

The background of the cover is a vibrant green and teal abstract design. It features several concentric circles and curved lines, creating a sense of motion and depth. Two arrows are positioned diagonally across the center, pointing towards the right. The arrows have white shafts and dark green fletching. The overall aesthetic is modern and tech-oriented.

PaaS FPS API Usage Guide

V2.1



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1 Introduction

1.1 Purpose of this document

This document describes the outbound and inbound FPS transactions. The outbound flow involves ISO20022 PAIN.001 message that is used by the payment institutions (PI) to initiate an outbound FPS transaction and the corresponding synchronous and asynchronous response messages which the PI receives due to an outbound payment. The incoming messages from the CI will be in the form of JSON, which the PI receives and will respond with a synchronous response message. This would be sent to the CI in the ISO8583 format.



2 FPS Messages

These messages can be referenced in the 0.1.5 version of the PaaS FPS external swagger file

2.1 Outbound payment

2.1.1 PAIN.001.001.06 Message Description

The following table provides the mapping details of the ISO20022 PAIN.001 message for an outbound FPS transaction.

Parameter Name	Description	ISO20022 Data Type	XML path	Multi	FPS usage guidance
Group Header (CstmrCdtTrfInitn/GrpHdr)					
Message Id	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	Max35Text	CstmrCdtTrfInitn/GrpHdr/MsgId	[1..1]	Copy Instruction Id
Date and time	Date and time at which the message was created during translation.	ISODate Time	CstmrCdtTrfInitn/GrpHdr/CreDtTm	[1..1]	The ISODateTime format is provided in Appendix A.
No of transactions	Number of individual transactions contained in the message.	Max15Numeric	CstmrCdtTrfInitn/GrpHdr/NbOfTxs	[1..1]	This should always be equal to 1 as only a single transaction is accepted per PAIN message.
Initiating Party Name	Name by which a party is known and which is usually used to identify that party	Max140Text	CstmrCdtTrfInitn/GrpHdr/InitgPty/Nm	[0..1]	This should contain a free-format bank name.
Payment Information (CstmrCdtTrfInitn/PmtInf)					
Payment Information Id	This is the identifier of payment instruction	Max35Text	CstmrCdtTrfInitn/PmtInf/PmtInfId	[1..1]	Copy Instruction Id
Payment Method	Specifies the means of payment that will be used to move the amount of money	PaymentMethod3Code	CstmrCdtTrfInitn/PmtInf/PmtMtd	[1..1]	This must be always "TRF".
Payment Type	Specifies the local instrument, as a proprietary code	Max35Text	CstmrCdtTrfInitn/PmtInf/PmtTpInf/LclInstrm/Prtry	[1..1]	Valid values: <ul style="list-style-type: none"> • '10': SIP • '20': Returns • '30': SOP



					<ul style="list-style-type: none"> '40': FDP <p>SIP, SOP, FDP and returns are supported. However, in case of SOP and FDP, payment should be sent on the transaction execution date.</p>
Requested Execution Date	Date at which the initiating party requests the clearing agent to process the payment.	ISODate	CstmrCdtTrfInitn/PmtInf/ReqdExctnDt	[1..1]	Should be current date
Debtor Name	Legal Name of the debtor	Max140Text	CstmrCdtTrfInitn/PmtInf/DbtrNm	[1..1]	Debtor name
Country code Debtor	ISO Country code of the debtor	CountryCode	CstmrCdtTrfInitn/PmtInf/DbtrPstlAdr/Ctry	[0..1]	The list of country codes is given in Appendix A
Debtor Address Line	Address line of the postal address of debtor	Max70Text	CstmrCdtTrfInitn/PmtInf/DbtrPstlAdr/AdrLine	[0..7]	The total length of this field should not exceed 140 characters. This field is equivalent to ISO8583 field 117 (Originating customer account address)
Debtor Account Number	The account number of the debtor from where the payment will be debited	Max34Text	CstmrCdtTrfInitn/PmtInf/DbtrAcctId/OthrId	[1..1]	The account number from where the money will be debited. It will be assumed that the account is already debited when the payment message is generated. Should be a standard 8 digit UK account number This field is equivalent to ISO8583 field 43 (originating customer account no)
Debtor Agent Id	Identification of a clearing system, in a coded form as published in an external list.	ExternalClearingSystemIdentification1Code	CstmrCdtTrfInitn/PmtInf/DbtrAgt/FinInstnId/ClrSysMmbld/ClrSysId/Cd	[1..1]	This must always be "GBDSC". Valid list of codes is provided in Appendix A.
Debtor Agent Member Id	Identification of a member of a clearing system.	Max35Text	CstmrCdtTrfInitn/PmtInf/DbtrAgt/FinInstnId/ClrSysMmbld/Mmbld	[1..1]	The 6 digit sort code of the account number from where the money will be debited. If this value is different from the sort code(s) linked to the token used the transaction will be rejected. This field is equivalent to ISO8583 field 42 (originating credit institution)
Instruction Id	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	Max35Text	CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId	[0..1]	This Id is mandatory for PaaS and must be 18 alphanumeric characters. The last two characters should be '00'.



					PaaS users can build up the remaining 16 characters in their preferred format. However, if the Id is being generated by entirely separate order management systems it is recommended that one or more characters are used to distinguish the two sequences . This is equivalent to ISO8583 field 31 (FPS Transaction Identification)
End To End Id	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.	Max35Text	CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/EndToEndId	[1..1]	This should be a copy of the instructionId
Instructed Amount	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.	ActiveOrHistoricCurrencyAndAmount	CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amnt/InstAmtCcy=" GBP"/	[1..1]	This field is mapped to 004/006 of the FPS message, which indicates the transaction amount. Amount must be greater than 0.01 and within the limit agreed with the scheme. The fractional part has a maximum of two digits.
Clearing System Identification	Identification of a clearing system, in a coded form as published in an external list.	ExternalClearingSystemIdentification1Code	CstmrCdtTrfInitn/PmtInf/CdtRgt/FinInstnId/ClrSysMmbld/ClrSysId/Cd	[1..1]	Static value "GBDSC" has to be passed.
Creditor Agent Member Id	Identification of a member of a clearing system	Max35Text	CstmrCdtTrfInitn/PmtInf/CdtRgt/FinInstnId/ClrSysMmbld/Mmbld	[1..1]	The sort code of the beneficiary account should be passed here. This is equivalent to ISO8583 field 95
Creditor Name	Name by which a party is known and which is usually used to identify that party.	Max140Text	CstmrCdtTrfInitn/PmtInf/CdtRgt/Nm	[1..1]	The beneficiary account name, which is mandatory. This is mapped to field 118 of the FPS message.
Country of Creditor	Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	CountryCode	CstmrCdtTrfInitn/PmtInf/CdtRgt/PstlAdr/Ctry	[0..1]	Valid list of country codes is provided in the Appendix A of the document.
Creditor Address Line	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	Max70text	CstmrCdtTrfInitn/PmtInf/CdtRgt/PstlAdr/AdrLine	[0..7]	The total length of this field should not exceed 140 characters. This field is equivalent to ISO8583 field 119 (Beneficiary customer account address)



Creditor Account Number	Identification assigned by an institution.	Max34Text	CstmrCdtTrfInitn/PmtInfn/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	[1..1]	This field represents the beneficiary customer's account number. This is mapped to ISO8583 field 35 of the FPS message.
Remittance unstructured	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.	Max140Text	CstmrCdtTrfInitn/PmtInfn/RmtInfn/Ustrd	[0..1]	An optional field to provide transaction remarks. This field is equivalent to ISO8583 field 121
Supplementary Data(CstmrCdtTrfInitn/PmtInfn/CdtTrfTxInf/SplmtryData)					
Payment Return Code	Valid payment return code. List provided in Appendix A	Max8Text	CstmrCdtTrfInitn/PmtInfn/CdtTrfTxInf/SplmtryData/Envlp/ext:EnvlpData/ext:PaymentReturn/PaymentReturnCode	[0..1]	This is mandatory while generating outbound returns. Payment type code should be set to '20' for these payments
Returned Payment FPID	The FPID of the original inbound transaction that needs to be returned.	Max42Text	CstmrCdtTrfInitn/PmtInfn/CdtTrfTxInf/SplmtryData/Envlp/ext:EnvlpData/ext:PaymentReturn/ReturnedPaymentFPID	[0..1]	This is mandatory while generating outbound returns. Payment type code should be set to '20' for these payments
Supplementary Data(CstmrCdtTrfInitn/SplmtryData)					
Screening Flag	This flag is to indicate if bank wants to perform Sanctions/AML/OFAC check on the payment instruction	Boolean	CstmrCdtTrfInitn/SplmtryData/Envlp/ext:ProcessingFlags/Screening	[0..1]	If screening is required set this to 'true'. If this field is omitted or set to 'false', no screening will be performed.
Fraud Check Flag	This flag will indicate if the bank feels that this transaction can be a potential fraud. Payment will be stopped until its manually approved by bank	Boolean	CstmrCdtTrfInitn/SplmtryData/Envlp/ext:ProcessingFlags/FraudCheck	[0..1]	If fraud check is required set this field to 'true'. If this field is omitted or set to 'false', no fraud check will be performed.
Fraud Check Code	A code associated with the reason for fraud check	Max10Text	CstmrCdtTrfInitn/SplmtryData/Envlp/ext:ProcessingFlags/FraudCheckCode	[0..1]	The value will only be used by Bank Staff when the Fraud Check flag is 'true'.
Fraud Check Narrative	Free-text indicating the reason for fraud check. This will appear on the BVA, to help decisioning.	Max250Text	CstmrCdtTrfInitn/SplmtryData/Envlp/ext:Processing	[0..1]	The value will only be used by Bank Staff when the FraudCheck flag is 'true'.



			gFlags/FraudCheckNarrative		
Manual Approve Flag	This flag will indicate that the payment needs to be manually approved by bank staff before sending to scheme.	Boolean	CstmrCdtTrfInitn/Splmtry Data/Envlp/ext:ProcessingFlags/ManualApprove	[0..1]	If manual approval is required, set this field to 'true'. If this field is omitted or set to 'false', manual approval will not apply.
Manual Approve Code	A code associated with the reason for manual check	Max10Text	CstmrCdtTrfInitn/Splmtry Data/Envlp/ext:ProcessingFlags/ManualApproveCode	[0..1]	If the code is provided without the manual approve flag being set, the transaction will take normal course
Manual Approve Narrative	Free-text indicating the reason for manual approval check. This will appear on the BVA, to help decisioning.	Max250Text	CstmrCdtTrfInitn/Splmtry Data/Envlp/ext:ProcessingFlags/ManualApproveNarrative	[0..1]	If the narrative is provided without the manualApproveFlag being set, the transaction will take normal course

2.1.1.1 Sample pain.001 Message (FPS Credit Transfer)

The following illustrates a default PAIN.001 expected by PaaS for a FPS credit transfer

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.06"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:$pain.001.001.06 pain.001.001.06.xsd">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>FIS0000002000201</MsgId>
    <CreDtTm>2018-03-05T05:00:34</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
      <Nm>Initiating Party</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>FIS0000002000201</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
      <LclInstrm>
        <Prtry>10</Prtry>
      </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2018-03-05</ReqdExctnDt>
    <Dbtr>
      <Nm>Dirk Vonken</Nm>
      <PstlAdr>
        <Ctry>GB</Ctry>
        <AdrLine>Watson Street 340</AdrLine>
        <AdrLine>London</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr> <Id>12345678</Id> </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <ClrSysId>
            <Cd>GBDSC</Cd>
          </ClrSysId>
          <MmbId>086064</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>FIS0000002000201</InstrId>
        <EndToEndId>FIS0000002000201</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="GBP">6.11</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>GBDSC</Cd>
            </ClrSysId>
            <MmbId>086115</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </CdtrAgt>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitn>
```

```

        <Nm>Bruce Johnson</Nm>
        <PstlAdr>
            <Ctry>GB</Ctry>
            <AdrLine>Hertfordshire</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr> <Id>11220001</Id> </Othr>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>text</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
<SplmtryData>
    <PlcAndNm>CstmrCdtTrfInitn/GrpHdr</PlcAndNm>
    <Envlp>
        <ext:ProcessingFlags xmlns:ext="urn:fis:paas:xsd:supl.001.001.01">
            <ext:Screening>>false</ext:Screening>
            <ext:FraudCheck>>true</ext:FraudCheck>
            <ext:FraudCheckCode>SV21</ext:FraudCheckCode>
            <ext:FraudCheckNarrative>Testing</ext:FraudCheckNarrative>
            <ext:ManualApprove>>true</ext:ManualApprove>
            <ext:ManualApproveCode>SV22</ext:ManualApproveCode>
            <ext:ManualApproveNarrative>TestingM</ext:ManualApproveNarrative>
        </ext:ProcessingFlags>
    </Envlp>
</SplmtryData>
</CstmrCdtTrfInitn>
</Document>

```

Synchronous response

The following synchronous response will be sent to the bank:

Sample synchronous success response

```

{
  "outcome": "Submitted",
  "responseCode": "0000",
  "responseDescription": "Payment successfully submitted",
  "transaction": {
    "instructionId": "CBS0000002000216",
    "exchangeReferenceId": "26c4f319-e1e0-4ace-887b-57ee085cf0a9"
  }
}

```

Sample synchronous reject response

```

{
  "outcome": "Rejected",
  "responseCode": "1000",
  "responseDescription": "AM05 | An instruction is already present in the system with the same reference for the same bank.",
  "transaction": {
    "instructionId": "CBS0000002000216",
    "exchangeReferenceId": "8ee338b4-0d0d-4da2-b875-803790bb5684"
  }
}

```

2.1.1.2 Sample pain.001 Message (FPS outbound return)

Below is a sample pain.001 message for an outbound return:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.06"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:$pain.001.001.06 pain.001.001.06.xsd">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>FIS0000002000201</MsgId>
    <CreDtTm>2018-03-05T05:00:34</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
      <Nm>Initiating Party</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>FIS0000002000201</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
      <LclInstrm>
        <Prtry>20</Prtry>
      </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2018-03-05</ReqdExctnDt>
    <Dbtr>
      <Nm>Dirk Vonken</Nm>
      <PstlAdr>
        <Ctry>GB</Ctry>
        <AdrLine>Watson Street 340</AdrLine>
        <AdrLine>London</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr> <Id>12345678</Id> </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <ClrSysId>
            <Cd>GBDSC</Cd>
          </ClrSysId>
          <MmbId>086064</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>FIS0000002000201</InstrId>
        <EndToEndId>FIS0000002000201</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="GBP">6.11</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>GBDSC</Cd>
            </ClrSysId>
            <MmbId>086115</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Bruce Johnson</Nm>
        <PstlAdr>
          <Ctry>GB</Ctry>

```

```

        <AdrLine>Hertfordshire</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr> <Id>11220001</Id> </Othr>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>text</Ustrd>
    </RmtInf>
    <SplmtryData>
      <PlcAndNm>CdtTrfTxInf</PlcAndNm>
      <Envlp>
        <ext:EnvlpData xmlns:ext="urn:fis:paas:xsd:supl.001.001.01">
          <ext:PaymentReturn>
            <ext:PaymentReturnCode>00000001</ext:PaymentReturnCode>
            <ext:ReturnedPaymentFPID>FTRT000000000064643020180922826090000
          </ext:PaymentReturn>
        </ext:EnvlpData>
      </Envlp>
    </SplmtryData>
  </CdtTrfTxInf>
</PmtInf>
<SplmtryData>
  <PlcAndNm>CstmrCdtTrfInitn/GrpHdr</PlcAndNm>
  <Envlp>
    <ext:ProcessingFlags xmlns:ext="urn:fis:paas:xsd:supl.001.001.01">
      <ext:Screening>>false</ext:Screening>
      <ext:FraudCheck>true</ext:FraudCheck>
      <ext:FraudCheckCode>SV21</ext:FraudCheckCode>
      <ext:FraudCheckNarrative>Testing</ext:FraudCheckNarrative>
      <ext:ManualApprove>true</ext:ManualApprove>
      <ext:ManualApproveCode>SV22</ext:ManualApproveCode>
      <ext:ManualApproveNarrative>TestingM</ext:ManualApproveNarrative>
    </ext:ProcessingFlags>
  </Envlp>
</SplmtryData>
</CstmrCdtTrfInitn>
</Document>

```

Please note that there are no additional changes made to synchronous and asynchronous (pain.002) response for outbound returns.

2.1.2 PAIN.002.001.06 Message Description

In the FPS scheme, PAIN.002 messages can be returned in the following 3 scenarios:

- 1) Accept by FPS Scheme
- 2) Reject by FPS Scheme
- 3) Pending transaction reject by a payments hub workflow or business process

2.1.2.1 Accept by FPS Scheme

The following fields will be returned in PAIN002.001.006 message in case its accepted by FPS scheme.

Parameter Name	ISO20022 Description	ISO20022 Data Type	Path in Message	Mult
Group Header (CstmrPmtStsRpt/GrpHdr)				

Message Id	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	Max35Text	CstmrPmtStsRpt/GrpHdr/Msgld	[1..1]
Date and time	Date and time at which the message was created.	ISODateTime	CstmrPmtStsRpt/GrpHdr/CreDtTm	[1..1]
Original Group Information and Status (CstmrPmtStsRpt/OrgnlGrpInfAndSts)				
Original Message Id	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	Max35Text	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgld	[1..1]
Original Message Name Identification	Specifies the original message name identifier to which the message refers.	Max35Text	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmld	[1..1]
Original Creation DateTime	This is the timestamp when the original message was created.	ISODateTime	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCreDtTm	[0..1]
Original number of transactions	Number of individual transactions contained in the message. This will always be 1.	Max15Numeric	CstmrCdtTrfInItN/ OrgnlGrpInfAndSts / OrgnlNbOfTxS	[0..1]
Original payment Information and Status (CstmrPmtStsRpt/OrgnlPmtInfAndSts)				
Original Payment Id	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId	[1..1]
Original Instruction Id	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId	[0..1]
Original End to End Id	This is the End to End Id from the Original (PAIN001) message	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlEndToEndId	[0..1]
Transaction Status	This is the status of the payment Instruction. Can be one of the following values: <ul style="list-style-type: none"> • ACCP – transaction accepted by beneficiary • ACTC – qualified accepted by scheme on behalf of beneficiary. The reason code (Ex: 0080) will be available in the proprietary reason, under StatusReasonInformation 	Max4Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	[0..1]
Proprietary Code	Provides the status reason code (Proprietary format). Valid list of codes is available in Appendix A under Qualifier codes. Note – if the \Rsn block is present, \Prtry must be present.	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/ StsRsnInf/Rsn/Prtry	[1..1]
Additional Info	This tag will contain the account switching details if applicable.	Max105Text	CstmrPmtStsRpt/	[0..*]


```

    <OrgnlMsgNmId>PAIN.001.001.06</OrgnlMsgNmId>
    <OrgnlCreDtTm>2017-09-21T14:25:00.000Z</OrgnlCreDtTm>
    <OrgnlNbOfTxS>1</OrgnlNbOfTxS>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>112233445566778800</OrgnlPmtInfId>
    <TxInfAndSts>
      <OrgnlInstrId>112233445566778800</OrgnlInstrId>
      <OrgnlEndToEndId>EEID000001</OrgnlEndToEndId>
      <TxSts>ACCP</TxSts>
      <OrgnlTxRef>
        <IntrBkSttlmDt>2017-09-19</IntrBkSttlmDt>
        <SttlmInf>
          <SttlmMtd>CLRG</SttlmMtd>
          <ClrSys>
            <Prtry>001</Prtry>
          </ClrSys>
          <InstgRmbrsmntAgt>
            <FinInstnId>
              <ClrSysMmbId>
                <ClrSysId>
                  <Cd>GBDSC</Cd>
                </ClrSysId>
                <MmbId>000028</MmbId>
              </ClrSysMmbId>
            </FinInstnId>
          </InstgRmbrsmntAgt>
          <InstdRmbrsmntAgt>
            <FinInstnId>
              <ClrSysMmbId>
                <ClrSysId>
                  <Cd>GBDSC</Cd>
                </ClrSysId>
                <MmbId>010011</MmbId>
              </ClrSysMmbId>
            </FinInstnId>
          </InstdRmbrsmntAgt>
        </SttlmInf>
      </OrgnlTxRef>
    </TxInfAndSts>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.1.2.1.2 Sample account switching message

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>13800946</MsgId>
      <CreDtTm>2018-05-23T08:45:12.806Z</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>FPSOUT8800119901</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.06</OrgnlMsgNmId>
      <OrgnlCreDtTm>2018-05-23T08:45:02.998Z</OrgnlCreDtTm>
      <OrgnlNbOfTxS>1</OrgnlNbOfTxS>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>FPSOUT8800119901</OrgnlPmtInfId>
      <TxInfAndSts>
        <OrgnlInstrId>FPSOUT8800119901</OrgnlInstrId>
        <OrgnlEndToEndId>Mr Happy christmas fund</OrgnlEndToEndId>
        <TxSts>ACCP</TxSts>
        <StsRsnInf>
          <Rsn>
            <Prtry>0000</Prtry>
          </Rsn>
          <AddtlInf>ACSW:123456-12345678</AddtlInf>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

```

</StsRsnInf>
<OrgnlTxRef>
  <IntrBkSttlmDt>2018-05-23</IntrBkSttlmDt>
  <SttlmInf>
    <SttlmMtd>CLRG</SttlmMtd>
    <ClrSys>
      <Prtry>001</Prtry>
    </ClrSys>
    <InstgRmbrsmntAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <ClrSysId>
            <Cd>GBDSC</Cd>
          </ClrSysId>
          <MmbId>000028</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </InstgRmbrsmntAgt>
    <InstdRmbrsmntAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <ClrSysId>
            <Cd>GBDSC</Cd>
          </ClrSysId>
          <MmbId>010011</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </InstdRmbrsmntAgt>
  </SttlmInf>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.1.2.2 Reject by OPF

If a payment that was on pending status due to screening, for example, fails, OPF will send the rejection as a pain.002.001.06 message.

Depending on the stage in the process flow, the rejection can be at either transaction or instruction level.

Scenarios for rejection at Transaction Level:	Scenarios for rejection at Instruction Level:
<ul style="list-style-type: none"> - Fraud Check - Risk Filter - Routing Failure - Sanction Screening Failure/Decline 	<ul style="list-style-type: none"> - Manual Check Decline - Risk Filter Failure/Decline

If the rejection is at instruction level, the status will be reported at PaymentInformation (Instruction) level in the pain.002. If the rejection is at transaction level the status will be reported at TransactionStatus level.

It is recommended that status codes at both levels are parsed for every pain.002 that is received. Each pain.002 for a reject scenario will only have one of the possible sections populated. This will protect the client application from future enhancements to functionality in the PaaS FPS process.

The following fields will be returned:

Parameter Name	ISO20022 description	ISO20022 Data Type	Path in Message	Multi
Group Header (CstmrPmtStsRpt/GrpHdr)				
Message Id	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	Max35Text	CstmrPmtStsRpt/GrpHdr/MsgId	[1..1]
Date and time	Date and time at which the message was created.	ISODateTime	CstmrPmtStsRpt/GrpHdr/CreDtTm	[1..1]
Original Group Information and Status (CstmrPmtStsRpt/OrgnlGrpInfAndSts)				
Original Message Id	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	Max35Text	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	[1..1]
Original Message Name Identification	Specifies the original message name identifier to which the message refers.	Max35Text	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId	[1..1]
Original Creation DateTime	This is the timestamp when the original message was created.	ISODateTime	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCreDtTm	[0..1]
Original number of transactions	Number of individual transactions contained in the message.	Max15Numeric	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlNbOfTxes	[0..1]
Original payment information Id	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId	[1..1]

Instruction level rejects:

Payment information status	This will be the OPF reason code for the Rejection of payment, "RJCT" in this case	Max4Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/PmtInfSts	[0..1]
Code	Provides the status reason code. Note: Appendix A provides the list of codes Note – if the \Rsn block is present, one of \Cd or \Prtry must be present.	CodeSet	CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/Rsn/Cd	[1..1]
Proprietary Code	Provides the status reason code Note: Appendix A provides the list of codes Note – if the \Rsn block is present, one of \Cd or \Prtry must be present.	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/Rsn/Prtry	[1..1]
Additional Information	Provides a textual description of the reject code. This can be used to distinguish between the several errors that all use the same code	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/AddtlInf	[0..*]

Transaction level rejects:

Original Instruction Id	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.	Max35Text	/TxInfAndSts/OrgnlInstrId	[0..1]
Original End to End Id	This is the End to End Id from the Original (PAIN.001) message	Max35Text	/TxInfAndSts/OrgnlEndToEndId	[0..1]
Transaction Status	This is the status of the payment transaction.	Max4Text	/TxInfAndSts/TxSts	[0..1]
Code	Provides the status reason code. Note: Appendix A provides the list of codes Note – if the \Rsn block is present, one of \Cd or \Prtry must be present.	CodeSet	/TxInfAndSts/StsRsnInf/Rsn/Cd	[1..1]
Proprietary Code	Provides the status reason code (Proprietary format). Note: Appendix A provides the list of codes Note – if the \Rsn block is present, one of \Cd or \Prtry must be present.	Max35Text	/TxInfAndSts/StsRsnInf/Rsn/Prtry	[1..1]
Additional Information	Provides a textual description of the reject code. This can be used to distinguish between the several errors that all use the same code	Max35Text	/TxInfAndSts/StsRsnInf/AddtlInf	[0..*]

2.1.2.3 Sample Messages

```

Transaction Level – Fraud Check Decline
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>16300407</MsgId>
      <CreDtTm>2018-08-22T06:07:27.528Z</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>FPSOUT4510090071</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.06</OrgnlMsgNmId>
      <OrgnlCreDtTm>2018-08-22T06:06:14.108Z</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
    </OrgnlGrpInfAndSts><OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>FPSOUT4510090071</OrgnlPmtInfId>
      <TxInfAndSts>
        <OrgnlInstrId>FPSOUT4510090071</OrgnlInstrId>
        <OrgnlEndToEndId>Mr Happy christmas Fund</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>RR04</Cd>
          </Rsn>
          <AddtlInf>Fraud Check Decline</AddtlInf>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

Transaction Level – Risk Filter

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>16300426</MsgId>
      <CreDtTm>2018-08-22T07:28:11.238Z</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>FPSOUT4510090081</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.06</OrgnlMsgNmId>
      <OrgnlCreDtTm>2018-08-22T07:26:34.373Z</OrgnlCreDtTm>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>FPSOUT4510090081</OrgnlPmtInfId>
      <TxInfAndSts>
        <OrgnlInstrId>FPSOUT4510090081</OrgnlInstrId>
        <OrgnlEndToEndId>Mr Happy christmas fund</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>BE22</Cd>
          </Rsn>
          <AddtlInf>Invalid Creditor Party Name</AddtlInf>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

Transaction Level – Sanctions Check Decline

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>16300409</MsgId>
      <CreDtTm>2018-08-22T06:13:13.878Z</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>FPSOUT4510090074</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.06</OrgnlMsgNmId>
      <OrgnlCreDtTm>2018-08-22T06:11:56.651Z</OrgnlCreDtTm>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>FPSOUT4510090074</OrgnlPmtInfId>
      <TxInfAndSts>
        <OrgnlInstrId>FPSOUT4510090074</OrgnlInstrId>
        <OrgnlEndToEndId>Mr Happy christmas fund</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>MS03</Cd>
          </Rsn>
          <AddtlInf>Government Sanction Approval Decline</AddtlInf>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

Instruction Level – Manual Check Decline

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>13808246</MsgId>
      <CreDtTm>2018-08-14T09:22:02.389Z</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>FPSOUT9197062358</OrgnlMsgId>

```

```
<OrgnlMsgNmId>pain.001.001.06</OrgnlMsgNmId>
<OrgnlCreDtTm>2018-08-14T09:19:46.558Z</OrgnlCreDtTm>
<OrgnlNbOfTxes>1</OrgnlNbOfTxes>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
<OrgnlPmtInfId>FPSOUT9197062358</OrgnlPmtInfId>
<PmtInfSts>RJCT</PmtInfSts>
<StsRsnInf>
  <Rsn>
    <Cd>AC12</Cd>
  </Rsn>
  <AddtlInf>declined due to account error</AddtlInf>
</StsRsnInf>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

2.1.2.4 Reject by FPS Scheme/Beneficiary

The following fields will be returned in PAIN002.001.006 message in case its rejected by FPS scheme or by the beneficiary bank.

Parameter Name	Parameter Description	ISO20022 data type	Path in Message	Mult
Group Header (CstmrPmtStsRpt/GrpHdr)				
Message Id	This identifier identifies the payment message	Max35Text	CstmrPmtStsRpt/GrpHdr/MsgId	[1..1]
Date and time	Date and Time of payment request	ISODateTime	CstmrPmtStsRpt/GrpHdr/CreDtTm	[1..1]
Original Group Information and Status (CstmrPmtStsRpt/OrgnlGrpInfAndSts)				
Original Message Id	This will be the original message id	Max35Text	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	[1..1]
Original Message Name Id	This is the original message name. This will be PAIN.001.001.06 always	Max35Text	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId	[1..1]
Original Creation DateTime	This is the timestamp when the original message was created.	ISODateTime	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCreDtTm	[0..1]
Original number of transactions	Number of Transactions in the PAIN001 message. This will always be 1	Max15Numeric	CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlNbOfTx	[1..1]
Original payment Information and Status (CstmrPmtStsRpt/OrgnlPmtInfAndSts)				
Original Payment Information Id	This is the identifier of payment instruction from original message(PAIN001)	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId	[1..1]
Original Instruction Id	This is the unique identifier of payment Instruction from the Original(PAIN001) message	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlInstId	[0..1]
Original End to End Id	This is the End to End Id from the Original (PAIN001) message	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlEndToEndId	[0..1]
Transaction Status	This is the status of the payment Instruction. This will be RJCT in this scenario.	Max4Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlTxSts	[0..1]
Proprietary	Reason for the status, in a proprietary form. These are scheme codes.	Max35Text	CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlRsnPrtry	[1..1]

2.1.2.5 Sample Message

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>GRP1212121212121</MsgId>
      <CreDtTm>2017-09-19T15:01:34.000Z</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>112233445566778800</OrgnlMsgId>
      <OrgnlMsgNmId>PAIN.001.001.06</OrgnlMsgNmId>
      <OrgnlCreDtTm>2009-05-07T14:25:00.000Z</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
    </OrgnlGrpInfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

```

<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>112233445566778800</OrgnlPmtInfId>
  <TxInfAndSts>
    <OrgnlInstrId>112233445566778800</OrgnlInstrId>
    <OrgnlEndToEndId>112233445566778800</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Rsn>
        <Prtry>1167</Prtry>
      </Rsn>
    </StsRsnInf>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.2 Inbound payment

When an inbound payment, initiated by the external bank, is sent by the scheme to the PaaS system, depending on whether the PI is online or offline, the method varies.

- Bank online – The transactions received are sent to the bank in JSON format, after which, the PaaS system waits for a response from the bank, which will then be conveyed to the scheme. This is a real-time scenario.
- Bank offline – In situations when the bank is offline, PaaS stands-in for the bank and receives the payment from the scheme, for which a QA response is sent back to the scheme. Once the bank is online, the transactions that were stood in will be trickle fed to the bank.

A QA response is also sent for the following scenarios:

- Incoming POO (Payment Originated Overseas)
- FCM (if screening is opted for a certain/all inbound transactions)

When a QA response is sent by PaaS to the scheme, the subsequent payment message to the PI will have the “Force Flag” set to “FORCE”. This means, since the transaction is already QA’d, any rejections or returns for the inbound payment will have to be handled manually by the bank. Hence, such transactions should be sent to PaaS as an outbound transaction using pain.001 message described in the above outbound payment flow.

2.2.1 JSON message sample

Below is the JSON structure that the PI will receive for an inbound transaction

```

{
  "paymentInstitutionSubEntity": "Virgin Money Core Retail",
  "requestingSystemId": "PAASFPS",
  "externalReferenceId": "PAASFPS/130000000/911/10",
  "accountIdType": "BBAN",
  "accountId": "ABCD08606412345678",
  "accountAgentId": "086064",
  "accountAgentIdType": "SRTCD",
  "paymentTraceId": "OPFTestPre:P:18:1000000:00000000:OPFTestPst",
  "paymentIdentification": "FI2FICT0000015-1",
  "valueDate": "2018-03-12",
  "bookingDate": "2018-03-12",
  "debitCreditIndicator": "CREDIT",
  "bankTransactionDomainCode": "PMNT",
  "bankTransactionFamilyCode": "RCDT",

```



```

"bankTransactionSubFamilyCode": "NTAV",
"entryAmount":
{
    "amount": 100.00,
    "currency": "GBP"
},
"forceFlag": "NON_FORCE",
"dryRunFlag": false,
"clearedFlag": "CLEARED",
"businessReversalFlag": false,
"cancelFundsReservationFlag": false,
"transactionDetails":
{
    "counterparty":
    {
        "counterpartyName": "Mike Ulrich",
        "counterpartyAccountId": "EFGH67676765372145",
        "counterpartyAccountIdType": "BBAN",
        "counterpartyAccountAgentId": "676767",
        "counterpartyAccountAgentIdType": "SRTCD",
        "counterpartyCountry": "GB",
        "counterpartyCity": "Manchester",
        "counterpartyPostalCode": "1R60",
        "counterpartyAddressLine1": "78 Pine Street"
    },
    "relatedDates":
    {
        "interbankSettlementDate": "2018-03-12"
    },
    "standinFlag": false
},
"supplementaryData":
{
    "paymentType": "10",
    "originalReference": null,
    "returnReasonCode": null,
    "originalAmount":
    {
        "amount": 100.00000,
        "currency": "GBP"
    },
    "fxRate": null,
    "fpsData":
    {
        "settlementCycleId": "001"
    }
}
}

```

2.2.2 JSON response

Sample JSON response

2.2.2.1 200 – Processed

```

{
    "outcome": "success",
    "responseCode": "SUCCESS",
    "requestingSystemId": "PAASFPS",
    "externalReferenceId": "PAASFPS/130000000/911/10",
    "postingDate": "2018-03-12",
    "coreBankingReferenceId": "FPS11111"
}

```

2.2.2.2 200 – Qualified Acceptance

```

{
    "outcome": "success",
    "responseCode": "SUCCESS",
    "requestingSystemId": "PAASFPS",
    "externalReferenceId": "PAASFPS/130000000/911/10",
    "postingDate": "2018-03-12",
}

```

```

    "coreBankingReferenceId": "FPS11111"
    "supplementaryData": {
        "cbsResponseCode": "0081"
    }
}

```

2.2.2.3 200 – Processed, business error response

```

{
    "outcome": "failure",
    "responseCode": "ACCOUNT_NOT_FOUND",
    "responseDescription": "Account 12345678 not found",
    "requestingSystemId": "PAAFPS",
    "externalReferenceId": "PAASFPS/130000000/911/10",
    "postingDate": "2018-03-12",
    "coreBankingReferenceId": "FPS11111"
    "supplementaryData": {
        "cbsResponseCode": "1114"
    }
}

```

2.2.2.4 500 – Technical error

```

{
    "outcome": "failure",
    "responseCode": "TECHNICAL_FAILURE",
    "responseDescription": "Technical description",
    "requestingSystemId": "PAAFPS",
    "externalReferenceId": "PAASFPS/130000000/911/10",
    "errors":
    {
        "more description here (optional)"
    }
}

```

Appendix A

ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MMDDThh:mm:ss.sss).

Multiplicity (Mult)

Below table contains the details of the “Mult” (Multiplicity) column used in the PAIN.001 messages that informs how many times an element can or must be used, as defined by ISO

Mult Type	Description
1..1	One occurrence (required)
1..n	One or several occurrences (value for “n” represents total number of occurrences)
1..3	Minimum one occurrence must be used and maximum 3 occurrences can be used. Note: True value of “n” represents unlimited number of occurrences.
0..1	None or one occurrence to be used (optional)
0..n	None or several occurrences can be used (value for “n” represents total number of occurrences) Note: True value of “n” represents unlimited number of occurrences.

ISO Country code

ISO 3166 Alpha-2 Country codes. A full list of ISO country codes can be found here:

<https://www.iso.org/obp/ui/#search>

Payment Method Code

The below table contains the list of payment methods

CodeName	Name	Definition
CHK	Cheque	Cheque Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

External ClearingSystem Identification1 Code

	Code	Name	Definition
1	ATBLZ	Austrian Bankleitzahl	Bank Branch code used in Austria
2	AUBSB	Australian Bank State Branch Code (BSB)	Bank Branch code used in Australia
3	CACPA	Canadian Payments Association Payment Routing Number	Bank Branch code used in Canada
4	CHBCC	Swiss Financial Institution Identification (short)	Financial Institution Identification (IId) used in Switzerland, without check digit
5	CHSIC	Swiss Financial Institution Identification (long)	Financial Institution Identification (IId) used in Switzerland, including check digit
6	CNAPS	CNAPS Identifier	Bank Branch code used in China
7	DEBLZ	German Bankleitzahl	Bank Branch code used in Germany
8	ESNCC	Spanish Domestic Interbanking Code	Bank Branch code used in SPAIN
9	GBDSC	UK Domestic Sort Code	Bank Branch code used in the UK
10	GRBIC	Hellenic Bank Identification Code	Bank Branch code used in Greece
11	HKNCC	Hong Kong Bank Code	Bank Branch code used in Hong Kong
12	IENCC	Irish National Clearing Code	Bank Branch code used in Ireland
13	INFSC	Indian Financial System Code	Bank Branch code used in India
14	ITNCC	Italian Domestic Identification Code	Bank Branch code used in Italy

15	JPZGN	Japan Zengin Clearing Code	Bank Branch code used in Japan
16	NZNCC	New Zealand National Clearing Code	Bank Branch code used in New Zealand
17	PLKNR	Polish National Clearing Code	Bank Branch code used in Poland
18	PTNCC	Portuguese National Clearing Code	Bank Branch code used in Portugal
19	RUCBC	Russian Central Bank Identification Code	Bank Branch code used in Russia
20	SESBA	Sweden Bankgiro Clearing Code	Bank Branch code used in Sweden
21	SGIBG	IBG Sort Code	Bank Branch code used in Singapore
22	THCBC	Thai Central Bank Identification Code	Bank Identification code used in Thailand
23	TWNCC	Financial Institution Code	Bank Branch code used in Taiwan
24	USABA	United States Routing Number (Fedwire, NACHA)	Routing Transit number assigned by the ABA for US financial institutions
25	USPID	CHIPS Participant Identifier	Bank identifier used by CHIPS in the US
26	ZANCC	South African National Clearing Code	Bank Branch code used in South Africa

PaaS response codes

Response codes	Description
CH21	Payment Method is mandatory.
FF02	Payment Method: "{value1}" doesn't match "{value2}".
DT01	Instructed Day is mandatory.
BE08	Debit Party Name is mandatory.
AC02	Debit Party Account is mandatory.
RC03	Debit Party Agent Id is mandatory.
FF08	End To End Id is mandatory.
AM12	Instructed Amount is mandatory.
AM11	Instructed Currency is mandatory.
AM11	Instructed Currency: "{value1}" doesn't match "{value2}".

RC04	Credit Party Agent Id is mandatory.
RC10	Credit Party Agent Id Type: "{value1}" doesn't match "{value2}".
AC03	Credit Party Account is mandatory.
AM13	Instructed Amount is above the STL {0} for payment type {1}.
FF05	Local Instrument Proprietary Code: "{value}" not in list of valid values. Should be "10 or "30" or "40".
FF07	Purpose Proprietary Code: "{value}" should have length between {from} and {to}.
CH21	Reference is mandatory.
DT02	Creation Date-Time is mandatory.
FF01	Number of Transactions is mandatory.
CH21	Initiating Party Name is mandatory.
CH21	Instruction Reference is mandatory.
FF04	Service Level Proprietary Code: "{value1}" doesn't match "{value2}"
FF05	Local Instrument Proprietary Code is mandatory.
FF06	Category Purpose Proprietary Code: "{value}" not in list of values.
CH21	Debit Party Country is mandatory.
AC02	Debit Party Account: "{value}" should have length {from}.
RC09	Debit Party Agent Id type: "{value1}" doesn't match "{value2}".
AC12	Credit Party Account Type Proprietary Code: "{value}" should have length between {from} and {to}.
AC03	Credit Party Account: "{value}" should have length {from}.
AM12	Instructed Amount is out of range.
CH21	Credit Party Country is mandatory.
RC03	Debit Party Agent Id: "{value}" should have length {from}.
AM05	An instruction is already present in the system with the same reference for the same bank
MS03	A risk filter hit caused a reject.
RC04	Credit Party Agent Id: "{value}" should have length {from}
CH16	Payment Return Code: "{value}" not in list of values.
CH21	Payment Return Code is mandatory.
CH21	Returned Payment FPID is mandatory.
CH16	Returned Payment FPID should not be longer than 42 characters.
1930	Originating Credit Institution is mandatory
1930	Originating Party Account is mandatory
1930	Settlement Day is mandatory
1930	Submitting Member is mandatory
1930	Receiving Member is mandatory
1930	Settlement Cycle Id is mandatory
1930	Settlement Amount is mandatory
1930	Beneficiary Credit Institution is mandatory
1930	Credit Party Account is mandatory

API reason codes

Outcome	API Response Code	API Response Description	HTTP Error Code	Remark
Submitted	0000	Request has been technically processed	200	Payment successfully submitted
Pending	0001	Pending	200	Pending
Reject from OPF	1000	OPF Functional errors	200	OPF response code and description
Reject from API				
	1999	Please try again later	502	When the API Gateway is not able to connect to OPF.
	1998	Something went wrong, please check the payment's status using getPaymentStatus API	502	This scenario will come into picture when the API Gateway didn't get response back from OPF.
	1997	Please try again later	500	When API is faced with unknown error.
	1996	Please contact System Administrator	400	When there is an error in API gateway that needs back end support i.e password to connect OPF for that tenant is locked or we get an unknown error message back from OPF or when any mandatory fields required to connect to OPF is missing
	1994	Not a valid endpoint	404	This scenario will come into picture when a non-existing resource or a non-matching resource is called or when a resource with a version that is not available in our API is called
	1993	HTTP verb is not allowed	405	This scenario will come into picture when an existing API is called with wrong method. I.e. Say GET or PUT is used instead of POST
	2001	The token is invalid	403	
	2003	ERROR_MESSAGE	500	Any unknown errors will be handled in this code
	2004	The user is not subscribed to use the API	403	This scenario will come into picture when a request is made by the user who is not subscribed to the API

Qualifier codes

The following table contains the scheme codes returned in the pain.002 message:

Value	Meaning
0000	Accepted without qualification
0080	At an unspecified time and date within the PSD Guidelines.
0081	On the same day
0082	On the next calendar day
0083	On the next Working Day
0084	After the next Working Day within the PSD Guidelines

Return codes

The following table contains a list of valid return codes that the bank can choose from for generating outbound returns:

Return Code	Description
00000001	Beneficiary Sort Code / Account Number Unknown
00000002	Beneficiary Account Closed
00000003	Beneficiary Account Stopped
00000004	Beneficiary Deceased
00000005	Account cannot be identified without data in Reference information field
00000006	Beneficiary Account Name does not match Beneficiary Account Number
00000007	Return requested by sender of original payment
00000008	Account not in currency quoted
00000009	Beneficiary not expecting funds / instructed return
00000010	Terms and conditions of Account do not permit crediting of these funds
00000011	Sending FPS institution action required
00000012	Account Transferred
00000013	Payment cannot be applied because of Beneficiary sensitivities – e.g. possible bankruptcy
00000014	Other

Response Handling

The following table describes all response situations and their outcome:

Note: The PI can override the default response code by populating the supplementaryData.cbsResponse field in the accounting response.

Response Code	Cbs Response Code	FPS Response Code (to CI)	Outcome
SUCCESS	Not Provided or non 008*	0000	Continue Flow
SUCCESS	008*	008*	Continue Flow
<> SUCCESS	Provided	Provided value	Reject Transaction
LIMIT_EXCEEDED	Not Provided	1170	Terms and Conditions of Account do not permit crediting of these funds
ACCOUNT_NOT_FOUND	Not Provided	1114	Beneficiary Sort Code/Account Number unknown
ACCOUNT_CLOSED	Not Provided	1160	Beneficiary Account closed
ACCOUNT_STOP	Not Provided	1161	Beneficiary Account stopped
INVALID_CURRENCY	Not Provided	1165	Account is not in currency quoted
ACCOUNT_LOCKED	Not Provided	1169	Payment cannot be applied because of Beneficiary sensitivities – e.g. possible bankruptcy
ACCOUNT_INACTIVE	Not Provided	1167	Beneficiary deceased
NOT_ENOUGH_FUNDS	Not Provided	1172	Funds not available*
DUPLICATE_DETECTED	Not Provided	1181	Duplicate FPID2
INVALID_TRANSACTION	Not Provided	1100	For business reasons only
INVALID_PAYMENT_REFERENCE	Not Provided	1164	Reference Information is incorrect
INVALID_DATE	NA	0080	Qualified Acceptance – Accounting (Business Reject)
TECHNICAL_FAILURE	NA	0080	Qualified Acceptance – Accounting (Tech Reject)
[no response at all]	NA	0080	Qualified Acceptance – Accounting (Tech Reject)

* Refer the Qualifier codes table for valid list of codes.



Please note that the approval service (last 3 rows in the table above) allows an operator to approve or decline the payment by logging the transactions on WLI. Since the transaction is already QA'd, any rejections thereafter should be handled manually via outbound credit message by the bank.

Revision history

Date	Version	Comments
20-Mar-18	1.0	Included Inbound payment section and updated the Appendix
20-Apr-18	1.1	Included the following <ul style="list-style-type: none"> • Sample QA response • Synchronous response to the bank • Response codes returned by the bank for an incoming transaction
18-May-18	1.2	Updated PaaS response code table
12-Jun-18	1.3	Updated response code and section 2.1.1
17-Oct-18	2.0	Following amendments were made: <ul style="list-style-type: none"> • Updated Appendix A for response handling, API reason codes and section 2.1.1 to include account switching sample. • Clarified additional sort code fields in pain.002 accept message • Clarified pain.002 reject code formats. Added more pain.002 samples • Updated version of the SWAGGER • Type and missing path provided for additionalInfo • Clarification added for Proprietary code • Updated for Additional Information for account switching, the path given was missing TxInfAndSts • Added sample pain.001 for outbound returns and updated Appendix A for corresponding changes.
30-Oct-18	2.1	Updated the xml path for returns in the table