

# FAST INTERFACE INTEGRATION: ISO20022

Release V1.3 b

NATIONAL BANK OF CAMBODIA 22-24 Norodom Blvd. Phnom Penh

Update:

- Version 1.0
  - Update End to End format
  - Add Structured Remittance Information
- Version 1.1
  - Update Acknowledgement Message by Adding Debtor and Creditor Agent
- Version 1.2
  - Update BICFI
  - Update Receiving Refund Message
- Version 1.3
  - Update Additional Remittance Information
- Version 1.3 b
  - Update all EndToEnd tag

## Table of Contents

1.	Overall view of ISO message .....	4
2.	FUND TRANSFER.....	5
2.1.	Message Process Flow of FUND TRANSFER .....	5
2.2.	Structure of FUND TRANSFER Message (pain.001.001.05).....	6
2.3.	FUND TRANSFER Message Format and Data Type.....	7
2.4.	Example of ISO Message FUND TRANSFER .....	11
3.	ACCOUNT INQUIRY.....	13
3.1.	Message Process flow of ACCOUNT INQUIRY.....	13
3.2.	ACCOUNT INQUIRY Message Format and Data Type.....	13
3.3.	Example Message for ACCOUNT INQUIRY .....	14
4.	ACKNOWLEDGEMENT of transaction .....	16
4.1.	Message Process Flow of ACKNOWLEDGEMENT .....	16
4.2.	Structure ACKNOWLEDGEMENT Message (pain.002.001.06) .....	17
4.3.	ACKNOWLEDGEMENT Message and Format of data—ACSP of Scenario 1 .....	19
4.4.	Example Message for Credit ACKNOWLEDGMENT-ACSP.....	21
4.5.	REJECT Message and Format of data-RJCT of Scenario 2 .....	23
4.6.	Example Message for Reject ACKNOWLEDGMENT-RJCT .....	25
4.7.	ACKNOWLEDGEMENT Message and Format of data—ACSC of Scenario 3 .....	27
4.8.	Example Message for Credit ACKNOWLEDGMENT-ACSC .....	28
4.9.	Structure REFUND Message (pain.007.001.05) – to be sent to FAST of Scenario 4 .....	31
4.10.	REFUND Message Format and Data Type – to be sent to FAST.....	31
4.11.	Example Message for REFUND Transaction .....	34
4.12.	Structure REFUND (pain.001.001.05) – to be received from FAST of Scenario 4.....	36
4.13.	REFUND Format and Data Type – to be received from FAST .....	36
4.14.	Example of ISO Message FUND TRANSFER .....	39

## Table of Figures

Figure 1 Overall message process flow .....	4
Figure 2 Message Interface Architecture .....	5
Figure 3 Fund transfer message flow .....	5
Figure 4 Structure of fund transfer.....	6
Figure 5 Account inquiry message flow.....	13
Figure 6 Reporting Confirm/Reject message flow.....	16
Figure 7 Acknowledgement message structure .....	18

## 1. Overall view of ISO message

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor.

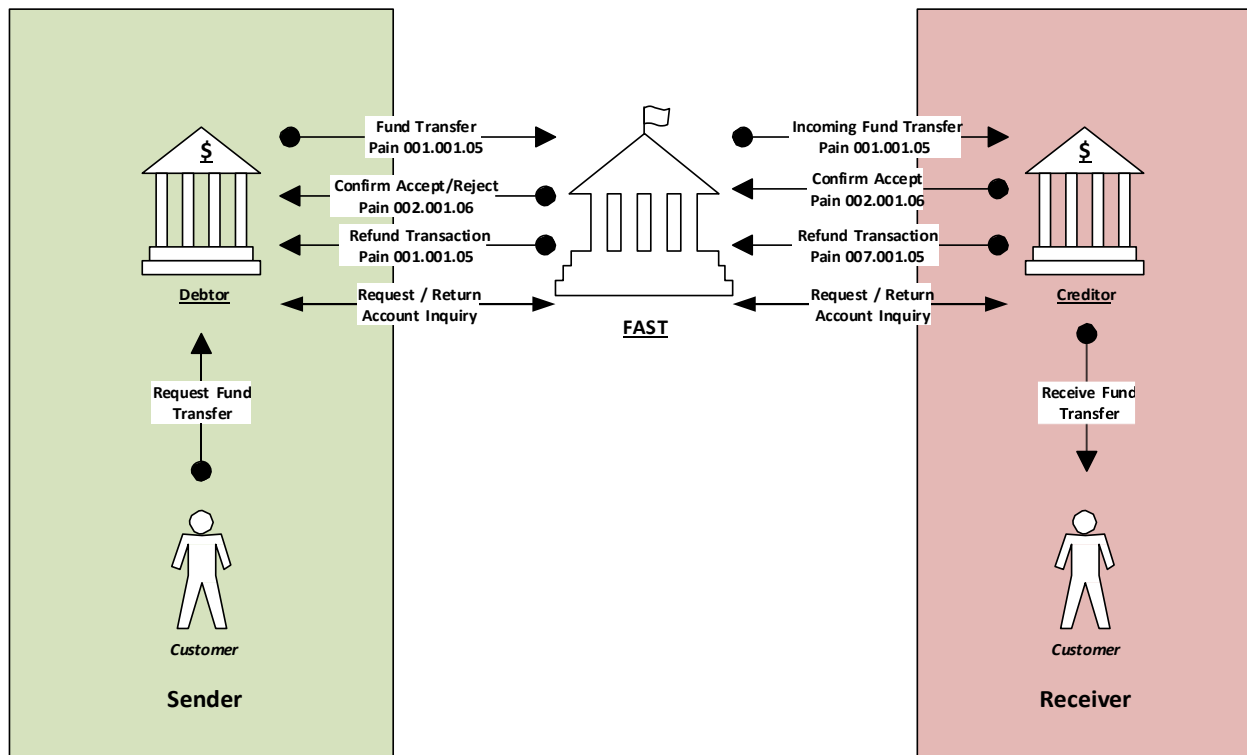


Figure 1 Overall message process flow

The NBC Client Module needs to be able to meet the various different Payment Input/Output format needs of each bank without having to establish and maintain separate and unrelated format mapping tables for each bank and for each payment source/destination within each bank.

To simplify these mapping tables, the NBC will implement a “Standard Data Record” for each and every type of payment which can be input/output to/from the Clearing and Settlement System.

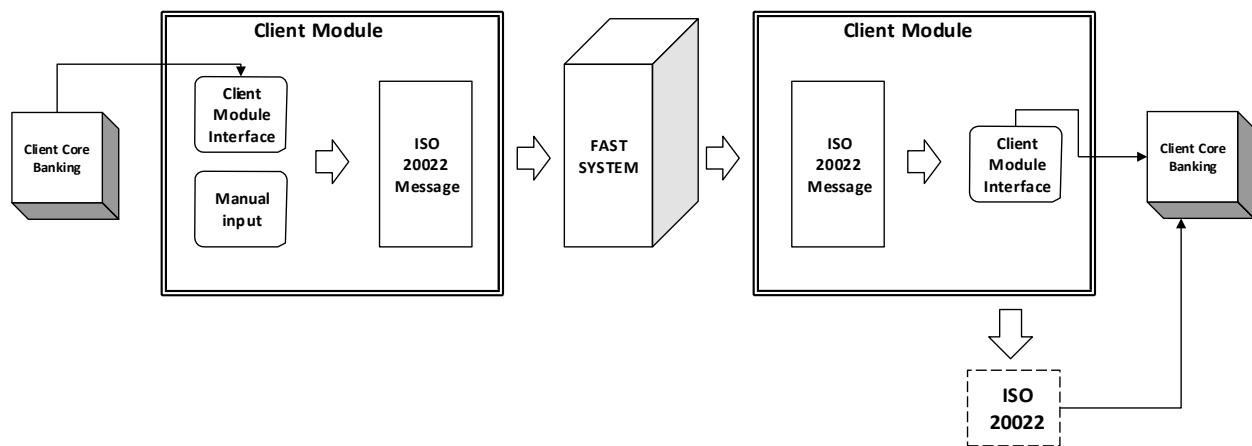


Figure 2 Message Interface Architecture

## 2. FUND TRANSFER

### 2.1. Message Process Flow of FUND TRANSFER

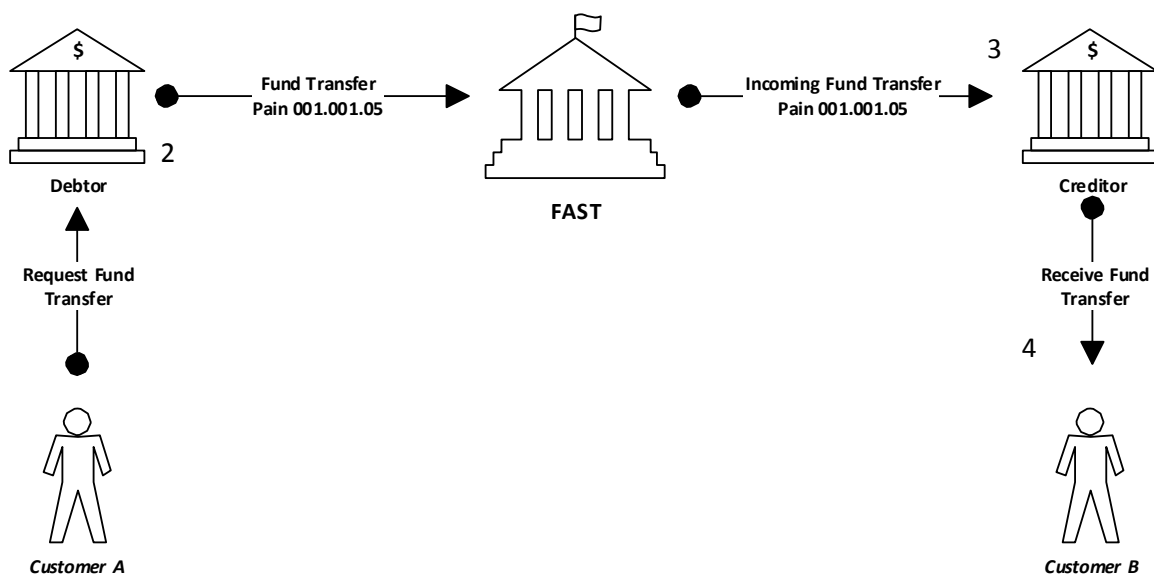


Figure 3 Fund transfer message flow

1. Customer A requests bank to make fund transfer into Customer B under different bank.
2. Debtor bank initiates Fund Transfer to the Creditor bank in form of ISO pain.001.001.05
3. Creditor bank receives Fund Transfer in the form of ISO pain 001.001.05
4. Creditor bank credit transferred fund into Customer B account.

## 2.2. Structure of FUND TRANSFER Message (pain.001.001.05)

This message is for making fund transfer. Message can be validated using schema of message standard ISO20022 “pain.001.001.05”.

The Customer Credit Transfer Initiation message is sent by the customer to Debtor agent. It is used to request movement of funds from the Debtor (Sending bank) Account to a Creditor (Receiving bank). The Customer Credit Transfer Initiation message can contain one or more customer credit transfer instructions. It is used to exchange:

The diagram below shows the main building blocks of the Customer Credit Transfer Initiation message, which is defined as schema pain.001.001.05.

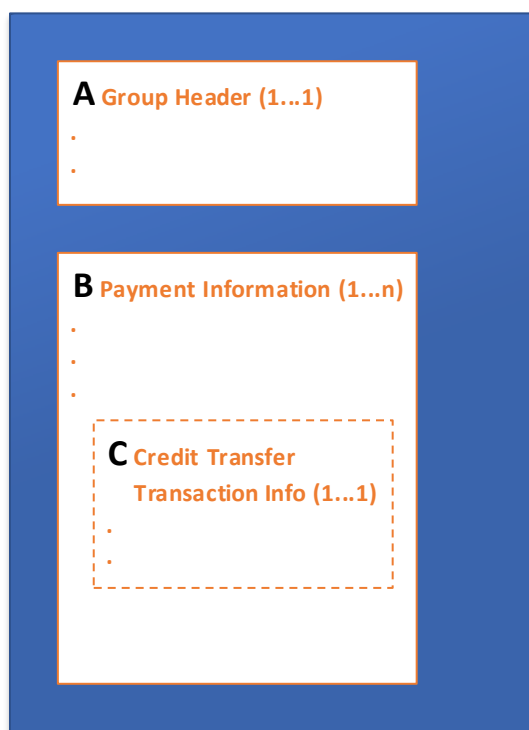


Figure 4 Structure of fund transfer

### Legend:

1...1 = mandatory, present exactly once

1...n = mandatory, and repetitive. n = unlimited number

0...1 = optional

0...n = optional, and repetitive. n = unlimited number.

Notes on this message structure:

1. A single Group Header (Block A) may have multiple (1...n) Payment Information Components (Block B) within it. Each Payment Information Component may have multiple (1...n) transactions (the Credit Transfer Transaction Information component-block C) within it.
2. The term “Payment Instruction” is used to refer to the combination of building block B-Payment Information (i.e. the debit side of a payment instruction) + building block C-Credit Transfer Transaction Information (i.e. the credit side of a payment instruction). One Customer Credit Transfer Initiation message can contain one or more Payment Instructions.

## 2.3.FUND TRANSFER Message Format and Data Type

The following is the structure, data type and description of the message. Example of ISO Message for fund transfer will be shown in the Appendix.

Message Item	<XML Tag>	Req	Format	Description
Message root	<xml>	Yes	Component	
Message root	<Document>		Component	
Message root	<CstmrCdtTrfInitn>		Component	
<b>A</b>				
<b>Group Header</b>	<b>&lt;GrpHdr&gt;</b>	<b>Yes</b>	<b>&lt;GrpHdr&gt;</b>	<b>Message Information</b>
<b>Message Identification</b>	<MsgId>	Yes	Text (Max 35)	Message Code +BankCode + Running number 9 digits Example: CRTANZBKHPXXXX000000001
<b>Creation DateTime</b>	<CreDtTm>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g. 2012-06-17T15:38:00
<b>Number of Transactions</b>	<NbOfTxs>	Yes	Number (Max 15)	Total Number of Transactions in the entire message
<b>Control Sum</b>	<CtrlSum>	Yes	DecimalNumber	Checks the given value with the total amount of all individual transactions in the entire message
<b>Initiating Party</b>	<InitgPty>	Yes	Component	Information of party who created the message
<b>Name</b>	<Nm>	Yes	Text (Max70)	Name of initiating party
<b>Postal Address</b>	<PstlAdr>	Yes	Component	
<b>Street Name</b>	<StrtNm>	Yes	Text (Max70)	Street Name of Initiator
<b>Building Number</b>	<BldgNb>	Yes	Text (Max16)	Building Number of Initiator
<b>Postal Code</b>	<PstCd>	No	Text (Max16)	Postal Code of Initiator
<b>Town Name</b>	<TwnNm>	Yes	Text (Max35)	Town Name of Initiator



<b>Country</b>	<Ctry>	Yes	CountryCode	Example for Cambodia: KH
<b>B</b>				
<b>Payment Information</b>	<PmtInf>	<b>Yes</b>		<b>Payment Information</b>
<b>Payment Info ID</b>	<PmtInfId>	Yes	Text (Max 35)	SenderBankCode/ReceiverBankCode/PaymentInfoID *BankCode will be assigned by NBC Example: CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0056
<b>PaymentMethod</b>	<PmtMtd>	Yes	Code	Accepted code: TRF
<b>Batch Booking</b>	<BtchBookg>	Yes	Indicator	'False'
<b>RequestedExecutionDate</b>	<ReqdExctnDt>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g. 2012-06-17T15:38:00
<b>Debtor</b>	<Dbtr>	Yes	Component	Information of Debtor (Payer Bank)
- Name	<Nm>	Yes	Max70Text	Name of Debtor
- Postal Address	<PstlAdr>	No	Component	Address for posting mail to Debtor
<b>Street Name</b>	<StrNm>	No	Text (Max70)	Street name of Debtor
<b>Building Number</b>	<BldgMb>	No	Text (Max16)	Building Number of Debtor
<b>Postal Code</b>	<PstCd>	No	Text (Max16)	Postal Code of Debtor
<b>Town Name</b>	<TwnNm>	No	Text (Max35)	Town Name of Debtor
- Country	<Ctry>	No	CountryCode	Example for Cambodia: KH
<b>Debtor Account</b>	<DbtrAcct>	Yes	Component	Information for Debiting Customer
- Identification	<Id>	Yes	Component	
<b>Other</b>	<Othr>	Yes	Text (Max20)	Bank Account Number of Sending Customer
- Currency	<Ccy>	Yes	Currency Code	KHR only
<b>Debtor Agent</b>	<DbtrAgt>	Yes	Component	Information of Payer Agent
- Financial Institution ID	<FinInstnId>	Yes	Component	
- Bank BIC	<BIC>	Yes	Text(Max10)	Bank BIC *BIC will be assigned by NBC Example: CABCKXXXX
<b>C</b>				
<b>Credit Transfer Transaction Information</b>	<CdtTrfTxInf>	<b>Yes</b>	<b>Component</b>	<b>Instruction Information</b>
- PaymentIdentification	<PmtId>	Yes	Component	
+ InstructionIdentification	<InstrId>	Yes	Text (Max35)	PayerBankCode/InstructionID *BankCode will be assigned by NBC Example: CABCKHPPXXXX/AAAA0056

<b>+ EndToEndIdentification</b>	<EndToEndId>	Yes	Text (Max35)	RawSendCustomerAcc/RawReceiveCustomerAcc Not Require to have Bank Code, Product Code nor Currency Code. Just Customer Acc only. Example: 12345678-9008
<b>Amount</b>	<Amt>	Yes	Component	Information for amount payment
<b>- InstructedAmount</b>	<InstdAmt Ccy="KHR">	Yes	Number(18,5)	Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
<b>Charge Bearer</b>	<ChrgBr>	Yes	'CRED'	Indicate which party is responsible for transaction fee
<b>CreditorAgent</b>	<CdtrAgt>	Yes	Component	Information of receiving bank
<b>FinancialInstitutionID</b>	<FinInstnId>	Yes	Component	
<b>BICFI</b>	<BICFI>	Yes	Text(Max10)	Receiving Bank BIC  *BIC will be assigned by NBC Example: ANZBXXXX
<b>Creditor</b>	<Cdtr>	Yes	Component	Information of receiving customer
<b>- Name</b>	<Nm>	Yes	Max70Text	Name of Receiving Customer
<b>- Postal Address</b>	<PstlAdr>	Yes	Component	
<b>Street Name</b>	<StrNm>	Yes	Text (Max35)	Street name of receiving customer
<b>Building Number</b>	<BldgMb>	Yes	Text (Max16)	Building Number of receiving customer
<b>Town Name</b>	<TwnNm>	Yes	Text (Max35)	Town Name of receiving customer
<b>- Country</b>	<Ctry>	Yes	Code	Example: KH for Cambodia
<b>CreditorAccount</b>	<CdtrAcct>	Yes	Component	Information of receiving customer account
<b>- Identification</b>	<Id>	Yes	Component	
<b>Other</b>	<Othr>	Yes	Component	
<b>Identification</b>	<Id>	Yes	Text (Max20)	Bank Account Number of Receiving Customer Example: 000000009008
<b>Purpose</b>	<Purp>	Yes	Component	
<b>Code</b>	<Cd>	Yes	Text (Max4)	GDDS
<b>Remittance Information</b>	<RmtInf>	Yes	Component	Consist of 2 Options: (1)Structured or (2)Unstructured.
<b>(1)Structured – Description</b>	<Strd>	Yes	Component	
<b><u>Referred Document Information</u></b>	<u>&lt;RfrdDocInf&gt;&lt;Tp&gt; &lt;CdOrPrtry&gt;</u>	<u>Yes</u>	<u>Component</u>	
<b><u>Code</u></b>	<u>&lt;Cd&gt;</u>	<u>Yes</u>	<u>Text(4)</u>	<u>CINV (Consumer Invoice)</u>
<b><u>Number</u></b>	<u>&lt;Nb&gt;</u>	<u>Yes</u>	<u>Text (30)</u>	<u>Example: ABC-1345</u>

<b><u>Related Date</u></b>	<b><u>&lt;RltdDt&gt;</u></b>	<b><u>Yes</u></b>	<b><u>Date</u></b>	<b><u>YYYY-MM-DD format.</u></b> <b><u>Example: 2012-09-15</u></b>
<b><u>(2)Unstructured - Description</u></b>	<b><u>&lt;Ustrd&gt;</u></b>	<b><u>Yes</u></b>	<b><u>Text(Max140)</u></b>	<b><u>Description of payment initiation.</u></b> <b><u>Example: Pizza Purchase / 12 July 2016</u></b>

\* **Remittance Information** will be provided additional remittance information <AddtlRmtInf> when client call methods **GetIncomingTransaction** and **GetOutgoingTransaction**.

## 2.4.Example of ISO Message FUND TRANSFER

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xsi:schemaLocation="jaxb/iso20022/pain.001.001.05.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.05" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>CRTANZBKHPPXXXX0000000001</MsgId>
      <CreDtTm>2015-07-15T09:18:34.000</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>15</CtrlSum>
      <InitgPty>
        <Nm>ANZ Royal Bank Cambodia Ltd HQ-010</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0056</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <ReqdExctnDt>2015-07-15T09:18:34.000</ReqdExctnDt>
      <Dbtr>
        <Nm>Test 1</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>123456789012</Id>
          </Othr>
        </Id>
        <Ccy>USD</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>CABCXXXX</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>CABCKHPPXXXX/AAAA0056</InstrId>
          <EndToEndId>123456789-9008</EndToEndId>
        </PmtId>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>

```

```
        <InstdAmt Ccy="KHR">1500</InstdAmt>
      </Amt>
      <ChrgBr>CRED</ChrgBr>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>ANZBXXXX</BICFI>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Da</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>000000009008</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <Purp>
        <Cd>GDDS</Cd>
      </Purp>
      <RmtInf>
        <Ustrd>Pizza Purchase / 12 July 2016</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

### 3. ACCOUNT INQUIRY

Each participant can acquire the account inquiry. It will provide information relating to the accounts owned at National Bank of Cambodia.

#### 3.1.Message Process flow of ACCOUNT INQUIRY

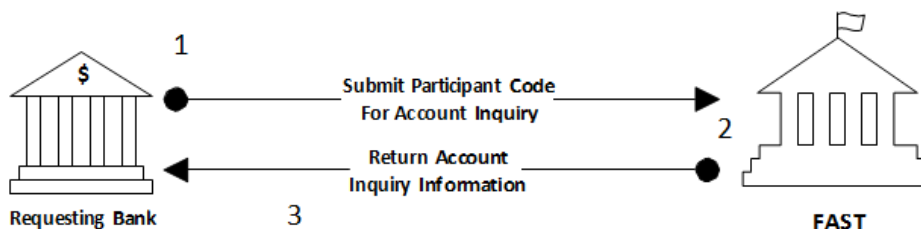


Figure 5 Account inquiry message flow

1. Financial Institution send request to NBC
2. NBC validates and queries the request
3. Account inquiry information is sent back to requesting bank as below format.

#### 3.2.ACCOUNT INQUIRY Message Format and Data Type

Message Item	<XML Tag>	Description
Message root	<Doc>	
Business Date	<BizDate>	Time of the effective account inquiry date
Business Time	<BizTime>	Time of the effective account inquiry time
Participant ID	<myBankID>	ID of Participant
Next Session	<nextSess>	Shows the next settlement schedule; example 2012-06-17T15:38:00
Next Settlement KHR	<nextSettleKHR>	Shows KHR balance to be settle in the next settlement schedule
Next Settlement USD	<nextSettleUSD>	Shows KHR balance to be settle in the next settlement schedule
Settlement Acc balance KHR	<settleKHR>	Shows available balance in KHR Settlement account
Settlement Acc balance USD	<settleUSD>	Shows available balance in USD Settlement account
Current Acc balance KHR	<curAccKHR>	This component will show information relating to KHR Current account at NBC Clearing site
Branch	<Brnch>	Show Information KHR Current account at NBC Branch 001

<b>Number</b>	<b>&lt;Nb&gt;</b>	Code for NBC branch
<b>Account</b>	<b>&lt;Acc&gt;</b>	Account number
<b>Balance</b>	<b>&lt;Bal&gt;</b>	Available balance
<b>Total Balance KHR</b>	<b>&lt;totalKHR&gt;</b>	Show total SUM of all KHR currents accounts at all clearing sites
<b>Current Acc balance USD</b>	<b>&lt;curAccUSD&gt;</b>	This component will show information relating to KHR Current account at NBC Clearing site
<b>Branch</b>	<b>&lt;Brnch&gt;</b>	Show Information USD Current account at NBC Branch
<b>Number</b>	<b>&lt;Nb&gt;</b>	Code for NBC branch
<b>Account</b>	<b>&lt;Acc&gt;</b>	Account number
<b>Balance</b>	<b>&lt;Bal&gt;</b>	Available balance
<b>Total Balance USD</b>	<b>&lt;totalUSD&gt;</b>	Show total SUM of all USD currents accounts at all clearing sites

### 3.3.Example Message for ACCOUNT INQUIRY

```

<Doc>
  <BizDate>2015-07-15</BizDate>
  <BizTime>T09:18:34.000</BizTime>
  <myBankID>10591</myBankID>
  <nextSess>2015-07-15T09:18:34.000</nextSess>
  <nextSettleKHR>0</nextSettleKHR>
  <nextSettleUSD>-25</nextSettleUSD>
  <settleKHR>6110751386</settleKHR>
  <settleUSD>2.603976139E7</settleUSD>
  <curAccKHR>
    <Brnch>
      <Nb>001</Nb>
      <Acc>001-000000001515</Acc>
      <Bal>103847382</Bal>
    </Brnch>
    <Brnch>
      <Nb>004</Nb>
      <Acc>004-000000002308</Acc>
      <Bal>1035967036</Bal>
    </Brnch>
    <Brnch>
      <Nb>006</Nb>
      <Acc>006-000000002012</Acc>
      <Bal>2765189309</Bal>
    </Brnch>
  </Brnch>

```

```
<Nb>014</Nb>
<Acc>014-000000002422</Acc>
<Bal>1528554465</Bal>
</Brnch>
</curAccKHR>
<totalKHR>15783511309</totalKHR>
<curAccUSD>
  <Brnch>
    <Nb>001</Nb>
    <Acc>001-000000001415</Acc>
    <Bal>32523532432</Bal>
  </Brnch>
  <Brnch>
    <Nb>004</Nb>
    <Acc>004-000000002308</Acc>
    <Bal>1035967036</Bal>
  </Brnch>
  <Brnch>
    <Nb>006</Nb>
    <Acc>006-000000002012</Acc>
    <Bal>2765189309</Bal>
  </Brnch>
  <Brnch>
    <Nb>014</Nb>
    <Acc>014-000000002422</Acc>
    <Bal>1528554465</Bal>
  </Brnch>
</curAccUSD>
<totalUSD>4.012833198E7</totalUSD>
</Doc>
```



## 4. ACKNOWLEDGEMENT of transaction

### 4.1. Message Process Flow of ACKNOWLEDGEMENT

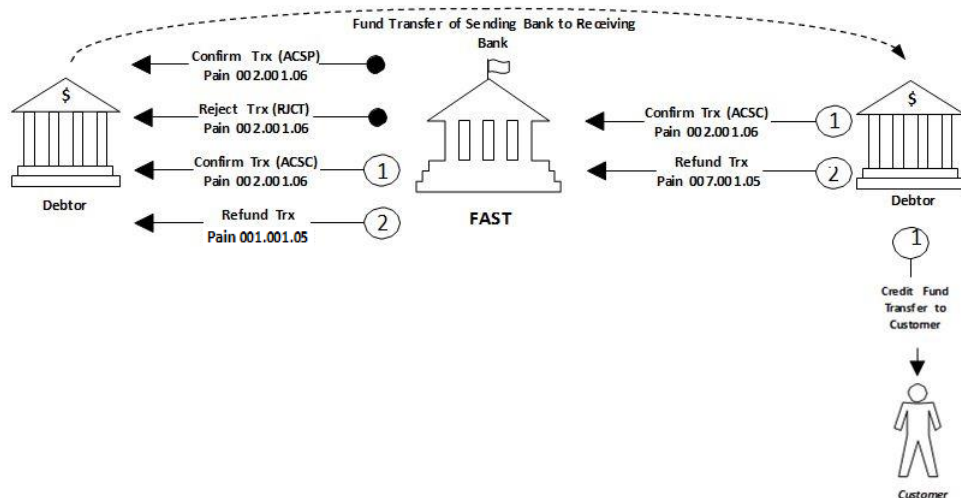


Figure 6 Reporting Confirm/Reject message flow

The message flow is for Acknowledgement report either for receiving bank submit to NBC or sending bank receiving report from NBC. Message can be validated using schema of message standard ISO20022 "pain.002.001.06".

The above diagram has shown four scenarios of reporting:

1. Batch has been validated, received at FAST and to be process for settlement
2. Batch does not to comply with validation of FAST and not to be process for settlement
3. Creditor has received message and successfully credit to receiving customer account (Confirm)
4. Creditor has received message but fail to credit fund into receiving customer account (Refund)

#### Scenario 1

Once the sending bank has submitted fund transfer into FAST, FAST system will apply all validation rules to the batch and check if it complies. This scenario is for successful validated file. FAST will response message in format of ISO pain002.001.06 by providing Transaction Status (Txsts) of Accepted Settlement in Process "ACSP". From this phase onward, all transaction in the batch will be processed for settlement in the next settlement schedule.

**Scenario 2**

This scenario is applicable for situation where sending bank submit fund transfer to FAST but does not comply with validation rule of FAST. FAST will response message report in the standard of ISO pain 002.001.06 by providing Transaction Status (Txsts) of Rejected “RJCT”. The message also provides additional information offering the reason of rejection. In this case, all transaction in the batch will not be processed for settlement. Sending bank need to verify the message again and re-submitting to FAST as a new message of fund transfer.

**Scenario 3**

After receiving/creditor bank has received an incoming transaction of fund transfer, it bears responsibility to validate and verify all the information submitted. In case of valid information, bank has to credit fund into its customer account and notify customer. After crediting fund to customer, bank could confirm acknowledge to the sending bank that transaction has been settled with the customer. Bank can process this by manually trigger Confirmation in Client Module of FAST or by sending a message to Client Interface. The message must comply with standard ISO20022 pain 002.001.06 with ‘ACSC’ at Transaction status.

**Scenario 4**

If the received transaction is not valid, example wrong Receiving Name or Account, bank has to submit a Refund transaction back to the Sending bank. Reversing message will be used the standard of ISO20022 pain 007.001.05 by including the original transaction to be Refund. The sending bank will get refunding transaction in the same format from FAST using the standard ISO20022 pain 001.001.05.

**4.2. Structure ACKNOWLEDGEMENT Message (pain.002.001.06)**

The purpose of this message is to confirm to the debtor party that Creditor bank has credited fund into the Receiving Customer and to receive notification of the status transaction update.

The Payment Status Report message can be used to provide information about the status (i.e. Confirmed, unconfirmed) of a single Customer Credit Transfer Initiation. The CustomerPaymentStatusReport message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction. The implementation of this message will be based on ISO20022 pain.002.001.06 CustomerPaymentStatusReportV06.

The CustomerPaymentStatusReportV06 MessageDefinition is composed of 3 MessageBuildingBlocks:

<b>GroupHeader</b>
Set of characteristics shared by all individual transactions included in the status report message.
<b>OriginalGroupInformationAndStatus</b>
Original group information concerning the group of transactions, to which the status report message refers to.
<b>OriginalPaymentInformationAndStatus</b>
Information concerning the original payment information, to which the status report message refers.

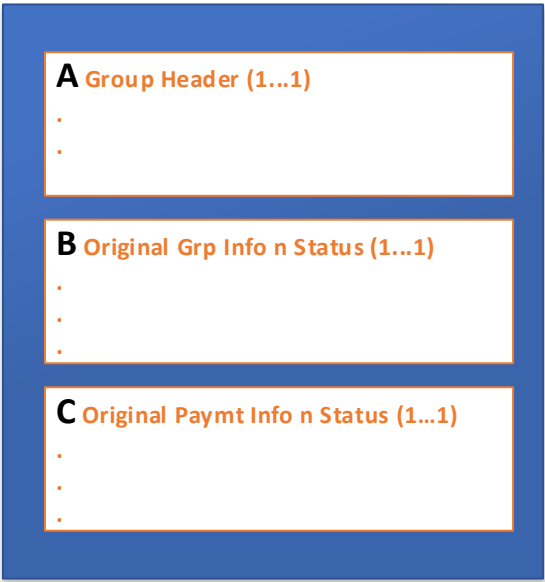


Figure 7 Acknowledgement message structure

### 4.3.ACKNOWLEDGEMENT Message and Format of data—ACSP of Scenario 1

Message Item	<XML Tag>	Req	Format	Description
Message root	<xml>	Yes	Component	
Message root	<Document>	Yes	Component	
Message root	<CstmrCdtTrfInitt>	Yes		
<b>A</b>				
Group Header	<GrpHdr>	Yes	Component	
Message Identification	<MsgId>	Yes	Text (Max 35)	Message Code + BankCode + Running number 9 digits Example: REPANZBKHPXXXX000000001
Creation DateTime	<CreDtTm>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g 2012-06-17T15:38:00
Initiating Party	<InitgPty>	Yes	Component	Information of party who created the message
Name	<Nm>	Yes	Text (Max70)	Name of initiating party
Postal Address	<PstlAdr>	Yes	Component	Postal address of initiating party
Street Name	<StrtNm>	Yes	Text (Max70)	Street Number of initiating party
Building Number	<BldgNb>	Yes	Text (Max16)	Building Number of initiating party
Postal Code	<PstCd>	No	Text (Max16)	Postal Code of initiating party
Town Name	<TwnNm>	Yes	Text (Max35)	Town name of initiating party
Country	<Ctry>	Yes	Code	Example for Cambodia: KH
DebtorAgent	<DbtrAgt>	Yes	Component	Original sending bank
FinancialInstitutionIdentification	<FinInstnId>	Yes	Component	
BICFI	<BICFI>	Yes	Text (Max10)	Debiting Bank Participant Code
CreditorAgent	<CdtrAgt>	Yes	Component	Original receiving bank
FinancialInstitutionIdentification	<FinInstnId>	Yes	Component	
BICFI	<BICFI>	Yes	Text (Max10)	Crediting Bank Participant Code
<b>B</b>				
Original Group Info and Status	<OrgnlGrpInfAndSts>		Component	
Original Message ID	<OrgnlMsgId>	Yes	Text (Max 35)	Original Confirmed Message ID
Original Creation DateTime	<OrgnlCreDtTm>	Yes	ISODateTime	Original Confirmed Message Create Date YYYY-MM-DDTHH:MM:SS e.g 2015-06-25T09:03:54.288+07:00
<b>C</b>				

Original Payment Info and Status	<OrgnlPmtInfAndSts>	Yes	Component	
OriginalPayment Info ID	<OrgnlPmtInfId>	Yes	Text (Max 35)	Original Confirmed Payment ID
Transaction Info and Status	<TxInfAndSts>	Yes	Component	Original Confirmed Transaction info and status
Original EndToEndIdentification	<OrgnlEndToEndId>	Yes	Text(Max35)	Original Confirmed End to End information ID
TransactionStatus	<TxSts>	Yes	Text(4)	'ACSP' for successful

Original InstructionIdentification	<OrgnlTxRef>	Yes	Text (Max35)	Original Confirmed Instruction ID
Amount	<Amt>	Yes	Component	Original Confirmed Amount
Instructed Amount	<InstdAmt Ccy="KHR">	Yes	Number(18,5)	Original Confirmed Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
Debtor	<Dbtr>	Yes	Component	Original Information Sending Customer
Name	<Nm>	Yes	Text(Max70)	Original Confirmed Sending Customer
Postal Address	<PstlAdr>	Yes	Component	Original Confirmed Postal Address
Street Name	<StrtNm>	Yes	Text (Max35)	Original Confirmed Sending Customer Street Name
Building Number	<BldgNb>	Yes	Text(Max16)	Original Confirmed Sending Customer Building Number
PostCode	<PstCd>	No	Text(Max16)	Original Confirmed Sending Customer Postal Code
TownName	<TwnNm>	Yes	Text (Max35)	Original Confirmed Sending Customer Town Name
Country	<Ctry>	Yes	Code	Example for Cambodia: KH
Creditor	<Cdtr>	Yes	Component	Original Information Receiving Customer
Name	<Nm>	Yes	Text(Max70)	Original Confirmed Receiving Customer Name
Postal Address	<PstlAdr>	Yes	Component	Original Confirmed Receiving Customer Postal Address
Street Name	<StrtNm>	Yes	Text (Max70)	Original Confirmed Receiving Customer Street Name
Building Number	<BldgNb>	Yes	Text(Max16)	Original Confirmed Receiving Customer Building Number
PostCode	<PstCd>	No	Text(Max16)	Original Confirmed Receiving Customer Post Code
TownName	<TwnNm>	Yes	Text(Max35)	Original Confirmed Receiving Customer Town Name
Country	<Ctry>	Yes	Code	Example for Cambodia: KH

#### 4.4.Example Message for Credit ACKNOWLEDGMENT-ACSP

```

<?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.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId> REPANZBKHPPXXXX000000001</MsgId>
      <CreDtTm>2012-06-29T15:49:00</CreDtTm>
      <InitgPty>
        <Nm>Virgay</Nm>
        <PstlAdr>
          <StrtNm>Virginia Lane</StrtNm>
          <BldgNb>36</BldgNb>
          <PstCd>NJ 07311</PstCd>
          <TwnNm>Jersey City</TwnNm>
          <Ctry>US</Ctry>
        </PstlAdr>
      </InitgPty>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>ANZXXXX</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>CABCXXXX</BICFI>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>CRTANZBKHPPXXXX000000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.05</OrgnlMsgNmId>
      <OrgnlCreDtTm>2012-06-28T14:25:00</OrgnlCreDtTm>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0056</OrgnlPmtInfId>
      <TxInfAndSts>
        <OrgnlEndToEndId>12345678-9008</OrgnlEndToEndId>
        <TxSts>ACSP</TxSts>
        <OrgnlTxRef>
          <Amt>

```

```
<InstdAmt Ccy="KHR">5000</InstdAmt>
</Amt>
<Dbtr>
  <Nm>Jones</Nm>
  <PstlAdr>
    <StrtNm>Hudson Street</StrtNm>
    <BldgNb>19</BldgNb>
    <PstCd>NJ 07302</PstCd>
    <TwnNm>Jersey City</TwnNm>
    <Ctry>US</Ctry>
  </PstlAdr>
</Dbtr>
<Cdtr>
  <Nm>Virgay</Nm>
  <PstlAdr>
    <StrtNm>Virginia Lane</StrtNm>
    <BldgNb>36</BldgNb>
    <PstCd>NJ 07311</PstCd>
    <TwnNm>Jersey City</TwnNm>
    <Ctry>US</Ctry>
  </PstlAdr>
</Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

## 4.5.REJECT Message and Format of data-RJCT of Scenario 2

Message Item	<XML Tag>	Req	Format	Description
Message root	<xml>	Yes	Component	
Message root	<Document>	Yes	Component	
Message root	<CstmrCdtTrfInittn>	Yes	Component	
<b>A</b>				
Group Header	<GrpHdr>	Yes	Component	
Message Identification	<MsgId>	Yes	Text (Max 35)	Message Code + BankCode + Running number 9 digits Example: REPANZBKHPXXXX000000001
Creation DateTime	<CreDtTm>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g 2012-06-17T15:38:00
Initiating Party	<InitgPty>	Yes	Component	Information of party who created the message
Name	<Nm>	Yes	Text (Max70)	Name of initiating party
Postal Address	<PstlAdr>	Yes	Component	Postal address of initiating party
Street Name	<StrtNm>	Yes	Text (Max70)	Street Number of initiating party
Building Number	<BldgNb>	Yes	Text (Max16)	Building Number of initiating party
Postal Code	<PstCd>	No	Text (Max16)	Postal Code of initiating party
Town Name	<TwnNm>	Yes	Text (Max35)	Town name of initiating party
Country	<Ctry>	Yes	Code	Example for Cambodia: KH
DebtorAgent	<DbtrAgt>	Yes	Component	Original sending bank
FinancialInstitution Identification	<FinInstnId>	Yes	Component	
BICFI	<BICFI>	Yes	Text (Max10)	Debiting Bank Participant Code
CreditorAgent	<CdtrAgt>	Yes	Component	Original receiving bank
FinancialInstitution Identification	<FinInstnId>	Yes	Component	
BICFI	<BICFI>	Yes	Text (Max10)	Crediting Bank Participant Code
<b>B</b>				
Original Group Info and Status	<OrgnlGrpInfAndSts>		Component	
Original Message ID	<OrgnlMsgId>	Yes	Text (Max 35)	Original Confirmed Message ID
Original Creation DateTime	<OrgnlCreDtTm>	Yes	ISODateTime	Original Confirmed Message Create Date YYYY-MM-DDTHH:MM:SS e.g 2015-06-25T09:03:54.288+07:00
<b>C</b>				
Original Payment Info and Status	<OrgnlPmtInfAndSts>	Yes	Component	



<b>OriginalPayment Info ID</b>	<OrgnlPmtInflD>	Yes	Text (Max 35)	Original Confirmed Payment ID
<b>Transaction Info and Status</b>	<TxInfAndSts>	Yes	Component	Information Original Confirmed Transaction info and status
<b>Original EndToEndIdentification</b>	<OrgnlEndToEndId>	Yes		Original Confirmed End to End information ID
<b>TransactionStatus</b>	<TxSts>	Yes	Text	'RJCT' for reject
<b>StatusReason Information</b>	<StsRsnInf>	Yes	Component	
<b>Originator</b>	<Orgtr>		Component	
<b>OrganisationIdentification</b>	<OrgId>		Component	
<b>AnyBIC</b>	<AnyBIC>	Yes	Text(Max10)	Status issuer participant code
<b>AdditionalInformation</b>	<AddtlInf>	No	Text (115)	Additional information of reject reason
<b>Original InstructionIdentification</b>	<OrgnlTxRef>	Yes	Text (Max35)	Original Confirmed Instruction ID
<b>Amount</b>	<Amt>	Yes	Component	
<b>Instructed Amount</b>	<InstdAmt Ccy="KHR">	Yes	Number (18,5)	Original Confirmed Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
<b>Debtor</b>	<Dbtr>	Yes	Component	Original Information Sending Customer
<b>Name</b>	<Nm>	Yes	Text (Max70)	Original Confirmed Sending Customer
<b>Postal Address</b>	<PstlAdr>	Yes	Component	Original Confirmed Postal Address
<b>Street Name</b>	<StrtNm>	Yes	Text (Max70)	Original Confirmed Sending Customer Street Name
<b>Building Number</b>	<BldgNb>	Yes	Text (Max16)	Original Confirmed Sending Customer Building Number
<b>PostCode</b>	<PstCd>	No	Text (Max16)	Original Confirmed Sending Customer Postal Code
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Original Confirmed Sending Customer Town Name
<b>Country</b>	<Ctry>	Yes	Code	Example for Cambodia: KH
<b>Creditor</b>	<Cdtr>	Yes	Component	Original Information Receiving Customer
<b>Name</b>	<Nm>	Yes	Text (Max70)	Original Confirmed Receiving Customer Name
<b>Postal Address</b>	<PstlAdr>	Yes	Component	Original Confirmed Receiving Customer Postal Address
<b>Street Name</b>	<StrtNm>	Yes	Text (Max70)	Original Confirmed Receiving Customer Street Name
<b>Building Number</b>	<BldgNb>	Yes	Text (Max16)	Original Confirmed Receiving Customer Building Number
<b>PostCode</b>	<PstCd>	No	Text (Max16)	Original Confirmed Receiving Customer Post Code
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Original Confirmed Receiving Customer Town Name
<b>Country</b>	<Ctry>	Yes	Code	Example for Cambodia: KH

## 4.6. Example Message for Reject ACKNOWLEDGMENT-RJCT

```
<?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.002.001.06">
    <CstmrPmtStsRpt>
      <GrpHdr>
        <MsgId>REPANZBKHPPXXXX000000001</MsgId>
        <CreDtTm>2012-06-29T15:49:00</CreDtTm>
        <InitgPty>
          <Nm>Virgay</Nm>
          <PstlAdr>
            <StrtNm>Virginia Lane</StrtNm>
            <BldgNb>36</BldgNb>
            <PstCd>NJ 07311</PstCd>
            <TwnNm>Jersey City</TwnNm>
            <Ctry>US</Ctry>
          </PstlAdr>
        </InitgPty>
        <DbtrAgt>
          <FinInstnId>
            <BICFI>ANZXXXX</BICFI>
          </FinInstnId>
        </DbtrAgt>
        <CdtrAgt>
          <FinInstnId>
            <BICFI>CABCXXXX</BICFI>
          </FinInstnId>
        </CdtrAgt>
      </GrpHdr>
      <OrgnlGrpInfAndSts>
        <OrgnlMsgId>ANZBKHPPXXXX000000001</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.05</OrgnlMsgNmId>
        <OrgnlCreDtTm>2012-06-28T14:25:00</OrgnlCreDtTm>
      </OrgnlGrpInfAndSts>
      <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0056</OrgnlPmtInfId>
        <TxInfAndSts>
          <OrgnlEndToEndId> 12345678-9008</OrgnlEndToEndId>
          <TxSts>RJCT</TxSts>
          <StsRsnInf>
            <Orgtr>
```

```

        <Id>
            <OrgId>
                <AnyBIC>ANZBXXXX</AnyBIC>
            </OrgId>
        </Id>
    </Orgtr>
    <AddtlInf>Customer Account Not Found</AddtlInf>
</StsRsnInf>
<OrgnlTxRef>
    <Amt>
        <InstdAmt Ccy="KHR">1500</InstdAmt>
    </Amt>
    <Dbtr>
        <Nm>Jones</Nm>
        <PstlAdr>
            <StrtNm>Hudson Street</StrtNm>
            <BldgNb>19</BldgNb>
            <PstCd>NJ 07302</PstCd>
            <TwnNm>Jersey City</TwnNm>
            <Ctry>US</Ctry>
        </PstlAdr>
    </Dbtr>
    <Cdtr>
        <Nm>Virgay</Nm>
        <PstlAdr>
            <StrtNm>Virginia Lane</StrtNm>
            <BldgNb>36</BldgNb>
            <PstCd>NJ 07311</PstCd>
            <TwnNm>Jersey City</TwnNm>
            <Ctry>US</Ctry>
        </PstlAdr>
    </Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

#### 4.7.ACKNOWLEDGEMENT Message and Format of data—ACSC of Scenario 3

Message Item	<XML Tag>	Req	Format	Description
Message root	<xml>	Yes	Component	
Message root	<Document>	Yes	Component	
Message root	<CstmrCdtTrfInittn>	Yes		
<b>A</b>				
Group Header	<GrpHdr>	Yes	Component	
Message Identification	<MsgId>	Yes	Text (Max 35)	Message Code + BankCode + Running number 9 digits Example: REPANZBKHPXXXX000000001
Creation DateTime	<CreDtTm>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g 2012-06-17T15:38:00
Initiating Party	<InitgPty>	Yes	Component	Information of party who created the message
Name	<Nm>	Yes	Text (Max70)	Name of initiating party
Postal Address	<PstlAdr>	Yes	Component	Postal address of initiating party
Street Name	<StrtNm>	Yes	Text (Max70)	Street Number of initiating party
Building Number	<BldgNb>	Yes	Text (Max16)	Building Number of initiating party
Postal Code	<PstCd>	No	Text (Max16)	Postal Code of initiating party
Town Name	<TwnNm>	Yes	Text (Max35)	Town name of initiating party
Country	<Ctry>	Yes	Code	Example for Cambodia: KH
DebtorAgent	<DbtrAgt>	Yes	Component	Original sending bank
FinancialInstitution Identification	<FinInstnId>	Yes	Component	
BICFI	<BICFI>	Yes	Text (Max10)	Debiting Bank Participant Code
CreditorAgent	<CdtrAgt>	Yes	Component	Original receiving bank
FinancialInstitution Identification	<FinInstnId>	Yes	Component	
BICFI	<BICFI>	Yes	Text (Max10)	Crediting Bank Participant Code
<b>B</b>				
Original Group Info and Status	<OrgnlGrpInfAndSts>		Component	
Original Message ID	<OrgnlMsgId>	Yes	Text (Max 35)	Original Confirmed Message ID
Original Creation DateTime	<OrgnlCreDtTm>	Yes	ISODateTime	Original Confirmed Message Create Date YYYY-MM-DDTHH:MM:SS e.g 2015-06-25T09:03:54.288+07:00
<b>C</b>				
Original Payment Info and Status	<OrgnlPmtInfAndSts>	Yes	Component	

<b>OriginalPayment Info ID</b>	<OrgnPmtInflId>	Yes	Text (Max 35)	Original Confirmed Payment ID
<b>Transaction Info and Status</b>	<TxInfAndSts>	Yes	Component	Original Confirmed Transaction info and status
<b>Original EndToEndIdentification</b>	<OrgnEndToEndId>	Yes	Text(Max35)	Original Confirmed End to End information ID
<b>TransactionStatus</b>	<TxSts>	Yes	Text(4)	'ACSC' for successful
<b>Original InstructionIdentification</b>	<OrgnITxRef>	Yes	Text (Max35)	Original Confirmed Instruction ID
<b>Amount</b>	<Amt>	Yes	Component	Original Confirmed Amount
<b>Instructed Amount</b>	<InstdAmt Ccy="KHR">	Yes	Number(18,5)	Original Confirmed Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
<b>Debtor</b>	<Dbtr>	Yes	Component	Original Information Sending Customer
<b>Name</b>	<Nm>	Yes	Text(Max70)	Original Confirmed Sending Customer
<b>Postal Address</b>	<PstlAdr>	Yes	Component	Original Confirmed Postal Address
<b>Street Name</b>	<StrtNm>	Yes	Text (Max35)	Original Confirmed Sending Customer Street Name
<b>Building Number</b>	<BldgNb>	Yes	Text(Max16)	Original Confirmed Sending Customer Building Number
<b>PostCode</b>	<PstCd>	No	Text(Max16)	Original Confirmed Sending Customer Postal Code
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Original Confirmed Sending Customer Town Name
<b>Country</b>	<Ctry>	Yes	Code	Example for Cambodia: KH
<b>Creditor</b>	<Cdtr>	Yes	Component	Original Information Receiving Customer
<b>Name</b>	<Nm>	Yes	Text(Max70)	Original Confirmed Receiving Customer Name
<b>Postal Address</b>	<PstlAdr>	Yes	Component	Original Confirmed Receiving Customer Postal Address
<b>Street Name</b>	<StrtNm>	Yes	Text (Max70)	Original Confirmed Receiving Customer Street Name
<b>Building Number</b>	<BldgNb>	Yes	Text(Max16)	Original Confirmed Receiving Customer Building Number
<b>PostCode</b>	<PstCd>	No	Text(Max16)	Original Confirmed Receiving Customer Post Code
<b>TownName</b>	<TwnNm>	Yes	Text(Max35)	Original Confirmed Receiving Customer Town Name
<b>Country</b>	<Ctry>	Yes	Code	Example for Cambodia: KH

#### 4.8.Example Message for Credit ACKNOWLEDGMENT-ACSC

```
<?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.002.001.06">
  <CstmrPmtStsRpt>
    <GrpHdr>
```

```

<MsgId>REPANZBKHPXXXXX000000001</MsgId>
<CreDtTm>2012-06-29T15:49:00</CreDtTm>
<InitgPty>
  <Nm>Virgay</Nm>
  <PstlAdr>
    <StrtNm>Virginia Lane</StrtNm>
    <BldgNb>36</BldgNb>
    <PstCd>NJ 07311</PstCd>
    <TwnNm>Jersey City</TwnNm>
    <Ctry>US</Ctry>
  </PstlAdr>
</InitgPty>
<DbtrAgt>
  <FinInstnId>
    <BICFI> CABXXXXX </BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI> ANZBXXXX </BICFI>
  </FinInstnId>
</CdtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>ANZBKHPXXXXX000000001</OrgnlMsgId>
  <OrgnlMsgNmId>pacs.001.001.05</OrgnlMsgNmId>
  <OrgnlCreDtTm>2012-06-28T14:25:00</OrgnlCreDtTm>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>CABCKHPPXXXX/ANZBKHPXXXX/AAAA0056</OrgnlPmtInfId>
  <TxInfAndSts>
    <OrgnlEndToEndId>12345678-9008</OrgnlEndToEndId>
    <TxSts>ACSC</TxSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="KHR">1500</InstdAmt>
      </Amt>
    <Dbtr>
      <Nm>Jones</Nm>
      <PstlAdr>
        <StrtNm>Hudson Street</StrtNm>
        <BldgNb>19</BldgNb>
        <PstCd>NJ 07302</PstCd>

```

```

        <TwnNm>Jersey City</TwnNm>
        <Ctry>US</Ctry>
    </PstlAdr>
</Dbtr>
<Cdtr>
    <Nm>Virgay</Nm>
    <PstlAdr>
        <StrtNm>Virginia Lane</StrtNm>
        <BldgNb>36</BldgNb>
        <PstCd>NJ 07311</PstCd>
        <TwnNm>Jersey City</TwnNm>
        <Ctry>US</Ctry>
    </PstlAdr>
</Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

## 4.9. Structure REFUND Message (pain.007.001.05) – to be sent to FAST of Scenario 4

The CustomerPaymentReversalV05 MessageDefinition is composed of 3 MessageBuildingBlocks:

<b>GroupHeader</b>
Set of characteristics shared by all individual transactions included in the message.
<b>OriginalGroupInformation</b>
Information concerning the original group of transactions, to which the message refers.
<b>OriginalPaymentInformationAndReversal</b>
Information concerning the original payment information, to which the reversal message refers.

## 4.10. REFUND Message Format and Data Type – to be sent to FAST

Message Item	<XML Tag>	Req	Format	Description
Message root	<xml>	Yes	Component	
Message root	<Document>	Yes	Component	
Message root	< CstmrPmtRvsl >	Yes	Component	
<b>A</b>				
<b>Group Header</b>	<GrpHdr>	<b>Yes</b>	Component	
<b>MessageIdentification</b>	<MsgId>	Yes	Text (Max 35)	Message Code + BankCode + Running number 9 digits Example REFANZBKHPXXXX000000001
<b>CreationDateTime</b>	<CreDtTm>	Yes	ISODatetime	YYYY-MM-DDTHH:MM:SS e.g. 2012-06-17T15:38:00
<b>NumberOfTransactions</b>	<NbOfTx>	Yes	Number (2)	Number of Refund transaction in this message.
<b>InitiatingParty</b>	<InitgPty>	Yes	Component	
<b>Name</b>	<Nm>	Yes	Text (Max70)	Name of initiating party
<b>PostalAddress</b>	<PstlAdr>	Yes	Component	Postal address of initiating party
<b>StreetName</b>	<StrtNm>	Yes	Text (Max70)	Street Number of initiating party
<b>BuildingNumber</b>	<BldgNb>	Yes	Text (Max16)	Building Number of initiating party
<b>PostCode</b>	<PstCd>	No	Text (Max16)	Postal Code of initiating party
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Town name of initiating party



<b>Country</b>	<Ctry>	Yes	Code	Example for Cambodia: KH
<b>DebtorAgent</b>	<DbtrAgt>	Yes	Component	Original sending bank
<b>FinancialInstitutionIdentification</b>	<FinInstnId>	Yes	Component	
<b>BICFI</b>	<BICFI>	Yes	Text (Max10)	Debiting Bank Participant Code
<b>CreditorAgent</b>	<CdtrAgt>	Yes	Component	Original receiving bank
<b>FinancialInstitutionIdentification</b>	<FinInstnId>	Yes	Component	
<b>BICFI</b>	<BICFI>	Yes	Text (Max10)	Crediting Bank Participant Code
<b>B</b>				
<b>OriginalGroupInformation</b>	<OrgnlGrpInf>	Yes		
<b>OriginalMessageIdentification</b>	<OrgnlMsgId>	Yes	Text (Max 35)	Original message ID
<b>OriginalMessageName Identification</b>	<OrgnlMsgNmId>	Yes	Text(Max20)	Original message standard usage e.g. pain.001.001.05
<b>OriginalCreationDateAndTime</b>	<OrgnlCreDtTm>	Yes	ISODateTime	Original Confirmed Message Create Date YYYY-MM-DDTHH:MM:SS e.g 2012-06-17T15:38:00
<b>C</b>				
<b>OriginalPaymentInformationAndReversal</b>	<OrgnlPmtInfAndRvsl>	Yes	<b>Component</b>	
<b>OriginalPaymentInformationID</b>	<OrgnlPmtInfId>	Yes	Text (Max 35)	Original Confirmed Payment ID Example: CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0056
<b>TransactionInformation</b>	<TxInf>	Yes	Component	
<b>ReversalIdentification</b>	<RvslId>	Yes	Text(Max35)	Unique ID to identify the Refund transaction
<b>OriginalEndToEndIdentification</b>	<OrgnlEndToEnd>	Yes	Text(Max35)	Original Confirmed End to End information ID
<b>OriginalInstructedAmount</b>	<OrgnlInstdAmt>	Yes	Number(18,5)	Original Confirmed Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
<b>RefundInstructedAmount</b>	<RvsdInstdAmt>	Yes	Number(18,5)	Original Confirmed Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
<b>ReversalReasonInformation</b>	<RvslRsnInf>	Yes	Component	

<b>Originator</b>	<Orgtr>	Yes	Component	
<b>Name</b>	<Nm>	Yes	Text (Max70)	Name of originator. Eg: Ritcom
<b>PostalAddress</b>	<PstlAdr>	Yes	Component	
<b>StreetName</b>	<StrtNm>	Yes	Text (Max70)	Name of originator. Eg: Schueman Strasse
<b>BuildingNumber</b>	<BldgNb>	Yes	Text (Max16)	Building number of originator. Eg: 18
<b>PostCode</b>	<PstCd>	No	Text (Max16)	Postal Code of originator. Eg: 60017
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Town Name of originator. Eg: Phnom Penh
<b>Country</b>	<Ctry>	Yes	CountryCode	Example for Cambodia: KH
<b>Reason</b>	<Rsn>	Yes	Component	
<b>Code</b>	<Cd>	Yes	Text (4)	Example: AM05 (to be provided)
<b>OriginalTransactionReference</b>	<OrgnlTxRef>	Yes	Component	
<b>RequestExecutionDate</b>	< ReqdExctnDt >	Yes	ISODateTime	Original requested execution date YYYY-MM-DDTHH:MM:SS e.g. 2012-06-17T15:38:00
<b>Debtor</b>	<Dbtr>	Yes	Component	
<b>Name</b>	<Nm>	Yes	Text (Max70)	Name of Sending Customer
<b>PostalAddress</b>	<PstlAdr>	Yes	Component	
<b>StreetName</b>	<StrtNm>	Yes	Text (Max70)	Street Name of Sending Customer
<b>BuildingNumber</b>	<BldgNb>	Yes	Text (Max16)	Building Number of Sending Customer
<b>PostCode</b>	<PstCd>	No	Text (Max16)	Postal Code of Sending Customer
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Town Name of Sending Customer
<b>Country</b>	<Ctry>	Yes	CountryCode	Example for Cambodia: KH
<b>DebtorAccount</b>	<DbtrAcct>	Yes	Component	
<b>Identification</b>	<Id>	Yes	Component	
<b>Other</b>	<Othr>	Yes	Component	
<b>Identification</b>	<Id>	Yes	Text (Max20)	Account number of original Sending Customer
<b>Creditor</b>	<Cdtr>	Yes	Component	
<b>Name</b>	<Nm>	Yes	Text (Max70)	Name of Receiving Customer
<b>PostalAddress</b>	<PstlAdr>	Yes	Component	
<b>StreetName</b>	<StrtNm>	Yes	Text (Max70)	Street Name of Receiving Customer
<b>BuildingNumber</b>	<BldgNb>	Yes	Text (Max16)	Building Number of Receiving Customer
<b>PostCode</b>	<PstCd>	No	Text (Max16)	Postal Code of Receiving Customer
<b>TownName</b>	<TwnNm>	Yes	Text (Max35)	Town Name of Receiving Customer
<b>Country</b>	<Ctry>	Yes	CountryCode	Example for Cambodia: KH

#### 4.11. Example Message for REFUND Transaction

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.05">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>REFANZBKHPPXXXX0000000001</MsgId>
      <CreDtTm>2012-06-17T15:38:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>Ritcom</Nm>
        <PstlAdr>
          <StrtNm>Schueman Strasse</StrtNm>
          <BldgNb>18</BldgNb>
          <PstCd>60017</PstCd>
          <TwnNm>Frankfurt am Main</TwnNm>
          <Ctry>KH</Ctry>
        </PstlAdr>
      </InitgPty>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>ANZBXXXX</BICFI>
        </FinInstnId>
      </DbtrAgt>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>CABCXXXX</BICFI>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrplnf>
      <OrgnlMsgId>ANZBKHPPXXXX0000000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.05</OrgnlMsgNmId>
      <OrgnlCreDtTm>2012-06-09T09:18:00</OrgnlCreDtTm>
    </OrgnlGrplnf>
    <OrgnlPmtInfAndRvsl>
      <OrgnlPmtInfId>CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0056</OrgnlPmtInfId>
      <TxInf>
        <RvslId>12345</RvslId>
        <OrgnlEndToEndId>12345678-9008</OrgnlEndToEndId>
        <OrgnlInstdAmt Ccy="KHR">5000</OrgnlInstdAmt>
        <RvsdInstdAmt Ccy="KHR">5000</RvsdInstdAmt>
        <RvslRsnInf>
          <Orgtr>
            <Nm>Ritcom</Nm>
            <PstlAdr>
              <StrtNm>Schueman Strasse</StrtNm>
              <BldgNb>18</BldgNb>
              <PstCd>60017</PstCd>
            </PstlAdr>
          </Orgtr>
        </RvslRsnInf>
      </TxInf>
    </OrgnlPmtInfAndRvsl>
  </CstmrPmtRvsl>
</Document>

```

```

        <TwnNm>Frankfurt am Main</TwnNm>
        <Ctry>DE</Ctry>
    </PstlAdr>
</Orgtr>
<Rsn>
    <Cd>AM05</Cd>
</Rsn>
</RvslRsnInf>
<OrgnlTxRef>
    <ReqdExctnDt>2015-06-25+07:00</ReqdExctnDt>
    <Dbtr>
        <Nm>Schneider</Nm>
        <PstlAdr>
            <StrtNm>Kuertman Strasse</StrtNm>
            <BldgNb>45</BldgNb>
            <PstCd>50475</PstCd>
            <TwnNm>Koln</TwnNm>
            <Ctry>DE</Ctry>
        </PstlAdr>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <Othr>
                <Id>000000009008</Id>
            </Othr>
        </Id>
    </DbtrAcct>
    <Cdtr>
        <Nm>Ritcom</Nm>
        <PstlAdr>
            <StrtNm>Schueman Strasse</StrtNm>
            <BldgNb>18</BldgNb>
            <PstCd>60017</PstCd>
            <TwnNm>Frankfurt am Main</TwnNm>
            <Ctry>DE</Ctry>
        </PstlAdr>
    </Cdtr>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</Document>

```

#### 4.12. Structure REFUND (pain.001.001.05) – to be received from FAST of Scenario 4

The CustomerPaymentReversalV05 MessageDefinition is composed of 3 MessageBuildingBlocks:

<b>GroupHeader</b>
Set of characteristics shared by all individual transactions included in the message.
<b>OriginalGroupInformation</b>
Information concerning the original group of transactions, to which the message refers.
<b>OriginalPaymentInformationAndReversal</b>
Information concerning the original payment information, to which the reversal message refers.

#### 4.13. REFUND Format and Data Type – to be received from FAST

The following is the structure, data type and description of the message. Example of ISO Message for fund transfer will be shown in the Appendix.

Message Item	<XML Tag>	Req	Format	Description
Message root	<xml>	Yes	Component	
Message root	<Document>		Component	
Message root	<CstmrCdtTrfInittn>		Component	
<b>A</b>				
<b>Group Header</b>	<b>&lt;GrpHdr&gt;</b>	<b>Yes</b>	<b>&lt;GrpHdr&gt;</b>	<b>Message Information</b>
<b>Message Identification</b>	<MsgId>	Yes	Text (Max 35)	Message Code +BankCode + Running number 9 digits Example: REFCADIKHPPXXX932842661
<b>Creation DateTime</b>	<CreDtTm>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g. 2012-06-17T15:38:00
<b>Number of Transactions</b>	<NbOfTxs>	Yes	Number (Max 15)	Total Number of Transactions in the entire message
<b>Control Sum</b>	<CtrlSum>	Yes	DecimalNumber	Checks the given value with the total amount of all individual transactions in the entire message
<b>Initiating Party</b>	<InitgPty>	Yes	Component	Information of party who created the message

<b>Name</b>	<Nm>	Yes	Text (Max70)	Name of initiating party
<b>Postal Address</b>	<PstlAdr>	Yes	Component	
<b>Street Name</b>	<StrtNm>	Yes	Text (Max70)	Street Name of Initiator
<b>Building Number</b>	<BldgNb>	Yes	Text (Max16)	Building Number of Initiator
<b>Postal Code</b>	<PstCd>	No	Text (Max16)	Postal Code of Initiator
<b>Town Name</b>	<TwnNm>	Yes	Text (Max35)	Town Name of Initiator

<b>Country</b>	<Ctry>	Yes	CountryCode	Example for Cambodia: KH
<b>B</b>				
<b>Payment Information</b>	<PmtInf>	Yes		<b>Payment Information</b>
<b>Payment Info ID</b>	<PmtInfId>	Yes	Text (Max 35)	SenderBankCode/ReceiverBankCode/PaymentInfo *BankCode will be assigned by NBC Example: CABCKHPPXXXX/ANZBKHPPXXXX/AAAA0
<b>PaymentMethod</b>	<PmtMtd>	Yes	Code	Accepted code: TRF
<b>Batch Booking</b>	<BtchBookg>	Yes	Indicator	'False'
<b>RequestedExecutionDate</b>	<ReqdExctnDt>	Yes	ISODateTime	YYYY-MM-DDTHH:MM:SS e.g. 2012-06-17T15:38:
<b>Debtor</b>	<Dbtr>	Yes	Component	Information of Debtor
- Name	<Nm>	Yes	Max70Text	Name of Debtor
- Postal Address	<PstlAdr>	No	Component	Address for posting mail to Debtor
<b>Street Name</b>	<StrNm>	No	Text (Max70)	Street name of Debtor
<b>Building Number</b>	<BldgMb>	No	Text (Max16)	Building Number of Debtor
<b>Postal Code</b>	<PstCd>	No	Text (Max16)	Postal Code of Debtor
<b>Town Name</b>	<TwnNm>	No	Text (Max35)	Town Name of Debtor
- Country	<Ctry>	No	CountryCode	Example for Cambodia: KH
<b>Debtor Account</b>	<DbtrAcct>	Yes	Component	Information for Debiting Customer
- Identification	<Id>	Yes	Component	
<b>Other</b>	<Othr>	Yes	Text (Max20)	Bank Account Number of Sending Customer
- Currency	<Ccy>	Yes	Currency Code	KHR only
<b>Debtor Agent</b>	<DbtrAgt>	Yes	Component	Information of Payer Agent
- Financial Institution ID	<FinInstnId>	Yes	Component	
- Bank BIC	<BIC>	Yes	Text(Max10)	Bank BIC *BIC will be assigned by NBC Example: CABXXXX
<b>C</b>				
<b>Credit Transfer Transaction Information</b>	<CdtTrfTxInf>	Yes	Component	<b>Instruction Information</b>

<b>- PaymentIdentification</b>	<PmtId>	Yes	Component	
<b>+ InstructionIdentification</b>	<InstrId>	Yes	Text (Max35)	PayerBankCode/InstructionID *BankCode will be assigned by NBC Example: CABCKHPPXXXX/AAAA0056
<b>+ EndToEndIdentification</b>	<EndToEndId>	Yes	Text (Max35)	RawSendCustomerAcc/RawReceiveCustomerAcc Not Require to have Bank Code, Product Code nor Currency Code. Just Customer Acc only. Example: 12345678-9008
<b>Amount</b>	<Amt>	Yes	Component	Information for amount payment
<b>- InstructedAmount</b>	<InstdAmt Ccy="KHR">	Yes	Number(18,5)	Currency and instructed amount Example: <InstAmt Ccy="KHR">1500</InstAmt>
<b>Charge Bearer</b>	<ChrgBr>	Yes	'CRED'	Indicate which party is responsible for transaction
<b>CreditorAgent</b>	<CdtrAgt>	Yes	Component	Information of receiving bank
<b>FinancialInstitutionID</b>	<FinInstnId>	Yes	Component	
<b>BICFI</b>	<BICFI>	Yes	Text(Max10)	Receiving Bank BIC *BIC will be assigned by NBC Example: ANZBXXXX
<b>Creditor</b>	<Cdtr>	Yes	Component	Information of receiving customer
<b>- Name</b>	<Nm>	Yes	Max70Text	Name of Receiving Customer
<b>- Postal Address</b>	<PstlAdr>	Yes	Component	
<b>Street Name</b>	<StrNm>	Yes	Text (Max35)	Street name of receiving customer
<b>Building Number</b>	<BldgMb>	Yes	Text (Max16)	Building Number of receiving customer
<b>Town Name</b>	<TwnNm>	Yes	Text (Max35)	Town Name of receiving customer
<b>- Country</b>	<Ctry>	Yes	Code	Example: KH for Cambodia
<b>CreditorAccount</b>	<CdtrAcct>	Yes	Component	Information of receiving customer account
<b>- Identification</b>	<Id>	Yes	Component	
<b>Other</b>	<Othr>	Yes	Component	
<b>Identification</b>	<Id>	Yes	Text (Max20)	Bank Account Number of Receiving Customer Example: 000000009008
<b>Purpose</b>	<Purp>	Yes	Component	
<b>Code</b>	<Cd>	Yes	Text (Max4)	REFU
<b>Remittance Information</b>	<RmtInf>	Yes	Component	Consist of 2 Options: (1)Structured or (2)Unstructured.
<b>(1)Structured – Description</b>	<Strd>	Yes	Component	
<b><u>Referred Document Information</u></b>	<u>&lt;RfrdDocInf&gt;</u>	<u>Yes</u>	<u>Component</u>	

<u>Number</u>	<u>&lt;Nb&gt;</u>	<u>Yes</u>	<u>Text (30)</u>	<u>Reference of Original Transaction</u> <u>Example: REVERSING PRSC10009/AAAA2442</u>
<b><u>(2)Unstructured - Description</u></b>	<u>&lt;Ustrd&gt;</u>	<u>Yes</u>	<u>Text(Max140)</u>	<u>"RCVD" = Received</u>

#### 4.14. Example of ISO Message FUND TRANSFER

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xsi:schemaLocation="xsd/pain.001.001.05.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.05" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>REFCADIKHPPXXX932842661</MsgId>
      <CreDtTm>2016-04-12T08:34:37.000+07:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>2000000</CtrlSum>
      <InitgPty>
        <Nm>Canada Bank Plc HQ-001</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>CADIKHPPXXX/PRCKHPPXXX/AAAA2442</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>>false</BtchBookg>
      <ReqdExctnDt>2016-04-18+07:00</ReqdExctnDt>
      <Dbtr>
        <Nm>O</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>0010003754257</Id>
          </Othr>
        </Id>
        <Ccy>KHR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>CADIXXXX</BICFI>
        </FinInstnId>

```



```
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>CADIKHPXXXX/AAAA2442</InstrId>
    <EndToEndId>754257-1031398011</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="KHR">2000000</InstdAmt>
  </Amt>
  <ChrgBr>CRED</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>PRSCXXXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Nem Somaun</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>001140101031398011</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <Purp>
    <Cd>REFU</Cd>
  </Purp>
  <RmtInf>
    <Ustrd>RCVD</Ustrd>
    <Strd>
      <RfrdDocInf>
        <Nb>REVERSING PRSC10009/AAAA2442</Nb>
      </RfrdDocInf>
    </Strd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```