpTARBglgh
kgBhvhCAQEEBAMCB4AWOegYDVR0PAQH/BAQDASbAMEBGA1UdHwRBMDGwPaA70Dm
GN2h@dHAGLy9wa210ZXNOlm9wZW5GcnVzdC5jb2GvT3Bjb1RydXN@X1Rlc3RFQO
FFUGHBMI5jcmmwOQYIKOZThvcNAQELBQADggEBAGMAU3YO2Z9Ff1FLX/DHVcwST
SotZjaYtJindYcEtvhjY24vcXJzwbFopVu91XZFuxXjG12SSyKsK4sRHFUVPQdr
yAMGZMUW+0gjVFjupV54jr6vkaEL2t6oyE52CHqvvlHyLJz5CIW6jDEm@AZGNI
ZlwdRr4afud9zM21m4X5J1Ts2GxY/JHO2F1155QJuVn7NSFFxBPXRSIKYNZ+27k
cZNTSL9ZDWYXob5PUBVEOFXmHWPJtngzBOISNGQDVQIjtnbecsSgDchRMVy4JOU
DBUK7RAIpG4aR/5RKaMkO@6DLHXJteXfmsKfLyDq3H8B+eHefJIWCEYmNvqk755
EVNE=</ds:X509Certificate>
</ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
</Sgntr>
</AppHdr>
<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.05">
<FIToFIPmtStsRpt>
<GrpHdr>
<MsgId>MSG_444873223482738299</MsgId>
<CreDtTm>2020-08-12T14:38:12</CreDtTm>
</GrpHdr>
<OrgnlGrpInfAndSts>
<OrgnlMsgId>MSG_334873223482738299</OrgnlMsgId>
<OrgnlMsgNmId>pacs.008.001.06</OrgnlMsgNmId>
<OrgnlCreDtTm>2020-08-12T14:38:12</OrgnlCreDtTm>
```

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```
<GrpSts>ACSP</GrpSts>
<StsRsnInf>
    <Rsn>
        <Prtry></Prtry>
    </Rsn>
</StsRsnInf>
</OrgnlGrpInfAndSts>
    <TxInfAndSts>
        <OrgnlInstrId>MSG_334873223482738299</OrgnlInstrId>
        <OrgnlEndToEndId>TRAN_34873223482738299</OrgnlEndToEndId>
        <OrgnlTxId>TRAN_34873223482738299</OrgnlTxId>
        <TxSts>ACSP</TxSts>
        <StsRsnInf>
            <Rsn>
                <Prtry></Prtry>
            </Rsn>
        </StsRsnInf>
        <InstgAgt>
            <FinInstnId>
                <BICFI>FI_SWIFT1</BICFI>
            </FinInstnId>
        </InstgAgt>
        <OrgnlTxRef>
            <IntrBkSttlmDt>2020-08-12</IntrBkSttlmDt>
            <IntrBkSttlmAmt Ccy="BDT">1000.00</IntrBkSttlmAmt>
        </OrgnlTxRef>
    </TxInfAndSts>
    <SplmtryData>
        <PlcAndNm />
    </Envlp>
    <Tx_Tracking_Info>
        <RefNo_SendingPSP></RefNo_SendingPSP>
        <RefNo_SendingBank></RefNo_SendingBank>
        <RefNo_ReceivingBank>98765432</RefNo_ReceivingBank>
        <RefNo_ReceivingPSP>98765432</RefNo_ReceivingPSP>
        <RefNo_IDTP>1234567890</RefNo_IDTP>
    </Tx_Tracking_Info>
</Envlp>
</SplmtryData>
</FIToFIPmtStsRpt>
</Document>
</Body>
</DataPDU>
```

Example 2:

```
<?xml version="1.0" encoding="latin1"?>
<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>FI_SWIFT2</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
```

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```
<To>
<FIId>
  <FinInstnId>
    <BICFI>IDTP</BICFI>
  </FinInstnId>
</FIId>
</To>
<BizMsgIdr>MSG_334873223482738299</BizMsgIdr>
<MsgDefIdr>pacs.002.001.05</MsgDefIdr>
<BizSvc>RTGS</BizSvc>
<CreDt>2019-01-13T12:36:58Z</CreDt>
  <Sgntr>
    <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
      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 URI="#_98742d60-2afc -4fa7-a731-828756ce47b1">
          <ds:Transforms>
            <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-
              c14n#" />
          </ds:Transforms>
          <ds:DigestMethod Algorithm="http:
            /www.w3.org/2001/04/xmlenc#sha256" />
          <ds:DigestValue>vB/
            xxu+qkEVUH5i9uVdBHOXOp6+XDsAn/iHxH+UiMGo=</ds :DigestValue>
          </ds:Reference>
          <ds:Reference URI="">
            <ds:Transforms>
              <ds:Transform
                Algorithm="http://www.w3.org/2000/09/xmldsig#tenveloped-
                  signature" />
              <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-
                c14n#" />
            </ds:Transforms >
            <ds:DigestMethod Algorithm="http: //www.
              w3.org/2001/04/xmlenc#sha256" />
            <ds:DigestValue>hWGkHPu5IMYxe4KF
              YyaMOFWYqOw2pi+BYnYvHEwm/Z8=</ds:DigestValue>
            </ds:Reference>
            <ds:Reference>
              <ds:Transforms>
                <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-
                  c14n#" />
              </ds:Transforms >
              <ds:DigestMethod
                Algorithm="http://www.w3.org/2001/04/xmlenc#sha256" />
              <ds:DigestValue
                >10eHeNdJM1v177MOHzFsmP0IBMYvdPXVuRcR77hAgUg=</ds :DigestValue>
              </ds:Reference>
            </ds:SignedInfo>
            <ds:SignatureValue>H1litYLicuuSdrRrzuSCFxk5G2Z3LDOOnEPCrXkfwius
              dyOzA3P2r6Ale1cYidueY8niolEvcZcvKVS4zt6bbHvSRRabinU+Jf13x4vTHSg
              SWERY1OLPErRbTNcn9r3Nb/hxeBj6Rztv3vR+gW+JY21y3pkTTADSINOIKkcau
              arcwQGEMAWM3UjK315796Ldi7ddvHohgWlighkzdidBfcONatYnIXZew/770UnB
              ecimz4yqJvColSritasC@LHFdbeutdgBivJtQ/CD1/So9Mkrw6VNUXohv5L3i33
              3fNI9geM1oC/ZIGL1HLfOsyJ7GokRsypd 1YWFQvNNhulOupanRA==
            </ds:SignatureValue>
```

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```
<ds:KeyInfo Id="_98742d60-2afc -4fa7-a731-828756ce47b1">
  <ds:X509Data>
    <ds:X509Certificate>MIID0DCCArigAwIBAgIBBTANBgkqhkiG9W0BAQsFAD
    BMMQswCQYDVQQGEWIGUEcMBoGAIUECewTS2V5bmV4G1zLUSw2W5UcnV2dDEFMBO
    GALUEAnwWT381bRydXNOIFR1c3QZ0CEgUGhBMjAeFwOxitjExMTUwMDU3MzVaFw
    OxNDEXMTUWMOU3MzVaMFexCZAJBgNVBAYTAKJUMQ8wDQYDVQQKDAZPIFRFU1QXE
    JAQBENVBASMCUSVIFRFUIQgMjESMBAGAIUECww) T2UgVEVTVCAxMRAWdgYDVQQQ
    DDAduZXNGIENOMIIBI5ANBgkqhkiGowOBAQEFAAOCAQSAAMIIBCCEKCAQEAtNB/1
    12FOScVqDI12Q) RsZzh9TK7ANLnxxnR2EP1hRP7GRanksgyYMIIECiL/ANnTEhft
    Qe7AGSaWeX7x05GHIGd72NwnFQazVjHyaTBXSxaxUoG4kc1F5QaOOvVxUAHTtM2
    qYNjpgFyKkTGBASD7IgS36zTRYauE40kGhU2/pv1nG3jIKAU40f90gkQe4+hw2I
    xkNO`ImRaxPunkYoZWVn3geL/QQ1H/yggkBdpLG2qmTUm09vVdyCABdl+SRSG
    NyR42xVRcbS6rv150cbnbsrvkcbms1Gdo/qnKkvxcthXstt3TqGq+kZ1CIHDoJs
    F8ZDQKuljXMEgsurt/OHQIDAQA04GuiGtMBGGA1UdDgQUBBRsJehOf8/tO6YtFO
    4hEYcc1COz0TAFBgNVHSMEGDANgBRRcvObAGFfzbq1TCZOMpE7ji+fpTARBglgh
    kgBhvCAQEEBAMCB4AWOegYDVROPAQH/BAQDASbAMEBGA1UdHwRBMDGwPaA70Dm
    GN2h@dHAGLy9wa210ZXNOLm9wZW5GcnVzdC5jb2GvT3Bjb1RydXN0X1Rlc3RFQO
    FFUGHBMI5jcmmwOQYIKOZThvcNAQELBQADggEBAGMAU3YO2Z9Ff1FLX/DHVcwST
    SotZjaYtJindYcEtvhjY24vcXJzwbFopVu91XZFuxXjG12SSyKsK4sRHFUVpQdr
    yAMGZMUW+0gjVFjupV54jr6vkaEL2t6oyE52CHqvvlHyLJz5CIW6jDEm@AZGNI
    ZlwdRr4afud9zM21m4X5J1Ts2GxY/JHO2F1155QJuVn7NSFFxBPxRsIKYNZ+27k
    cZNTSL9ZDWYXob5PUBVEOFXmHWPJtngzBOISNGQDVQIjtnbecsSgDchRMVY4JOu
    DBUK7RAIpG4aR/5RKaMkO@6DLHXJteXfmsKfLyDq3H8B+eHefJIWCeYMnvqk755
    EVNE=</ds:X509Certificate>
  </ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
</Sgntr>
</AppHdr>
<Document
  xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.05">
  <FIToFIPmtStsRpt>
    <GrpHdr>
      <MsgId>MSG_334873223482738299</MsgId>
      <CreDtTm>2019-01-13T15:36:58</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MSG_334873223482738299</OrgnlMsgId>
      <OrgnlMsgNmId>pacs.008.001.06</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-01-12T16:05:30</OrgnlCreDtTm>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <Rsn>
          <Prtry>STAT/ERRP</Prtry>
        </Rsn>
      <AddtlInf>EP130 Participant is in default</AddtlInf>
    </StsRsnInf>
  </OrgnlGrpInfAndSts>
  <TxInfAndSts>
    <OrgnlInstrId>MSG_334873223482738299</OrgnlInstrId>
    <OrgnlEndToEndId>TRAN_34873223482738299</OrgnlEndToEndId>
    <OrgnlTxId>TRAN_34873223482738299</OrgnlTxId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Rsn>
        <Prtry>STAT/ERRP</Prtry>
      </Rsn>
    <AddtlInf>EP130 Participant is in default</AddtlInf>
  </StsRsnInf>
</TxInfAndSts>
  <SplmtryData>
```

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```
<PlcAndNm />
<Envlp>
    <Tx_Tracking_Info>
        <RefNo_SendingPSP>98765432</RefNo_SendingPSP>
        <RefNo_SendingBank>98765432</RefNo_SendingBank>
        <RefNo_ReceivingBank></RefNo_ReceivingBank>
        <RefNo_ReceivingPSP></RefNo_ReceivingPSP>
        <RefNo_IDTP>1234567890</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]
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]
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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	Settlement on the debtor's account has been completed. Usage: this can be used by the first agent to report to the debtor that the transaction has been completed. Warning: this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement

Status Reason Information

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

Reason

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

Proprietary		
OrgnlGrpInfAndSts + 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	Settlement on the debtor's account has been completed. Usage: this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement

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]
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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 +OrgnlTxRef	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 ++ 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>
	Type	LocalInstrument2Choice
	Occurrences	[0..1]

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

Category Purpose		
TxInfAndSts +OrgnlTxRef ++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>
	Type	CategoryPurpose1Choice
	Occurrences	[0..1]

Proprietary		
TxInfAndSts +OrgnlTxRef ++PmtTpInf +++CtgyPurp ++++Prtry	ISO Definition	Category purpose, in a proprietary form.
	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
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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 +++FinInstnld	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	XML Tag	<FinInstnld>
	Type	FinancialInstitutionIdentification8
	Occurrences	[1..1]

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

Other		
TxInfAndSts +OrgnITxRef ++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 +OrgnITxRef	ISO Definition	Identification assigned by an institution.

++DbtrAgtAcct +++Id ++++Othr +++++Id	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]
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BICFI		
TxInfAndSts +OrgnITxRef ++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 +OrgnITxRef ++CdtrAgt +++BranchId	ISO Definition	Identifies a specific branch of a financial institution.
	XML Tag	<BranchId>
	Occurrences	[0..1]

Identification		
TxInfAndSts +OrgnITxRef ++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 +OrgnITxRef ++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	ISO Definition	Nature or use of the account in a proprietary form.

++CdtrAgtAcct +++Tp ++++Prtry	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

```
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  xmlns="urn:iso:std:iso:20022:tech:xsd:pain.013.001.06">
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```

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Participant Implementation Guide for IDTP Pilot Phase

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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]

		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	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	<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>
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		<p>XXXX - First 4 characters of sender's BIC [4]</p> <p>YYYYMMDD - Creation Date [8]</p> <p>X – Channel Identification [1]</p> <p>nnnnnnnn- 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>
	Reason Code(s)	<p>Reject with Message Status Report (pacs.002) if-</p> <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) <p>If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).</p>

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 ++Dbtr +++Id	ISO Definition	Unique and unambiguous identification of a party
	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 +++FinInstnId ++++ClrSysMmbld	ISO Definition:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbld>
	Occurrences:	[1..1]

Member Identification		
CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld	ISO Definition	Identification of a member of a clearing system.
	Product Usage	Identification of the Debtor FI.
	XML Tag	<Mmbld>

+++++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

	ISO Definition	Payment processes required to transfer cash from the debtor to the creditor.
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	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	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
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++++EndToEndId	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	ISO Definition	Set of elements used to further specify the type of transaction.
++CdtTrfTx +++PmtTpInf	XML Tag	<PmtTpInf>
	Occurrences	[1..1]

Service Level

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

Code

CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtTpInf ++++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	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.

+++Amt	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')
		<ul style="list-style-type: none"> 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	ISO Definition	Unique identification of an organization, as assigned by an institution, using an identification scheme.

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

Code

CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++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 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 20022/PAIN.014.001.06 XML Sample

```

<?xml version="1.0" encoding="utf-8"?>
<Document
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="urn:iso:std:iso:20022:tech:xsd:pain.014.001.06">
  <CdtrPmtActvtnReq>
    <GrpHdr>
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      <CreDtTm>2020-08-12T20:46:01</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>ACC_0010201000327</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
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          <ds:SignedInfo>
            <ds:CanonicalizationMethod
              Algorithm="http://www.w3.org/2001/10/xml-exc-
              cl4n#" />
            <ds:SignatureMethod Algorithm="http: /
              /www.w3.org/2001/04/xmldsig-
              more#rsa-sha256" />
            <ds:Reference URI="#_98742d60-2afc-4fa7-a731-828756ce47b1">
              <ds:Transforms>
                <ds:Transform
                  Algorithm="http://www.w3.org/2001/10/xml-exc-
                  cl4n#" />
              </ds:Transforms >
                <ds:DigestMethod Algorithm="http:
                  /www.w3.org/2001/04/xmlenc#sha256" />
                <ds:DigestValue>vB/
                  xxu+qkEVUH5i9uVdBHOXOp6+XDsan/iHxH+UiMGo=</ds
                  :DigestValue>
              </ds:Reference>
              <ds: Reference URI="">
                <ds:Transforms>
                  <ds: Transform
                    Algorithm="http://www.w3.org/2000/09/xmldsig#tenve
                    loped-signature" />
                  <ds: Transform
                    Algorithm="http://www.w3.org/2001/10/xml-exc-
                    cl4n#" />
                </ds: Transform >
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                  Algorithm="http://www.w3.org/2001/04/xmlenc#sh
                  a256" />
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              </ds:Reference>
              <ds:Reference>
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                    Algorithm="http://www.w3.org/2001/10/xml-exc-

```

```

c14n#"/>
</ds:Transforms >
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</ds:Reference>
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</ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
</Sgntr>

```

```

</GrpHdr>
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>MSG_334873223482738299</OrgnlMsgId>
  <OrgnlMsgNmId>pain.013.001.06</OrgnlMsgNmId>
  <OrgnlCreDtTm>2020-08-12T20:46:01</OrgnlCreDtTm>
  <OrgnlNbOfTx>1</OrgnlNbOfTx>
</OrgnlGrpInfAndSts>
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  <OrgnlPmtInfId>PAY_223373223482738299</OrgnlPmtInfId>
  <TxInfAndSts>
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  <StsRsnInf>
    <Rsn>
      <Cd>AM04</Cd>
    </Rsn>
  </StsRsnInf>
  <OrgnlTxRef>
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    <Dbtr>
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    </Dbtr>
    <DbtrAgt>
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        </ClrSysMmbId>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
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        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>SAMPLE_NAME1</Nm>
    </Cdtr>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CdtrPmtActvtnReq>
</Document>

```

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>

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

Identification		
GrpHdr +InitgPty ++Id +++Orgld ++++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

OrgnlGrpInfAndSts +OrgnlMsgNmId	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	<OrgnlMsgNmId`>
	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		
OrgnlGrpInfAndSts +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	The party (Receiver) that receives payment from the

	Usage:	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	ISO Definition:	Information used to identify a member within a clearing system.
	XML Tag:	<ClrSysMmbld>

+++ DbtrAgt ++++ FinInstnId +++++ 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') <ul style="list-style-type: none"> • 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"?>
<Saa:DataPDU
  xmlns:Saa="urn:swift:saa:xsd:saa.2.0"
  xmlns:Sw="urn:swift:snl:ns.Sw"
  xmlns:SwGbl="urn:swift:snl:ns.SwGbl"
  xmlns:SwInt="urn:swift:snl:ns.SwInt"
  xmlns:SwSec="urn:swift:snl:ns.SwSec">
  <Saa:Body>
    <AppHdr
      xmlns:auto-ns1="urn:swift:saa:xsd:saa.2.0"
      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>FI_SWIFT</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgIdr>MSG_334873223482738299</BizMsgIdr>
      <MsgDefIdr>camt.003.001.05</MsgDefIdr>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-04-07T12:33:22Z</CreDt>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
          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 URI="#_98742d60-2afc-4fa7-a731-828756ce47b1">
              <ds:Transforms>
                <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#" />
              </ds:Transforms>
            </ds:Reference>
            <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmldsig#sha256" />
            <ds:DigestValue>vB/xxu+qkEVUH5i9uVdBHOXOp6+XDsan/iHxH+UiMGo=</ds:DigestValue>
          </ds:Reference>
          <ds:Reference URI="">
            <ds:Transforms>
              <ds:Transform Algorithm="http://www.w3.org/2000/09/xmldsig#tenvelopedsignature" />
            </ds:Transforms>
          </ds:Reference>
        </ds:Signature>
      </Sgntr>
    </AppHdr>
  </Saa:Body>
</Saa:DataPDU>

```

```

<ds: Transform Algorithm="http: //www.w3.
org/2001/10/xml-exc- cl4n#" />
</ds: Transforms >
<ds:DigestMethod
Algorithm="http: //www.
w3.org/2001/04/xmlenc#sha256" />
<ds:DigestValue>hWGkHPu5IMYxe4KF
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</ds:Reference>
<ds:Reference>
<ds:Transforms>
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//www.w3.org/2001/10/xml-exc- cl4n#" />
</ds:Transforms >
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w3.org/2001/04/xmlenc#sha256" />
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</ds:Reference>
</ds:SignedInfo>
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FU1QXE
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gYDVQQ
DDAdUZXNGIENO:MIIBI5ANBgkqhkiGowOBAQEFAAOCAQSAAMIIBCekCAQE
AtnB/1
12FOScVqDI12Q) RsZzh9TK7ANLnxnR2EP1hRP7GRanksgyYMIECiL/AN
nTEhft
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```

Participant Implementation Guide for IDTP Pilot Phase

```
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</ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
</Sgntr>
</AppHdr>
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  01.05"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-
  instance">
  <GetAcct>
    <MsgHdr>
      <MsgId>MSG_334873223482738299</MsgId>
      <CreDtTm>2020-04-07:00:00</CreDtTm>
    </MsgHdr>
    <AcctQryDef>
      <AcctCrit>
        <QryNm>STAT</QryNm>
        <NewCrit>
          <SchCrit>
            <AcctId>
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              </Othr>
            </EQ>
          </AcctId>
          <AcctOwnr>
            <Id>
              <OrgId>
                <AnyBIC>FI_SWIFT</AnyBIC>
              </OrgId>
            </Id>
          </AcctOwnr>
        </SchCrit>
      </NewCrit>
    </AcctCrit>
  </AcctQryDef>
</GetAcct>
</Document>
</Saa:Body>
</Saa: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 ++ 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]

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	ISO	Unique and unambiguous way to identify an
---------	------------	---

<pre> + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctOwnr ++++++ Id +++++++ OrgId </pre>	Definition	organization
	XML Tag	<OrgId>
	Occurrences	[1..1]

AnyBIC		
<pre> GetAcct + AcctQryDef ++ AcctCrit +++ NewCrit ++++ SchCrit +++++ AcctOwnr ++++++ Id +++++++ OrgId +++++++ AnyBIC </pre>	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="latin1"?>
<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>FI_SWIFT</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgIdr>MSG_444873223482738299</BizMsgIdr>
      <MsgDefIdr>camt.004.001.05</MsgDefIdr>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-04-07T09:28:47Z</CreDt>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
          xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
        <ds:SignedInfo>
        <ds:CanonicalizationMethod
          Algorithm="http://www.w3.org/2001/10/xml-exc-
            cl4n#" />
        <ds:SignatureMethod Algorithm="http: /
          /www.w3.org/2001/04/xmldsig-
            more#rsa-sha256" />
        <ds:Reference URI="#_98742d60-2afc -4fa7-a731-828756ce47b1">
        <ds:Transforms>
        <ds:Transform Algorithm="http:
          /www.w3.org/2001/10/xml-exc- cl4n#" />
        </ds:Transforms >
        <ds:DigestMethod Algorithm="http:
          /www.w3.org/2001/04/xmlenc#sha256" />
        <ds:DigestValue>vB/
          xxu+qkEVUH5i9uVdBHOXOp6+XDsan/iHxH+UiMGo=</ds
            :DigestValue>
        </ds:Reference>
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        <ds:Transforms>
        <ds: Transform Algorithm="http:
          /www.w3.
            org/2000/09/xmldsig#tenveloped-
              signature" />
        <ds: Transform Algorithm="http: //www.w3.
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            w3.org/2001/04/xmlenc#sha256" />

```

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</ds:Reference>
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Vy4JOu

```


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```
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    </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 ++ 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 ++ 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 ++ CreDtTm	ISO Definition	Date and time at which the message was created.
	XML Tag	<CreDtTm>
	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		
RtrAcct + RptOrErr	ISO Definition	Choice between account details or an operational error when the requested data cannot be retrieved.
	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		
RtrAcct + RptOrErr ++ AcctRpt	ISO Definition	Specifies the currency of the cash account.

+++ 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]

G. ISO 20022/PAIN.001.001.04 XML Sample

```

<?xml version="1.0" encoding="utf-8"?>
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xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.04">
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    <GrpHdr>
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      </InitgPty>
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            <ds:CanonicalizationMethod
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cl4n#" />
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more#rsa-sha256" />
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signature" />
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org/2001/10/xml-exc-cl4n#" />
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w3.org/2001/04/xmlenc#sha256" />
            <ds:DigestValue>

```

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</GrpHdr>
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```

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        </Othr>
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    </Envlp>
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</CstmrCdtTrfInitn>
</Document>

```

Detailed Message Description:

CstmrCdtTrfInittn		
CstmrCdtTrfInittn	ISO Definition	The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.
	XML Tag	<CstmrCdtTrfInittn>
	Occurrences	[1..1]

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

Message Identification		
CstmrCdtTrfInittn + 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.
	XML Tag	<MsgId>
	Occurrences	[1..1]

Message Identification		
CstmrCdtTrfInittn + 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.
	XML Tag	<MsgId>
	Occurrences	[1..1]

Creation Date Time		
CstmrCdtTrfInittn + GrpHdr ++ CreDtTm	ISO Definition	Date and time at which the message was created.

	XML Tag	<CreDtTm>
	Occurrences	[1..1]

Number of Transactions

CstmrCdtTrfInitn +GrpHdr ++ NbofTxS	ISO Definition	Date and time at which the message was created.
	XML Tag	<NbofTxS>
	Occurrences	[1..1]

Control Sum

CstmrCdtTrfInitn + GrpHdr ++ CtrlSum	ISO Definition	Total of all individual amounts included in the message, irrespective of currencies.
	XML Tag	<CtrlSum>
	Occurrences	[1..1]

Initiating Party

CstmrCdtTrfInitn + GrpHdr ++ InitgPty	ISO Definition	Party that initiates the payment.
	XML Tag	<InitgPty>
	Occurrences	[1..1]

Name

CstmrCdtTrfInitn + GrpHdr ++ InitgPty +++ 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]

Payment Information		
CstmrCdtTrfInitn + 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		
CstmrCdtTrfInitn + PmtInf ++ PmtInfId	ISO Definition	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
	XML Tag	<PmtInfId>
	Occurrences	[1..1]

Payment Method		
CstmrCdtTrfInitn + PmtInf ++ PmtMtd	ISO Definition	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
	XML Tag	<PmtMtd>
	Occurrences	[1..1]

Batch Booking		
CstmrCdtTrfInitn + PmtInf ++ BtchBookg	ISO Definition	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.
	XML Tag	<BtchBookg>
	Occurrences	[1..1]

Requested Execution Date		
CstmrCdtTrfInitn + PmtInf ++ ReqdExctnDt	ISO Definition	Date at which the initiating party requests the clearing agent to process the payment.
	XML Tag	<ReqdExctnDt>

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

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

Name		
CstmrCdtTrfInitn + 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]

Debtor Account		
CstmrCdtTrfInitn + PmtInf ++ DbtrAcct	ISO Definition	Name by which a party is known and which is usually used to identify that party.
	XML Tag	<DbtrAcct>
	Occurrences	[1..1]

Identification		
CstmrCdtTrfInitn + 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		
CstmrCdtTrfInitn + 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		
CstmrCdtTrfInitn + PmtInf ++ DbtrAcct +++ Id ++++ Othr +++++ Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]

Debtor Agent		
CstmrCdtTrfInitn + PmtInf ++ DbtrAgt	ISO Definition	Financial institution servicing an account for the debtor.
	XML Tag	<DbtrAgt>
	Occurrences	[1..1]

Financial Institution Identification		
CstmrCdtTrfInitn + 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]

BICFI		
CstmrCdtTrfInitn + PmtInf ++ DbtrAgt +++ FinInstnId	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)".

++++ BICFI	XML Tag	<BICFI>
	Occurrences	[1..1]

Credit Transfer Transaction Information

CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf	ISO Definition	Provides information on the individual transaction(s) included in the message.
	XML Tag	<CdtTrfTxInf>
	Occurrences	[1..1]

Payment Identification

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

Instruction Identification

CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ PmtId ++++ InstrId	ISO Definition	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
	XML Tag	<InstrId>
	Occurrences	[1..1]

End To End Identification

CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ 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.
	XML Tag	<EndToEndId>
	Occurrences	[1..1]

Amount		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ 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.
	XML Tag	<Amt>
	Occurrences	[1..1]

Instructed Amount		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ 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.
	XML Tag	<InstdAmt>
	Occurrences	[1..1]

Charge Bearer		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ ChrgBr	ISO Definition	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	XML Tag	<ChrgBr>
	Occurrences	[1..1]

Creditor Agent		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ CdtrAgt	ISO Definition	Financial institution servicing an account for the creditor.
	XML Tag	<CdtrAgt>
	Occurrences	[1..1]

Financial Institution Identification		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ CdtrAgt	ISO Definition	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.

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

BICFI		
CstmrCdtTrfInitn + PmtInf ++ 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]

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

Name		
CstmrCdtTrfInitn + PmtInf ++ 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		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ 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	<DbtrAcct>
	Occurrences	[1..1]

Identification		
CstmrCdtTrfInitn + PmtInf ++ 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		
CstmrCdtTrfInitn + PmtInf ++ 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		
CstmrCdtTrfInitn + PmtInf ++ CdtTrfTxInf +++ CdtrAcct ++++ Id +++++ Othr ++++++ Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]

Supplementary Data		
CstmrCdtTrfInitn + SplmtryData	ISO Definition	Additional information that can not be captured in the structured fields and/or any other specific block.
	XML Tag	<SplmtryData>
	Occurrences	[1..1]

Place And Name		
CstmrCdtTrfInitn + 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		
CstmrCdtTrfInitn + SplmtryData ++ Envp	ISO Definition	Technical element wrapping the supplementary data.
	XML Tag	<Envlp>
	Occurrences	[1..1]

H. ISO 20022/CAMT.054.001.04 XML Sample

```

<?xml version="1.0" encoding="latin1"?>
<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>FI_SWIFT1</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgIdr>MSG_334873223482738299</BizMsgIdr>
      <MsgDefIdr>camt.054.001.04</MsgDefIdr>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2020-04-07T13:50:45Z</CreDt>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-f69290939eb6"
          xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
        <ds:SignedInfo>
          <ds:CanonicalizationMethod
            Algorithm="http://www.w3.org/2001/10/xml-exc-
            cl4n#" />
          <ds:SignatureMethod Algorithm="http: /
            /www.w3.org/2001/04/xmldsig-
            more#rsa-sha256" />
          <ds:Reference URI="#_98742d60-2afc -4fa7-a731-828756ce47b1">
            <ds:Transforms>
              <ds:Transform Algorithm="http:
                /www.w3.org/2001/10/xml-exc- cl4n#" />
            </ds:Transforms >
              <ds:DigestMethod Algorithm="http:
                /www.w3.org/2001/04/xmllenc#sha256" />
              <ds:DigestValue>vB/
                xxu+qkEVUH5i9uVdBHOXOp6+XDsan/iHxH+UiMGo=</ds
                :DigestValue>
            </ds:Reference>
            <ds: Reference URI="">
              <ds:Transforms>
                <ds: Transform Algorithm="http:
                  /www.w3.
                  org/2000/09/xmldsig#tenveloped-
                  signature" />
              <ds: Transform Algorithm="http: //www.w3.
                org/2001/10/xml-exc- cl4n#" />
            </ds: Transforms >
              <ds:DigestMethod
                Algorithm="http: //www.
                w3.org/2001/04/xmllenc#sha256" />

```

```

<ds:DigestValue>hWGkHPu5IMYxe4KF
YyaMOFWYqOw2pi+BYnYvHEwm/Z8=</ds:DigestValue>
</ds:Reference>
<ds:Reference>
<ds:Transforms>
<ds: Transform Algorithm="http:
//www.w3.org/2001/10/xml-exc- c14n#"/>
</ds:Transforms >
<ds:DigestMethod
Algorithm="http: //www.
w3.org/2001/04/xmlenc#sha256" />
<ds:DigestValue
>10eHeNdJm1v177MOHzFsmP0IBMYvdPXVuRcR77hAgUg=</ds
:DigestValue>
</ds:Reference>
</ds:SignedInfo>
<ds:SignatureValue>H11itYLicuuSdrRrzuSCFxk5G2Z3LDOOnEPCrXkfwiuS
dyOzA3P2r6Ale1cYidueY8niolEvcZcvKVS4zt6bbHvSRRabinU+Jl13x4vTHSg
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3fNI9geM1oC/ZIGL1HLfOsyJ7GokRsypd 1YWFQvNNhu1OupanRA==
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BMMQswCQYDVQQGEWUcMB0GA1UECwwTS2V5bmV4G1zLUSw2W5UcnV2dDEFMBO
GALUEANwWT381bRydXNOIFR1c3QZ0CEgUGhBMjAeFwOxitjExMTUwMDU3
MzVaFw
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FU1QXE
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gYDVQQ
DDADUZXNGIENO:MIIBI5ANBgkqhkiGowOBAQEFAAOCAQSAAMIIBCCEKCAQE
AtnB/1
12FOScVqDI12Q) RsZZh9TK7ANLnxnR2EP1hRP7GRanksgyYMIECiL/AN
nTEhft
Qe7AGSaWeX7x05GHIGd72NwnFQazVjHyaTBXSxaxUoG4kc1F5Qa00vvxU
AHTtM2
qYNjpgFyKkTGbASD7IgS36zTRYauE40kGhU2/pv1nG3jIKAU40f90gkQe
4+hw2I
xkNO `ImRaxPunkYoZWVn3geL/QQ1H/yggkBdpLG2qmTUm09cVyVdycABd
l+SRSG
NyR42xVRcbS6rv150cbnbsrvkcbms1Gdo/qnKkvxcthXstt3TgGq+kZ1C
IHDoJs
F8ZDQKuljXMEgsurt/OHQIDAQA04GuiGtMBGGA1UdDgQUBBRsJehOf8/t
O6YtFO
4hEYcc1COz0TAFBgNVHSMEGDANGBRRcvObAGFfzbq1TCZOMpE7ji+fpTA
RBglgh
kgBhvhCAQEEBAMCB4AWOegYDVROPAQH/BAQDASbAMEBGA1UdHwRBMDGwP
aa70Dm
GN2h@dHAGLy9wa210ZXNOlm9wZW5GcnVzdC5jb2GvT3Bjb1RydXN0X1Rlc3RFQO
FFUGHBMI5jcmmwOQYIKOZThvcNAQELBQADggEBAGMAU3YO2Z9Ff1FLX/DHVCwST
SotZjaYtJindYcEtvhjY24vcXJzwbfofVu91XZFuxXjG12SSyKsK4sRHF
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@AZGNI
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NZ+27k
cZNTSL9ZDWYXob5PUBVEOFXmHPJtngzBOISNGQDVQIjtnbecsSgDchRM
Vy4JOu

```

Participant Implementation Guide for IDTP Pilot Phase

```
DBUK7RAIpG4aR/5RKaMkO@6DLHXJteXfmsKfLyDq3H8B+eHefJIWCeYMn
vqk755 EVNE=</ds:X509Certificate>
</ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
</Sgntr>
</AppHdr>
<Document
  xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.04">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>MSG_334873223482738299</MsgId>
      <CreDtTm>2020-04-07T16:50:45</CreDtTm>
    </GrpHdr>
    <Ntfctn>
      <Id>MSG_334873223482738299</Id>
      <CreDtTm>2020-04-07T16:50:45</CreDtTm>
      <Acct>
        <Id>
          <Othr>
            <Id>sampleuser1@user.idtp</Id>
          </Othr>
        </Id>
      </Acct>
      <Ntry>
        <NtryRef>SAMPLEREF</NtryRef>
        <Amt Ccy="BDT">1000.00</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>BOOK</Sts>
      <ValDt>
        <Dt>2020-03-15</Dt>
      </ValDt>
      <BkTxCd>
        <Prtry>
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        </Prtry>
      </BkTxCd>
      <NtryDtls>
        <TxDtls>
          <Refs>
            <InstrId>MSG_334873223482738299</InstrId>
            <EndToEndId>TRAN_34873223482738299</EndToEndId>
            <TxId>TRAN_34873223482738299</TxId>
          </Refs>
          <Amt Ccy="BDT">1000.00</Amt>
          <CdtDbtInd>DBIT</CdtDbtInd>
          <RltdPties>
            <InitgPty>
              <Nm>SAMPLE_NAME1</Nm>
            </InitgPty>
            <Cdtr>
              <Id>
                <OrgId>
                  <AnyBIC>FI_SWIFT1</AnyBIC>
                </OrgId>
              </Id>
            </Cdtr>
          </RltdPties>
          <RltdDts>
            <TxDtTm>2020-03-15T00:00:00</TxDtTm>
          </RltdDts>
```

```

        </TxDtls>
    </NtryDtls>
</Ntry>
</Ntfcn>
</BkToCstmrDbtCdtNtfcn>
</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 ++ 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	<p>Contains the MessageIdentifier that defines the BusinessMessage.</p> <p>It must contain a MessageIdentifier published on the ISO 20022 website.</p> <p>Example: pacs.008.001.04</p>
	XML Tag	<MsgDefIdr>
	Occurrences	[1..1]

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

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

Bank To Customer Debit Credit Notification		
BkToCstmrDbtCdtNtfctn	ISO Definition	Scope The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account. Usage The BankToCustomerDebitCreditNotification message can contain reports for more than one account. It provides information for cash management and/or reconciliation. The BankToCustomerDebitCreditNotification message can be used to: - report pending and booked items; - notify one or more debit entries; - notify one or more credit entries; - notify a combination of debit and credit entries. It can include underlying details of transactions that have been included in the entry. It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient). It does not contain balance information.
	XML Tag	<BkToCstmrDbtCdtNtfctn>
	Occurrences	[1..1]

Group Header		
BkToCstmrDbtCdtNtfctn + GrpHdr	ISO Definition	Provides further details on the message.
	XML Tag	<GrpHdr>
	Occurrences	[1..1]

Message Identification		
BkToCstmrDbtCdtNtfctn + GrpHdr ++ MsgId	ISO Definition	Provides further details on the message.
	XML Tag	<MsgId>
	Occurrences	[1..1]

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

Notification		
BkToCstmrDbtCdtNtfctn + Ntfctn	ISO Definition	Provides further details of the account notification.
	XML Tag	<Ntfctn>
	Occurrences	[1..1]

Identification		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Id	ISO Definition	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.
	XML Tag	<Id>
	Occurrences	[1..1]

Creation Date Time		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ CreDtTm	ISO Definition	Date and time at which the message was created.
	XML Tag	<CreDtTm>

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

Account		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Acct	ISO Definition	Unambiguous identification of the account to which credit and debit entries are made.
	XML Tag	<Acct>
	Occurrences	[1..1]

Identification		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Acct +++ 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		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Acct +++ 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		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Acct +++ Id ++++ Othr +++++ Id	ISO Definition	Identification assigned by an institution.
	XML Tag	<Id>
	Occurrences	[1..1]

Entry		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry	ISO Definition	Set of elements used to specify an entry in the debit credit notification. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s).
	XML Tag	<Ntry>
	Occurrences	[1..1]

Entry Reference		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryRef	ISO Definition	Unique reference for the entry.
	XML Tag	<NtryRef>
	Occurrences	[1..1]

Amount		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ Amt	ISO Definition	Amount of money in the cash entry.
	XML Tag	<Amt>
	Occurrences	[1..1]
	XML Attribute Currency (Ccy)	Medium of exchange of value.

Credit Debit Indicator		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ CdtDbtInd	ISO Definition	Amount of money in the cash entry.
	XML Tag	<CdtDbtInd>
	Occurrences	[1..1]

Status		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ Sts	ISO Definition	Status of an entry on the books of the account servicer.
	XML Tag	<Sts>
	Occurrences	[1..1]

Value Date		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ ValDt	ISO Definition	<p>Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.</p> <p>Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date.</p> <p>For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.</p>
	XML Tag	<ValDt>
	Occurrences	[1..1]

Date		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ ValDt ++++ Dt	ISO Definition	Specified date.
	XML Tag	<ValDt>
	Occurrences	[1..1]

Bank Transaction Code		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ BkTxCd	ISO Definition	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
	XML Tag	<Sts>
	Occurrences	[1..1]

Proprietary		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ BkTxCd ++++ Prtry	ISO Definition	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
	XML Tag	<Prtry>
	Occurrences	[1..1]

Code		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ BkTxCd ++++ Prtry +++++ Cd	ISO Definition	Proprietary bank transaction code to identify the underlying transaction.
	XML Tag	<Cd>
	Occurrences	[1..1]

Entry Details		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls	ISO Definition	Provides details on the entry.
	XML Tag	<NtryDtls>
	Occurrences	[1..1]

Entry Details		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry	ISO Definition	Provides details on the entry.

+++ NtryDtls	XML Tag	<NtryDtls>
	Occurrences	[1..1]

Transaction Details

BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls	ISO Definition	Provides information on the underlying transaction(s).
	XML Tag	<TxDtls>
	Occurrences	[1..1]

References

BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ Refs	ISO Definition	Provides the identification of the underlying transaction.
	XML Tag	<TxDtls>
	Occurrences	[1..1]

Instruction Identification

BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ Refs +++++ 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>
	XML Tag	<InstrId>
	Occurrences	[1..1]

End To End Identification		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ Refs ++++++ 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</p>

		passed on throughout the entire end-to-end chain.
	XML Tag	<EndToEndId>
	Occurrences	[1..1]

Transaction Identification		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ Refs ++++++ 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]
Amount		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ Amt	ISO Definition	Amount of money in the cash entry.
	XML Tag	<Amt>
	Occurrences	[1..1]
	XML Attribute Currency (Ccy)	Medium of exchange of value.
Credit Debit Indicator		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++CdtDbtInd	ISO Definition	Specifies if a limit is a debit limit or a credit limit.
	XML Tag	<CdtDbtInd>
	Occurrences	[1..1]

Related Parties		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties	ISO Definition	Set of elements used to identify the parties related to the underlying transaction.
	XML Tag	<RltdPties>
	Occurrences	[1..1]

Initiating Party		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties ++++++ InitgPty	ISO Definition	Party that initiated the payment that is reported in the entry.
	XML Tag	<InitgPty>
	Occurrences	[1..1]

Name		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties ++++++ InitgPty +++++++ 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		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties ++++++ Cdtr	ISO Definition	Party to which an amount of money is due.
	XML Tag	<Cdtr>
	Occurrences	[1..1]

Identification		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties ++++++ Cdtr ++++++ Id	ISO Definition	Unique and unambiguous identification of a party.
	XML Tag	<Id>
	Occurrences	[1..1]

Organisation Identification		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties ++++++ Cdtr ++++++ Id ++++++ OrgId	ISO Definition	Unique and unambiguous way to identify an organization.
	XML Tag	<OrgId>
	Occurrences	[1..1]

Any BIC		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdPties ++++++ Cdtr ++++++ Id ++++++ OrgId ++++++ AnyBIC	ISO Definition	Code allocated to a financial institution or non-financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".
	XML Tag	<OrgId>
	Occurrences	[1..1]

Related Dates		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls	ISO Definition	Set of elements used to identify the dates related to the underlying transactions.
	XML Tag	<RltdDts>

+++++ RltdDts	Occurrences	[1..1]
---------------	--------------------	--------

Transaction Date Time		
BkToCstmrDbtCdtNtfctn + Ntfctn ++ Ntry +++ NtryDtls ++++ TxDtls +++++ RltdDts ++++++ TxDtTm	ISO Definition	Date and time of the underlying transaction.
	XML Tag	<TxDtTm>
	Occurrences	[1..1]

I. ISO 20022/PACS.009.001.04 XML Sample

```

<?xml version="1.0" encoding="UTF-8"?>
<Saa:DataPDU
  xmlns:Saa="urn:swift:saa:xsd:
    saa.2.0"
  xmlns:Sw="urn:swift:snl:ns.Sw
    "
  xmlns:SwGbl="urn:swift:snl:ns
    .SwGbl"
  xmlns:SwInt="urn:swift:snl:ns
    .SwInt"
  xmlns:SwSec="urn:swift:snl:ns
    .SwSec">
  <Saa:Body>
    <AppHdr:AppHdr
      xmlns="urn:iso:std:iso:20022:tech:xsd:head.001
        .001.01"
    xmlns:AppHdr="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>IDTP</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>FI_SWIFT2</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgIdr>MSG_334873223482738699</BizMsgIdr>
      <MsgDefIdr>pacs.009.001.04</MsgDefIdr>
      <BizSvc>IDTP</BizSvc>
      <CreDt>2019-05-27T14:21:25</CreDt>
      <Sgntr>
        <ds:Signature Id="_beddd7de-c63a-43a6-9b62-
          f69290939eb6"
          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 URI="#_98742d60-2afc -4fa7-a731-828756ce47b1">
            <ds:Transforms>
              <ds:Transform
                Algorithm="http://www.w3.org/2001/10/xml-exc-
                  c14n#" />
            </ds:Transforms >
            <ds:DigestMethod Algorithm="http:
              /www.w3.org/2001/04/xmlenc#sha256" />
            <ds:DigestValue>vB/xxu+qkEVUH5i9uVdBHOXOp6+XDsan/iHxH+U

```

```

iMGo=</d s :DigestValue>
</ds:Reference>
<ds: Reference URI="">
<ds:Transforms>
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loped- signature" />
<ds: Transform
Algorithm="http://www.w3.org/2001/10/xml-exc-
cl4n#" />
</ds:Transforms >
<ds:DigestMethod
Algorithm="http://www.w3.org/2001/04/xmlenc#sh
a256" />
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12FOScVqDI12Q) RsZzh9TK7ANLnxnR2EP1hRP7GRanksgyYMIECiL/AN
nTEhft
Qe7AGSaWeX7x05GHIGd72NwnFQazVjHyaTBXSxaxUoG4kc1F5Qa00v vxU
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qYNjjpgFyKkTGbASD7IgS36zTRYauE40kGhU2/pv1nG3jIKAU40f90gkQe
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O6YtFO

```

Participant Implementation Guide for IDTP Pilot Phase

```
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Vy4JOu
DBUK7RAIpG4aR/5RKaMkO@6DLHXJteXfmsKfLyDq3H8B+eHefJIWCeYMn
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</ds:X509Data>
</ds:KeyInfo>
</ds:Signature>
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  <FICdtTrf>
    <GrpHdr>
      <MsgId> MSG_334873223482738699</MsgId>
      <CreDtTm>2019-10-24T15:47:53</CreDtTm>
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      <SttlmInf>
        <SttlmMtd>IDTP</SttlmMtd>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
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        <FinInstnId>
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        </FinInstnId>
      </InstgAgt>
      <InstdAgt>
        <FinInstnId>
          <BICFI>FI_SWIFT2</BICFI>
        </FinInstnId>
      </InstdAgt>
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        <LclInstrm>
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        </LclInstrm>
        <SvcLvl>
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        </SvcLvl>
        <CtgyPurp>
          <Prtry>001</Prtry>
        </CtgyPurp>
      </PmtTpInf>
      <PmtId>
        <InstrId>MSG_334873223482738699</InstrId>
```

```

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    <EndToEndId>Tran_334873223482738699</EndToEndId>
    </PmtId>
    <IntrBk
SttlmAmt
Ccy=«BDT»>1000.50</IntrBkSt
tlnAmt>

        <IntrBkSttlmDt>2019-03-15</IntrBkSttlmDt>
    <Dbtr>
        <FinInstnId>
            <BICFI>FI_SWIFT1</BICFI>
        </FinInstnId>
    </Dbtr>
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            <RefNo_ReceivingBank></RefNo_ReceivingBank>
            <RefNo_ReceivingPSP></RefNo_ReceivingPSP>
            <RefNo_IDTP>1234567890</RefNo_IDTP>
        </Tx_Tracking_Info>
    </Envlp>
</SplmtryData>
</FICdtTrf>
</Document>
</Saa:Body>
</Saa: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 ++ 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]
--	--------------------	--------

AppHdr	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.
Business Service		
+ BizSvc	XML Tag	<BizSvc>
	Occurrences	[1..1]

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

Financial Institution Credit Transfer		
FICdtTrf	ISO Definition	This message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.
	XML Tag	<FICdtTrf>
	Occurrences	[1..1]

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 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</p>

		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>

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]
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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 +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]

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]

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

Clearing Channel		
CdtTrfTxInf +PmtTpInf ++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>

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

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

Proprietary		
CdtTrfTxInf + PmtTpInf ++ SvcLvl +++ Prtry	ISO Definition	Specifies the service level, 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 /CODTYPTR/.
	Occurrences	[1..1]
	Type	Max35Text

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	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.
	IDTP Rule	Use MessageId
	XML Tag	<InstrId>
	Type	Max35Text
	Occurrences	[1..1]

Transaction Identification		
CdtTrfTxInf + PmtId ++ TxId	ISO Definition	<p>Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>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.</p>
	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</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), 1 - Internet Banking 2 - Cash Management 3 - Treasury 4 - ATM</p>
	IDTP Rule	Use MsgId
	Example	<TxId>HSBC201308201123456789</TxId>

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]

Interbank Settlement Amount		
CdtTrfTxInf +IntrBkSttlmAmt	ISO Definition	Amount of money moved between the instructing agent and the instructed agent.
	XML Tag	<IntrBkSttlmAmt>
	IDTP Rule	<p>RestrictedFINActiveCurrencyAndAmount (based on decimal)</p> <ul style="list-style-type: none"> - fractionDigits: 5 - totalDigits: 14 - minInclusive: 0
	Occurrences	[1..1]
	Type	ActiveCurrencyAndAmount
	Attribute:	<p>Currency</p> <p>The number of fractional digits (or minor unit of currency) must comply with ISO 4217.</p> <p>Note: The decimal separator is a dot.</p>

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

	Type	ISODate
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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>

Financial Institution Identification		
CdtTrfTxInf +Dbtr ++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 +Dbtr ++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 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

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

Financial Institution Identification		
CdtTrfTxInf +Cdtr ++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 +Cdtr ++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]

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]
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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

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

J. ISO Message Structure Definition

XML Tag	Element Name
AcceptncDtTm	Acceptance Date Time
Acct	Account
AcctCrit	Account Criteria
AcctId	Account Identification
AcctOrErr	Account or Error
AcctOwnr	Account Owner
AcctQryDef	Account Query Definition
AcctRpt	Account Report
AddtlInf	Additional Information
AddtlTxInf	Additional Transaction Information
Amt	Amount
AmtWthtCcy	Amount without currency
AnyBIC	Any BIC
AppHdr	Application Header
BICFI	BICFI
BizMsgIdr	Business Message Identifier
BizSvc	Business Service
BkToCstmrDbtCdtNtfctn	Bank To Customer Debit Credit Notification
BkTxCd	Bank Transaction Code
BranchId	Branch Identification
BtchBookg	Batch Booking Indicator
Ccy	Currency
Cd	Code
CdtDbtInd	Credit Debit Indicator
Cdtr	Creditor
CdtrAcct	Creditor Account
CdtrAgt	Creditor Agent
CdtrAgtAcct	Creditor Agent Account
CdtrPmtActvtnReq	Creditor Payment Activation Request

CdtTrfTx	Credit Transfer Transaction
CdtTrfTxInf	Credit Transfer Transaction Information
ChrgBr	Charge Bearer
ClrChanl	Clearing Channel
ClrSysId	Clearing System Identification
ClrSysMmbId	Clearing System Member Identification
CreDt	Creation Date
CreDtTm	Creation Date Time
CstmrCdtTrfInitn	Customer Credit Transfer Initiation
CtgyPurp	Category Purpose
CtrlSum	Control Sum
CtryOfRes	Country of Residence
CurMulLmt	Current Multilateral Limit
Dbtr	Debtor
DbtrAcct	Debtor Account
DbtrAgt	Debtor Agent
DbtrAgtAcct	Debtor Agent Account
Dt	Date
EndToEndId	End To End Identification
Envp	Envelop
EQ	Equal
FIId	Financial Institution Identification (Branch and Financial Institution Identification)
FinInstnId	Financial Institution Identification (Unique Identification of Financial Institution)
FItoFICstmrCdtTrf	FI To FI Customer Credit Transfer
FItoFIPmtStsRpt	FI To FI Payment Status Report
Fr	From
GetAcct	Get Account
GrpHdr	Group Header
GrpSts	Group Status
Id	Identification

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InitgPty	Initiating Party
InstdAgt	Instructed Agent
InstdAmt	Instructed Amount
InstgAgt	Instructing Agent
InstrId	Instruction Identification
IntrBkSttlmAmt	Interbank Settlement Amount
IntrBkSttlmDt	Interbank Settlement Date
LclInstrm	Local Instrument
MmbId	Member Identification
MsgDefIdr	Message Definition Identifier
MsgHdr	Message Header
MsgId	Message Identification
NbOfTxs	Number of Transactions
NewCrit	New Criteria
Nm	Name
Ntfctn	Notification
Ntry	Entry
NtryDtls	Entry Details
NtryRef	Entry Reference
OrgId	Organization Identification
OrgnlBizQry	Original Business Query
OrgnlCreDtTm	Original Creation Date Time
OrgnlEndToEndId	Original End to End Identification
OrgnlGrpInfAndSts	Original Group Information and Status
OrgnlInstrId	Original Instruction Identification
OrgnlMsgId	Original Message Identification
OrgnlMsgNmId	Original Message Name Identification
OrgnlNbOfTxs	Original Number of Transactions
OrgnlPmtInfAndSts	Original Payment Information and Status
OrgnlPmtInfId	Original Payment Information Identification
OrgnlTxId	Original Transaction Identification

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OrgnlTxRef	Original Transaction Reference
Othr	Other
Ownr	Owner
PlcAndNm	Place And Name
PmtId	Payment Identification
PmtInf	Payment Information
PmtInfId	Payment Information Identification
PmtMtd	Payment Method
PmtTpInf	Payment Type Information
Prtry	Proprietary
QryNm	Query Name
Refs	References
ReqdExctnDt	Requested Execution Date
RltdDts	Related Dates
RltdPties	Related Parties
RmtInf	Remittance Information
RptOrErr	Report or Error
Rsn	Reason
RtrAcct	Return Account
SchCrit	Search Criteria
SchmeNm	Scheme Name
SplmtryData	Supplementary Data
Sts	Status
StsRsnInf	Status Reason Information
SttlmInf	Settlement Information
SttlmMtd	Settlement Method
SvcLvl	Service Level
To	To
Tp	Type
TtlIntrBkSttlmAmt	Total Interbank Settlement Amount
TxDtls	Transaction Details

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TxDtTm	Transaction Date Time
TxId	Transaction Identification
TxInfAndSts	Transaction Information and Status
TxSts	Transaction Status
Ustrd	Unstructured
ValDt	Value Date

K. List of Abbreviations

Terms	Description
IDTP	Interoperable Digital Transaction Platform
STAT	Code Of Transaction Status
AA	Account is not locked
DBIT	Borne By Debtor
TRF	Transfer
SHAR	Shared
BOOK	Book Transfer
NTAV	Not Available
SLEV	Following Service Level
ACSP	Accepted Settlement In Process
RJCT	Rejected
SDVA	Same Day Value
AM04	Insufficient Funds
CRED	Borne By Creditor