



The Clearing House Customer Documentation

RTP Message Specification

Version 5.0
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1 DOCUMENT CONTROL

1.1 Change History

Version	Date	Comments
5.0	Aug 2024	<p>Added Chapter 3 – Payment Transparency Principals – this incremented all Chapters by 1. (For example, IDENTIFICATION USAGE AND DEFINITIONS became Chapter 4).</p> <p>The following fields were added to the pacs.008:</p> <ul style="list-style-type: none"> • Previous Instructing Agent 1 (Index 2.104) -> Financial Institution Identification (Index 2.105) -> BICFI (Index 2.106) • Clearing System Member ID (Index 2.107) -> Member ID (index 2.111) to Previous Instructing Agent 1 -> Financial Institution Id • Previous Instructing Agent 1 Account (Index 2.168) -> Identification (Index 2.169) -> IBAN (Index 2.170) • Other (Index 2.171) -> Identification (Index 2.172) to Previous Instructing Agent 1 Account -> Identification • Previous Instructing Agent 2 (Index 2.187) -> Financial Institution Identification (Index 2.188) -> BICFI (Index 2.189) • Clearing System Member ID (Index 2.190) -> Member ID (index 2.194) to Previous Instructing Agent 2 -> Financial Institution Id • Previous Instructing Agent 2 Account (Index 2.251) -> Identification (Index 2.252) -> IBAN (Index 2.253) • Other (Index 2.254) -> Identification (Index 2.255) to Previous Instructing Agent 2 Account -> Identification • Previous Instructing Agent 3 (Index 2.270) -> Financial Institution Identification (Index 2.271) -> BICFI (Index 2.272) • Clearing System Member ID (Index 2.273) -> Member ID (index 2.277) to Previous Instructing Agent 3 -> Financial Institution Id • Previous Instructing Agent 3 Account (Index 2.334) -> Identification (Index 2.335) -> IBAN (Index 2.336) • Other (Index 2.337) -> Identification (Index 2.338) to Previous Instructing Agent 3 Account -> Identification • Intermediary Agent 1 (Index 2.481) -> Financial Institution Identification (Index 2.482) -> BICFI (Index 2.483) • Clearing System Member ID (Index 2.484) -> Member ID (index 2.488) to Intermediary Agent 1 -> Financial Institution Id • Intermediary Agent 1 Account (Index 2.545 -> Identification (Index 2.546) -> IBAN (Index 2.547) • Other (Index 2.548) -> Identification (Index 2.549) to Intermediary Agent 1 Account -> Identification • Intermediary Agent 2 (Index 2.564) -> Financial Institution Identification (Index 2.565) -> BICFI (Index 2.566) • Clearing System Member ID (Index 2.567) -> Member ID (index 2.571) to Intermediary Agent 2 -> Financial Institution Id. • Intermediary Agent 2 Account (Index 2.628) -> Identification (Index 2.629) -> IBAN (Index 2.630) • Other (Index 2.631) -> Identification (Index 2.632) to Intermediary Agent 2 Account -> Identification • Intermediary Agent 3 (Index 2.647) -> Financial Institution Identification (Index 2.648) ->

		<p>BICFI (Index 2.649)</p> <ul style="list-style-type: none"> • Clearing System Member ID (Index 2.650) -> Member ID (index 2.654) to Intermediary Agent 3 -> Financial Institution Id • Intermediary Agent 3 Account (Index 2.711 -> Identification (Index 2.712) -> IBAN (Index 2.713) • Other (Index 2.714) -> Identification (Index 2.715) to Intermediary Agent 3 Account -> Identification • AnyBIC (Index 2.756) added to Ultimate Debtor -> ID -> Org ID • IBAN (Index 2.918) added to Debtor Account -> Id • BICFI (Index 2.937) added to Debtor Agent -> Financial Institution Identification • Debtor Agent Account (Index 2.999) -> Identification (Index 2.1000) -> IBAN (Index 2.1001) • Other (2.1002) -> Identification (Index 2.1003) to Debtor Agent Account -> Identification • BICFI (Index 2.1020) added to Creditor Agent -> Financial Institution Identification • Creditor Agent Account (Index 2.1082) -> Identification (Index 2.1083) -> IBAN (Index 2.1084) • Other (2.1085) -> Identification (Index 2.1086) to Creditor Agent Account -> Identification • IBAN (Index 2.1165) added to Creditor Account -> Identification • AnyBIC (Index 2.1208) added to Ultimate Creditor -> ID -> Org ID • Purpose (2.1250) -> Code (2.1251) • Proprietary (Index 2.1252) to Purpose <p>The following fields were added to the pain.013:</p> <ul style="list-style-type: none"> • Purpose (2.792) -> Code (2.793) • Proprietary (Index 2.794) to Purpose <p>The following permitted Codes were added to the Local Instrument (Index 2.13) -> Proprietary (Index 2.15) for the pacs.008:</p> <ul style="list-style-type: none"> • INDIRECT DOMESTIC • OLO • The permitted code of “UAPA” was added to the camt.056 – Cancellation Reason Information (Index – 4.479) -> Reason (Index 4.541) -> Code (Index 4.542). • UAPA was also added to the List and Usage of ISO error codes (Section 18.3.1). • Index 2.938 – Clearing System Member ID for Debtor Agent is now Optional in some cases when the Local Instruments of “OLO”, or “IXB” are used. • Index 2.1021 – Clearing System Member ID for Creditor Agent is now Optional in some cases when the Local Instruments of “OLO”, or “IXB” are used. • Index 2.856 - Postal Address for Debtor in pacs.008. Clarification added to the Rule. Text added: “Postal Address is required when Local Instrument is “INDIRECT DOMESTIC”, “OLO”, or “IXB”.” • The accepted Purpose of Payment Codes was added as Appendix E. As a result, the CHANGE VERSION CONTROL is now APPENDIX F. <p>The following updates were made:</p> <ul style="list-style-type: none"> • Proprietary for Local Instrument in pacs.008 (Index 2.15 pacs.008) and pain.013 (Index 2.249 pain.013). Clarification added and “Payment sent through a Payment Service Provider (domestic) removed for the Permitted Code INTERMEDIARY description. Added “**” to IXB Permitted Code end of description indicating that it was subject to future RTP
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		<p>Operating Rule changes.</p> <ul style="list-style-type: none"> • Index 2.18 - Proprietary – removed PSP reference and updated “Note(s):” to This field will assist Member FIs in identifying whether the sender of the message is a consumer or business. Note, intermediated transactions that are part of an end-to-end flow that involves a payer that is not the RTP Sender and/or a payee that is not the RTP Receiver must carry the entity type Sender. • Index 2.252 - Proprietary for Category Purpose (for pain.013). Removed PSP references and updated verbiage in the Note(s): Note, intermediated transactions that are part of an end-to-end flow that involves a payer that is not the RTP Sender and/or a payee that is not the RTP Receiver must carry the entity type of the Sender. • Index 2.942 – Debtor Agent Member ID – (DbtrAgt->FinInstnId->CltSysMmbId->MmbId) – Updated Product usage to indicate that treatment of this field would depend on Local Instrument and that when LI is “IXB”, “OLO” or “INDIRECT DOMESTIC”, it would RTN that identifies the Originator’s Bank that may or may not be an RTP Participant. Also, clarification added to Reason Code(s) for ‘650’ error Administration advice rejection • Index 2.997 – In Permissible Use cases, “C2G (Consumer to Government)” changed to “GOV (Government Payments)” • Removal of AC02 and AC03 error codes from Pacs.009 message and chapter 19.1.1 table • Making DbtrAcct tag of Pacs.009 message Mandatory • Updating the reason codes (AM02 & AM13) for IntrBkSttlmAmt tag of Pacs.009 message • Index 2.865 – Electronic Address in pain.013 - Added additional Product Usage regarding usage of this field to capture “Tenure” and “IP Address”. <p>Removed the 3.0 IXB references from the following indexes:</p> <ul style="list-style-type: none"> • Index 1.172 - (Business Service element of the Business Application Header) – In Product Usage • Index 2.730 - (Ultimate Debtor in the pacs.008) – In Product Usage • Index 2.758 - (Ultimate Debtor -> Id -> Org Id -> Other in the pacs.008) – Removed IXB usage • Index 2.759 - (Ultimate Debtor -> Id -> Org Id -> Other -> Identification in the pacs.008) – Removed previous IXB usage • Index 2.760 – (Ultimate Debtor -> Id -> Org Id -> Other -> Scheme Name in the pacs.008) – Removed previous IXB usage • Index 2.762 – (Ultimate Debtor -> Id -> Org Id -> Other -> SchmeNm -> Proprietary in the pacs.008) – Removed previous IXB usage • Index 2.765 – (Ultimate Debtor -> Id -> PrvtId -> Date and Place of Birth in the pacs.008) – Removed previous IXB usage • Index 2.770 – (Ultimate Debtor -> Id -> PrvtId -> Other) – Removed previous IXB usage and updated it with 5.0 Product Usage • Index 2.772 – (Ultimate Debtor -> Id -> PrvtId -> Othr -> Scheme Name in the pacs.008) – Removed previous IXB usage • Index 2.774 – (Ultimate Debtor -> Id -> PrvtId -> Othr -> SchmeNm -> Proprietary in the pacs.008) – Removed previous IXB usage • Index 2.854 – (Debtor in the pacs.008) – Removed previous IXB usage • Index 2.1018 – (Creditor Agent in the pacs.008) - Removed previous IXB usage and updated it with 5.0 Product Usage • Index 2.1101 – (Creditor in the pacs.008) - Removed previous IXB usage • Index 2.1182 – (Ultimate Creditor in the pacs.008) - In Product Usage • Index 2.1210 – (Ultimate Creditor -> Id -> Org Id -> Other in the pacs.008) - Removed IXB usage • Index 2.1211 – (Ultimate Creditor -> Id -> Org Id -> Other -> Identification in the pacs.008) – Removed previous IXB usage
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- pacs.008) – Removed previous IXB usage
- Index 2.1212 – (Ultimate Creditor -> Id -> Org Id -> Other -> Scheme Name in the pacs.008) – Removed previous IXB usage
- Index 2.1214 - (Ultimate Creditor -> Id -> Org Id -> Other -> SchmeNm -> Proprietary in the pacs.008) – Removed previous IXB usage
- Index 2.1222 – (Ultimate Creditor -> Id -> PrvtId -> Other) – Removed previous IXB usage
- Index 2.1223 – (Ultimate Creditor -> Id -> PrvtId -> Othr -> Id in the pacs.008) – Removed previous IXB usage
- Index 2.1224 – (Ultimate Creditor -> Id -> PrvtId -> Othr -> Scheme Name in the pacs.008) – Removed previous IXB usage
- Index 2.1226 – (Ultimate Creditor -> Id -> PrvtId -> Othr -> SchmeNm -> Proprietary in the pacs.008) – Removed previous IXB usage
- Index 2.1244 – (Instructions for Creditor Agent in the pacs.008) – Removed previous IXB usage
- Index 2.1245 – (InstrForCdtrAgt -> Code in the pacs.008) – Removed previous IXB usage
- Index 2.29 – (Debtor in the pain.013) – Removed previous IXB usage
- Index 2.110 – (Debtor Agent in the pain.013) – Removed IXB usage
- Index 2.174 – (Ultimate Debtor in the pain.013) – Removed IXB usage
- Index 2.202 – (Ultimate Debtor -> Id -> Org Id -> Other in the pain.013) – Removed IXB usage
- Index 2.203 - (Ultimate Debtor -> Id -> Org Id -> Othr -> Identification in the pain.013) – Removed IXB usage
- Index 2.204 – (Ultimate Debtor -> Id -> Org Id -> Othr -> Id -> Scheme Name in the pain.013) – Removed IXB usage
- Index 2.206 – (Ultimate Debtor -> Id -> Org Id -> Othr -> Id -> SchmeNm -> Prtry in the pain.013) – Removed IXB usage
- Index 2.210 – (Ultimate Debtor -> Id -> PrvtId -> DtAndPlcOfBirth -> BirthDate in the pain.013) – Removed IXB usage
- Index 2.214 – (Ultimate Debtor -> Id -> PrvtId -> Other in the pain.013) – Removed IXB usage
- Index 2.216 – (Ultimate Debtor -> Id -> PrvtId -> Othr -> Scheme Name in the pain.013) – Removed IXB usage
- Index 2.218 – (Ultimate Debtor -> Id -> PrvtId -> Othr -> SchmeNm -> Proprietary in the pain.013) – Removed IXB usage
- Index 2.585 – (Creditor Agent in the pain.013) – Removed IXB usage
- Index 2.730 – (Ultimate Creditor) – Removed IXB usage
- Index 2.758 – (Ultimate Creditor -> Id -> Org Id -> Other in the pain.013) – Removed IXB usage
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- Index 2.760 – (Ultimate Creditor -> Id -> Org Id -> Othr -> Scheme Name in the pain.013) – Removed IXB usage
- Index 2.762 – (Ultimate Creditor -> Id -> Org Id -> Othr -> SchmeNm -> Proprietary in the pain.013) – Removed IXB usage
- Index 2.770 – (Ultimate Creditor -> Id -> PrvtId -> Other in the pain.013) – Removed IXB usage
- Index 2.772 – (Ultimate Creditor -> Id -> PrvtId -> Othr -> Scheme Name in the

		<p>pain.013) – Removed IXB usage</p> <ul style="list-style-type: none"> • Index 2.774 – (Ultimate Creditor -> Id -> PrvtId -> Othr -> SchmeNm -> Proprietary in the pain.013) – Removed IXB usage • Index 2.792 – (Instruction for Creditor Agent in the pain.013) – Removed IXB usage • Index 2.793 – (InstrForCdtrAgt -> Code in the pain.013) – Removed IXB usage • Index 2.794 – (InstrForCdtrAgt -> Instruction Information in the pain.013) – Removed IXB usage • Index 4.32 – (Ultimate Debtor in the camt.028) – Removed IXB from Product Usage • Index 4.60 – (Ultimate Debtor -> Id -> OrgId -> Other in the camt.028) – Removed IXB usage • Index 4.62 – (Ultimate Debtor -> Id -> OrgId -> Othr -> Scheme Name in the camt.028) – Removed IXB usage • Index 4.64 – (Ultimate Debtor -> Id -> OrgId -> Othr -> SchmeNm -> Proprietary in the camt.028) – Removed IXB usage • Index 4.72 – (Ultimate Debtor -> Id -> PrvtId -> Other in the camt.028) – Removed IXB usage • Index 4.74 – (Ultimate Debtor -> Id -> PrvtId -> Scheme Name in the camt.028) – Removed IXB usage • Index 4.76 – (Ultimate Debtor -> Id -> PrvtId -> SchmeNm -> Proprietary in the camt.028) – Removed IXB usage • Index 4.944 – (Ultimate Creditor in the camt.028) – Removed IXB from Product Usage • Index 4.972 – (Ultimate Creditor -> Id -> OrgId -> Other in the camt.028) – Removed IXB usage • Index 4.974 – (Ultimate Creditor -> Id -> OrgId -> Othr -> Scheme Name in the camt.028) – Removed IXB usage • Index 4.976 – (Ultimate Creditor -> Id -> OrgId -> Othr -> SchmeNm -> Proprietary in the camt.028) – Removed IXB usage • Index 4.984 – (Ultimate Creditor -> Id -> PrvtId -> Other in the camt.028) – Removed IXB usage • Index 4.986 – (Ultimate Creditor -> Id -> PrvtId -> Scheme Name in the camt.028) – Removed IXB usage • Index 4.988 – (Ultimate Creditor -> Id -> PrvtId -> SchmeNm -> Proprietary in the camt.028) – Removed IXB usage
5.0	May 2025	<ul style="list-style-type: none"> • Updated Product Usage for Ultimate Debtor (Index 2.730) for pacs.008 to clarify field usage for INDIRECT DOMESTIC, OLO, and IXB Local Instruments. • Updated Product Usage for Ultimate Creditor (Index 2.1182) for pacs.008 to clarify field usage for INDIRECT DOMESTIC, OLO, and IXB Local Instruments • Updated the Example for Invoicer ID (Index 2.997) for pain.013. The value used for position 11-22 was edited to be 12 characters in length. Added additional examples for B2B Use Case. • Added Government Payments, Healthcare Payments, and Trusted Party to Product usage for Identification (INDEX 2.997) for pain.013 • Added additional detail or usage of Sender ID and Industry Code for Identification (INDEX 2.997) for pain.013 • Section 20.5.4 title was corrected from “Sign-off Response – admn.002” to “Sign-off

		<p>Response – admn.004”</p> <ul style="list-style-type: none"> • Business Application Header – Business Message Identifier (INDEX 1.170). Positions 25-35 for Message Serial Number was corrected from numeric to alphanumeric • Reason Codes AC02 and AC03 have been added to the Reject/Reason Codes in section 19.1.1 • Removed references to IXB and BIC from Member Identification (INDEX 2.942) for pacs.008 • Updated Product usage verbiage for the order of “Agents” in pacs.008: INDEX 2.481, Name: Intermediary Agent 1, INDEX 2.488, Name: Member Identification, INDEX 2.545, Name: Intermediary Agent 1Account, INDEX 2.564, Name: Intermediary Agent 2, INDEX 2.566, Name: BICFI, INDEX 2.571, Name: Member ID, INDEX 2.628 Name: Intermediary Agent 2Account, INDEX 2.647, Name: Intermediary Agent 3, INDEX 2.654, Name: Member Identification, INDEX 2.711, Name: Intermediary Agent 3Account • Updated camt.056 Product Usage for “RFP Expiry” to “RFP Cancellation” to more accurately describe this usage. Instances of “RFP Expiry” and “RFP Expiration” have been updated to “RFP Cancellation” • Moved Participant Duplicate Checking Requirement Clarification section to Section 9.2 from Section 20.7. • Provided additional clarification in the Participant Duplicate Checking Requirement Clarification in Section 9.2. • Updated Product usage verbiage for Local Instrument Proprietary (INDEX 2.13) to provide clarity for usage for pacs.008 returns. • Added section 7 in Payment Transparency Principles (Section 3) for Return Payments • Added Section 8.1.2 for detail on return credit transfers • Updated definition in 19.1.1 and 19.3.1 for DUPL
5.0	July	<ul style="list-style-type: none"> • Updated Payment Transparency Prinipals in section 3 to include the definition of Instant Bank Account Validation Use Case: Temporary Use of Debtor Name Field • Updated Scope in 8.1.1 in pacs.008 message to include the definition of Instant Bank Account Validation Use Case: Temporary Use of Debtor Name Field • Updated Product usage verbiage for for Debtor Name (INDEX 2.855) to include temporary use of a field for instant bank account validation use case in pacs.008 message. Temporary use is valid through June 30th, 2026 • Updated Product usage verbiage for Unstructured data field (INDEX 2.1346) in pacs.008 message to include use of a field for instant bank account validation use case use of a field for instant bank account validation use case.

2 INTRODUCTION

2.1 Document Purpose

This document defines the standard product message formats used within the RTP® network for sending and receiving messages between RTP and Participants using the system. The messages described in this document will be implemented as part of RTP Release 5.0, which is currently planned for implementation during Q3 2025. All RTP Participants and Third-Party Service Providers will be expected to support the new message versions and certify their applications are in compliance with the updated message versions prior to the RTP Release 5.0 Implementation Date, which TCH will communicate in 2025.

TCH may update this document for clarity, but it is anticipated that the scope of the changes will remain the same.

Participants should use this document as a reference as they develop their systems to send and receive real-time messages to and from RTP.

It should be noted that in some instances, the terms, descriptions, or usages described in this document differ from terms and definitions used in the ISO 20022 standard. The terms, descriptions, and usages specified for RTP will apply to RTP related messages.

2.2 Scope

This document covers the following:

- The message structure of all messages used in RTP
- The required data types and usage rules of the data fields in these messages

This document does not include message flows for any message as the flows will remain the same as previously communicated. For new message types, flow descriptions have been provided in the “Scope” subsection of each chapter.

2.3 Acronyms

Acronym	Description
BAH	Business Application Header
ET	Eastern Time
ISO	International Standards Organization
TPSP	Third Party Service Provider
UNIFI	Universal Financial Industry Message scheme
XML	Extensible Mark-up Language

2.4 Key Fields

This section introduces key fields, such as Debtor and Creditor, which are used in RTP messages. These key elements are defined and their usage is explained in the context of the business transaction for purposes of RTP messaging. Please note, the nomenclature of the “ISO Elements” below is taken from the ISO 20022 standard. The “RTP Role” below translates the ISO Elements for RTP purposes.

ISO Element	RTP Role	Business Core Usage
Instructing Agent	Participant or TCH	<p>A Participant that initiates a message or instruction into RTP, or TCH when it initiates a system message to a Participant.</p> <p>RTP only utilizes the proprietary identifier (Routing and Transit number) for this element (not the IBAN or BIC).</p> <p>In this document, Instructing Agent is used to identify the Participant that submitted the payment instruction to RTP.</p> <p>The Instructing Agent for the pacs.008 message is the Debtor FI.</p>
Instructed Agent	Member FI or TCH	<p>The Participant that receives and processes a message or instruction from the Instructing Participant or TCH.</p> <p>RTP only utilizes the proprietary identifier for this element (Routing and Transit number).</p> <p>In this document, Instructed Agent is used to identify the Participant that receives the payment instruction or message from TCH.</p> <p>The Instructed Agent for the pacs.008 message is the Creditor FI.</p>
Creditor Account	Same	<p>For a Credit Transfer, the identification of the Creditor FI customer’s account.</p> <p>RTP only supports a proprietary identifier for this element (Account Number provided to Creditor FI customer by the Creditor FI).</p>
Creditor Agent	Creditor FI/Receiving FI	<p>The Creditor FI servicing the account for the Creditor.</p> <p>RTP only supports the proprietary identifier for this element (Routing and Transit number).</p>
Creditor	Receiver/Payee	The party receiving payment.

ISO Element	RTP Role	Business Core Usage
Ultimate Creditor	Same	<p>A person that is not a party to the RTP credit transfer but that has some connection to the purpose of the transfer and is identified for regulatory, compliance, remittance, or other purposes.</p> <p>The Ultimate Creditor's name and proprietary account ID are required to be provided in RTP. Additional address information may also be included.</p>
Debtor Account	Sender/Payer	<p>For a Credit Transfer, the identification of the Debtor FI customer's account. RTP only supports a proprietary identifier for this element (Account Number provided to Debtor FI customer by the Debtor FI).</p>
Debtor Agent	Debtor FI/ Sending FI	<p>The Debtor FI servicing the account for the Debtor.</p> <p>RTP only supports the proprietary identifier for this element (Routing and Transit number).</p>
Debtor	Sender/ Payer	The party sending payment.
Ultimate Debtor		<p>A person that is not a party to the RTP credit transfer but that has some connection to the purpose of the transfer and is identified for regulatory, compliance, remittance, or other purposes.</p> <p>The Ultimate Debtor's name and proprietary account ID are required to be provided in RTP. Additional address information may also be included.</p>
Message Identification	Same	<p>The point to point identification of the payment instruction or response. This reference is assigned by the Instructing Agent to uniquely identify the message. Note that the message identification for a payment instruction is different from the message identification for the corresponding payment instruction response. Where RTP is sending a message from the Instructing Agent to the Instructed Agent the Message Identifier in the message received by RTP from the Instructing Agent is used in the message passed by RTP to the Instructed Agent (note: in a pacs.008 message this would be from the Debtor FI (Instructing Agent) to the Creditor FI (Instructed Agent)).</p> <p>The alphabetic and numeric sequences used in the Message Identification do not need to be the same as in the Business Message Identifier (BAH - head.001).</p>

Format see chapter 3.1 Reference Numbers (Identification)

ISO Element	RTP Role	Business Core Usage
Instruction Identification	Same	<p>The Instruction Identifier is assigned by the Instructing Agent to uniquely identify a single Credit Transfer throughout its existence within RTP. The Instruction ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Credit Transfer instruction.</p> <p>Whereas the Message Identification uniquely identifies a message transaction (e.g. a pacs.008 message), the Instruction Identification uniquely identifies the instruction within that specific message (in this case the Credit Transfer instruction within the pacs.008 message). In cases where a pacs.008 message can contain multiple payment instructions (for example a bulk payment message), this can become particularly helpful. However, in the case of RTP, each message can only have one instruction. This means each payment transaction will have a unique Message Identification and only one unique Instruction Identification. RTP will use the Instruction ID to perform a check for a duplicate transaction within the duplicate checking period. The Instruction Identification is based on the format below.</p>
		Format see chapter 3.1 Reference Numbers (Identification)
Transaction Identification	Same	<p>The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain.</p> <p>For the pacs.008 message in RTP this will carry the Payment Information ID from the Request For Payment message, if the pacs.008 is the result of a Request for Payment. When the pacs.008 does not originate with a pain.013, the Transaction ID must be equal to the Instruction ID.</p>
End-to-End Identification	Same	<p>The identifier assigned by the initiating party (i.e. the person or organisation submitting the Credit Transfer), to uniquely identify the transaction. This value should be known by both end-parties involved in the transaction, and is usually the customer assigned reference for the Credit Transfer. If the customer does not provide a reference number, the value “NOREF” should be included.</p>
Clearing System Reference	Same	<p>Identifies the Reconciliation Window in which the Credit Transfer was settled. This value will be set by RTP in any pacs.008, pacs.009 or related pacs.002 message sent by RTP to a Participant. It will represent the Reconciliation Window in which the message was processed/ settled by the System.</p> <p>For example, “001” means Reconciliation Window 1.</p>
Interbank Settlement Date	Same	<p>Identifies the date associated with the Reconciliation Window (Clearing System Reference).</p> <p>This value will be used in RTP (in conjunction with the Clearing System Reference) when a Credit Transfer is allocated to a particular Reconciliation Window.</p>

ISO Element	RTP Role	Business Core Usage
Charge Bearer	N/A	<p>This field, which is mandatory in the ISO format, specifies which party (or parties) will bear the charges associated with the processing of the Credit Transfer.</p> <p>For RTP the code “SLEV” is being used, which means charges will be based on established “Service Level Agreements” provided in the RTP Rules and Price Schedule.</p>
Clearing System Code	Same	<p>This code is used to specify the code for the Clearing System to be used to settle this Credit Transfer.</p> <p>For RTP the code “TCH” is being used.</p>
Reject / Reason Code	Same	<p>This field contains the reason code for the rejected message.</p> <p>Refer to the appendix for a list of Reason Codes.</p>

2.5 Date / Time Format

All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Clean Energy Act of 2005) using ISO 8601 Standard format(24 hour clock) by the message sender. This includes the following fields:

- Creation Date Time
- Interbank Settlement Date (set by RTP)
- Requested Execution Date
- Expiry Date
- Date field within the Business Reference field
- Date field within the Message Identification field
- Date field within the Instruction Identification field
- Date field within the Payment Information Identification field

2.6 Regular Expression (RegEx) description

This chapter describes the usage of Regular Expressions used in the Schemas (XSDs) for element validations. Regular Expression are also defined as pattern in the XSD.

Character element	Description
[a-zA-Z]	Information inside square brackets defines the allowed values. These are seen as defined. Example used here means that only characters from A to Z or a to z are allowed.
[0-9]	Information inside square brackets defines the allowed values. These are seen as defined. Example used here means that only numbers (0 to 9) are allowed
{1,15}	Information inside curly brackets are used to define the minimum and maximum length of the element. Example used here means minimum 1 and maximum 15 characters
(abc)	Parentheses used to define character groups in the exact order
.	The full stop stands for any character
*	The asterisk '*' means repeatedly used (more occurrences)
	Alternation which allows for alternate matches. The character ' ' operates like the boolean OR
\	The back slash '\' is used before a special character to define in the expression. E.g '\+' this position must have a + (plus)

2.6.1 Usage in Currency, Country Code, Phone Number and LEI

Field	RegEx	Description
Currency Codes	[A-Z]{3,3}	Currency Code is 3 characters long and only uppercase characters
Country Code	[A-Z]{2,2}	Country Code is 2 characters long and only uppercase characters
Phone number	\+[0-9]{1,3}-[0-9()]+\-[1,30]	First position fixed value '+' followed up to 3 numeric positions followed by the fixed value '-'. After these values up to 30 numeric characters including the values ()+\\ and - can be used Example +1-55-123-4567 or +44-7808652880
LEI (Legal Entity Identifier)	[A-Z0-9]{18,18}[0-9]{2,2}	First 18 characters can be uppercase characters or numbers and the last two characters must be numeric – overall the element is 20 characters long (18+2)

2.6.2 Identifications

Format of Message Identification is **YYYYYMMDDbbbbbbbbBBAAAnnnnnnnnnnn** but only the values in bold are validated

M[0-9]{4}(((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02)((0[1-9])|([1-2][0-9]))))[A-Z0-9]{11}.*

RegEx	Description
M	Fixed value M
[0-9]{4}	Validation for 4 digit of year
(Start for first character group
(Start for second character group
(01 03 05 07 08 10 12)	Character group to identify the month – in this case all the month with 31 days
((0[1-9]) ([1-2][0-9]) (3[0-1]))	Character groups to identify the days for the above defined month as first group is for 01 to 09, second group is for 10 to 19 and 20 to 29 as last group only for 30 and 31
)	End for second character group
	First alternative second group afterwards
(Start for first alternative second character group
(04 06 09 11)	Character group to identify the month – in this case all the month with 30 days
((0[1-9]) ([1-2][0-9]) (3[0-1]))	Character groups to identify the days for the above defined month as first group is for 01 to 09, second group is for 10 to 19 and 20 to 29 as last group only for 30.
)	End for alternative second character group
	Second alternative second group afterwards
(Start for second alternative second character group
(02)	Character group to identify the month – in this case only February
((0[1-9]) ([1-2][0-9]))	Character groups to identify the days for the above defined month as first group is for 01 to 09, second group is for 10 to 19 and 20 to 29.
)	End for second alternative second character group
)	End for first alternative group
[A-Z0-9]{11}	Validation for Participant ID which is 11 characters long. Only upper case and numbers are allowed
*	Any characters up to the full length of the field

For Business Message Identifier the same logic as above applies except the first character is a fixed value ‘B’

Same applies for Identification Identifier with the difference that the first character is not used and therefore not defined.

3 PAYMENT TRANSPARENCY PRINCIPLES FOR RTP 5.0 MESSAGE SPECIFICATIONS

RTP Participants are responsible for the accurate and correct use of the RTP message format as set forth in the RTP Operating Rules and these RTP Message Specifications. In addition, Participants must follow the payment transparency principles below.

1. Permissible Activity

Participants are responsible for (i) understanding the payment and request for payment activities that are permitted under the RTP Operating Rules and published rules interpretations, and (ii) using the RTP message format in conformance with those permitted activities. The technical availability of a code or message field in the RTP Message Specifications does not mean activity identified by the code or associated with the field is permissible. For example, the Message Specifications may include a Local Instrument Code that is intended for a future activity that is not yet permissible under the RTP Operating Rules and, thus, should not be used even though it is available.

2. Appropriate use of Local Instrument Code

The RTP Message Specifications provide different Local Instrument Codes to identify different kinds of activity. Participants must use a Local Instrument Code consistently with its described usage in the RTP Message Specifications and as permissible under the RTP Operating Rules and published rules interpretations.

3. Appropriate Payment Flows

The RTP Message Specifications detail the number of banks and non-banks that can be identified in payment messages and request for payment messages. These messages must not be used in payment flows that involve more banks or non-banks than can be properly identified in accordance with the RTP Operating Rules, published rules interpretations, and the Message Specifications.

4. Appropriate Identification of Banks and Non-banks

Sending Participants (and Message Sending Participants) must identify all banks and non-banks that the RTP Operating Rules, published rules interpretations, or the Message Specifications require to be identified in a payment message (and a request for payment message).

5. Data Alteration

Sending Participants (and Message Sending Participants) must not omit, delete, or alter information about any bank or non-bank that the RTP Operating Rules, published rules interpretations, or the Message Specifications require to be identified in a payment message (or a request for payment message) for the purpose of avoiding detection of that information by another bank in the payment flow. Any changes to such information must be based solely on permissible use of the DDA Token Service, correcting errors, or enhancing message details to facilitate processing and increase transparency.

6. Data Consistent with Purpose of Field

Sending Participants are responsible for populating message fields consistently with the purpose of the field, as specified in the RTP Operating Rules, published rules interpretations, and the Message Specifications. For example, reference data such as transaction identifiers, phone numbers, or email addresses must not be included in the Name field.

7. Return Payments

Sending Participants, when sending a credit transfer as a return of funds for a previously completed RTP credit transfer, must use the Local Instrument of the original credit transfer. The sender must also identify all parties of the original payment in the corresponding fields from the original payment. These include Debtor, and as applicable, Creditor, Ultimate Debtor, Ultimate Creditor, Previous Instructing Agent, Previous Instructing Agent Account, Intermediary Agent, and Intermediary Agent Account. The intent of this principle is that the original payment details are included in return credit transfers. Participants are expected to adhere to this principle upon moving to RTP version 5.0 or by one year from the publication date of June 1st, 2025.

Instant Bank Account Validation: Temporary Use of Debtor Name Field

“Instant bank account validation use case” refers to use of a small value RTP Payment to validate that an account is able to receive RTP Payments and, through use of a code verification process, that a particular person has access to the account. Through June 30, 2026, TCH will temporarily permit use of such a code in the debtor name field, provided that it does not exceed 8 characters and does not cause the Sender’s name to be truncated. Beginning July 1, 2026, codes used as part of the instant account validation use case must instead be populated in the unstructured data field.

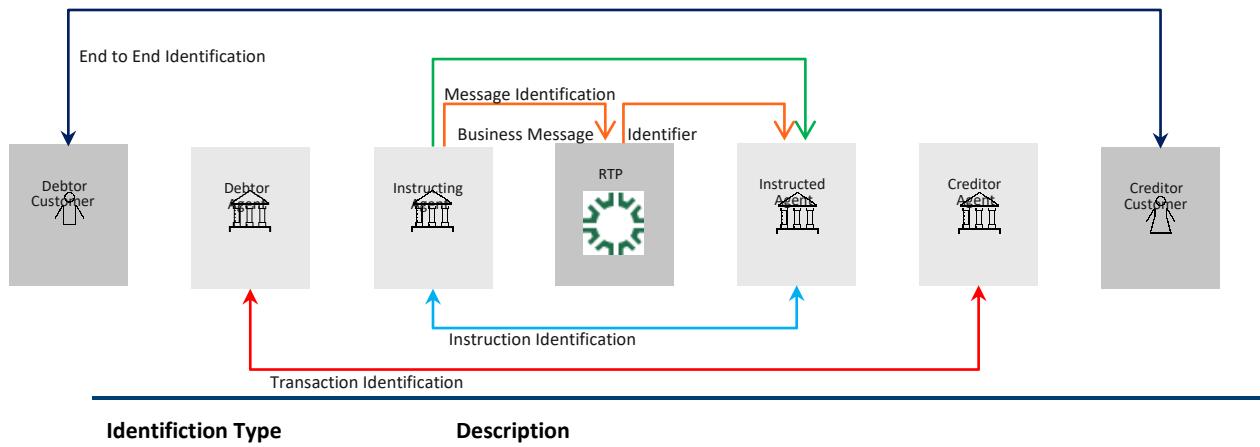
Any Participant considering the instant account validation use case is reminded that RTP Participants are required to comply with the No Searching For Accounts Rule. Op. Rule II.F.2. Under this rule, Participants are not permitted to use RTP Payments to:

- validate accounts of accountholders who do not expect to receive one or more RTP Payments, ACH credits, or other credit payments from the Sender, or
- validate accounts for purposes of originating ACH debits to the accounts.

The fact that an account is valid and active for receiving RTP Payments does not ensure that the account is also reachable through other payment networks.

4 IDENTIFICATION USAGE AND DEFINITIONS

4.1 Reference Numbers (Identification)



Identification Type	Description
Business Message	Business Message Identifier in the Business Application Header (BAH) is used as a point to point reference between Agents and the RTP network.
Message	Message Identification is used as point to point reference between Agents
Instruction	Instruction Identification is used between the Instructing Agent and Instructed Agent and is the relevant reference which the RTP network uses to perform duplicate checking for Credit Transfer (pacs.008).
Transaction	In standalone Credit Transfer (pacs.008) the Transaction Identification matches the Instruction Identification. For Credit Transfers (pacs.008) initiated in response to a Request for Payment (pain.013) the Transaction Identification is used to identify the 'payment information identifier' that is passed on, unchanged, throughout the entire interbank chain.
End to End	End to End Identification is used between Debtor and Creditor (Banks customer) and needs to be passed unchanged through the full message chain If not present the value 'NOREF' should be used.

4.1.1 Business Message Identifier

Used for the point-to-point reference in the Business Application Header for all Messages.

Format: BYYYMMDDbbbbbbbbbbbXAAAnnnnnnnnnnn

Designation	Description	Length / Format
B	Prefix 'B'	1 alphabet character
YYYYMMDD	File creation date	8 numeric characters
bbbbbbbbbbb	Participant Identification	11 alphanumeric characters
X	Message Generation Source: • 'B' – Message generated by a Participant • 'H' – Message generated by RTP	1 character
AAA	Participant Discretionary Serializer	3 alphanumeric characters
nnnnnnnnnnn	Message serial number	11 numeric characters

4.1.2 Message Identification / Assignment Identification

Reference used between Instructing and Instructed Agent to uniquely identify the message. The RTP network is passing this information on to the Instructed Agent.

Format: MYYYMMDDbbbbbbbbbbbXAAAnnnnnnnnnnn

Designation	Description	Length / Format
M	Prefix 'M'	1 alphabet character
YYYYMMDD	File creation date	8 numeric characters
bbbbbbbbbbb	Participant Identification	11 alphanumeric characters
X	Message Generation Source: • 'B' – Message generated by a Participant • 'H' – Message generated by RTP	1 character

Designation	Description	Length / Format
AAA	Participant Discretionary Serializer	3 alphanumeric characters
nnnnnnnnnnn	Message serial number	11 numeric characters

4.1.3 Instruction Identification (for duplicate checking)

Instruction Identification is used for uniqueness and for duplicate checking in the Credit Transfer (pacs.008). Payment Information Identification is used for uniqueness and for duplicate checking in the Request for Payment (pain.013). This same ID should also be used in the Message Status Report (pacs.002).

Format: YYYYMMDDbbbbbbbbbbXAAAnnnnnnnnnn

Designation	Description	Length / Format
YYYYMMDD	File creation date	8 numeric characters
bbbbbbbbbb	Participant Identification	11 alphanumeric characters
X	Message Generation Source: • ‘B’ – Message generated by a Participant • ‘H’ – Message generated by RTP	1 character
AAAA	Participant Discretionary Serializer	4 alphanumeric characters
nnnnnnnnnn	Message serial number	11 numeric characters

4.1.4 Transaction Identification

Transaction Identification is a unique identification to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Format: YYYYMMDDbbbbbbbbbbXAAAnnnnnnnnnn

Designation	Description	Length / Format
YYYYMMDD	File creation date	8 numeric characters
bbbbbbbbbb	Participant Identification	11 alphanumeric characters
X	Message Generation Source: • ‘B’ – Message generated by a Participant • ‘H’ – Message generated by RTP	1 character
AAAA	Participant Discretionary Serializer	4 alphanumeric characters
nnnnnnnnnn	Message serial number	11 numeric characters

4.2 Identification Linkages

4.2.1 Standard Credit Transfer (pacs.008)

Standard Credit Transfer with immediate Response using Message Status Report (pacs.002).

Field pacs.008		Description	
Msg Id		M1000000543200024122221111	
Instr.Id		2020042811275300024199111111	
End2End		NOREF	
Tx Id		2020042811241600028199111111	
UETR		eb6305c9-1f7f-49de-aed0-16487c27b42d	
Field pacs.002	Description		
Msg Id	M77700000543200114277774444		
OrigMsg Id	M10000000543200024122221111		
Orig Instr. Id	2020042811275300024199111111		
Orig E2E Id	NOREF		
Orig Tx Id	2020042811241600028199111111		
OrgnUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d		

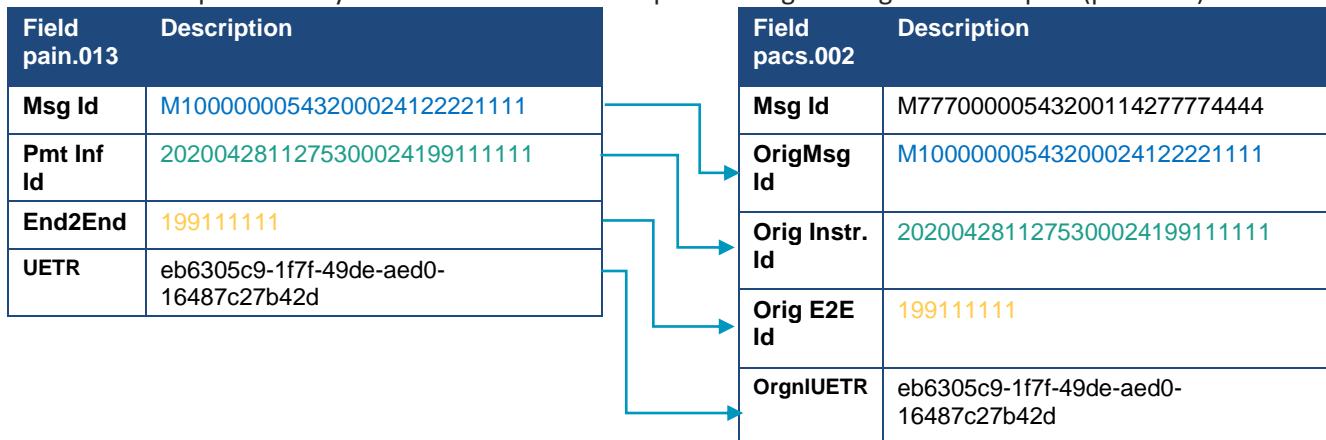
4.2.2 Standard Credit Transfer (pacs.008) – Time-out

Standard Credit Transfer with Cancellation for Time-out (camt.056)

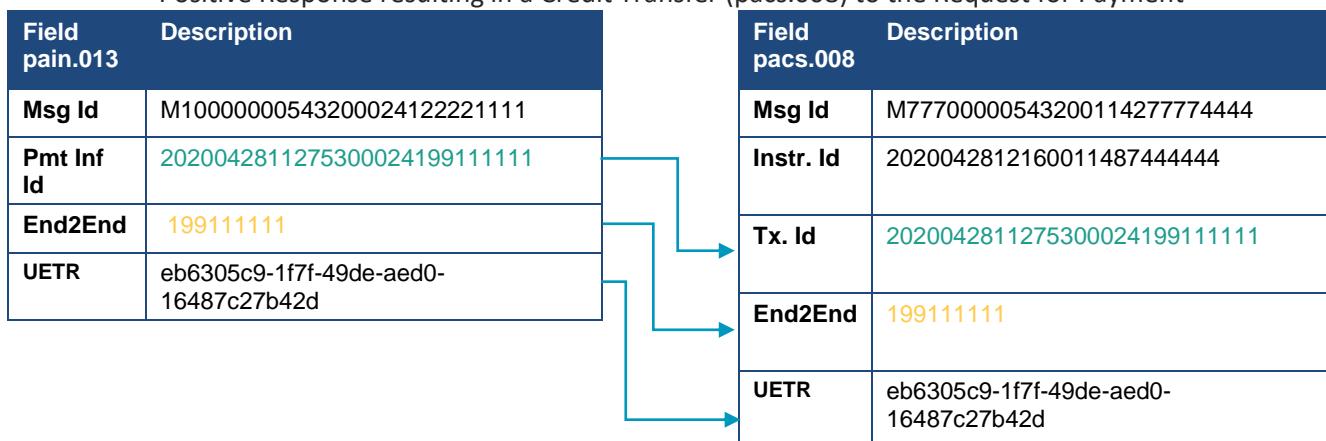
Field pacs.008		Description	
		camt.056	
Msg Id	M1000000543200024122221111	Msg Id	M77700000543200114277774444
Instr.Id	2020042811275300024199111111	Case Id	M77700000543200114277774444
End2End	NOREF	OrigMsg Id	M10000000543200024122221111
Tx Id	2020042811241600028199111111	Orig Instr. Id	2020042811275300024199111111
UETR	eb6305c9-1f7f-49de-aed0-16487c27b42d	Orig E2E Id	NOREF
		Orig Tx Id	2020042811241600028199111111
		OrgnUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d

4.2.3 Request for Payment (pain.013) followed by Credit Transfer (pacs.008)

Request for Payment with immediate Response using Message Status Report (pacs.002).

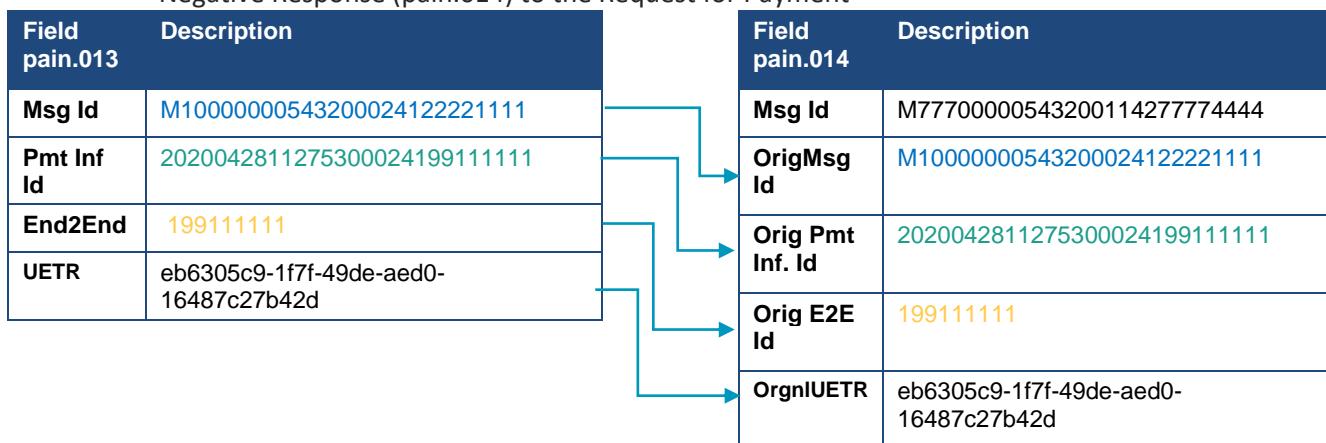


Positive Response resulting in a Credit Transfer (pacs.008) to the Request for Payment



Immediate Response with Message Status Report (pacs.002) is identical to the Standard Credit Transfer.

Negative Response (pain.014) to the Request for Payment



Immediate Response (pacs.002) to the Negative Response (pain.014)

Field pain.014		Description	
Field pacs.002	Description	Field pacs.002	Description
Msg Id	M77700000543200114277774444	Msg Id	M77700000543200114277779999
OrgMsg Id	M10000000543200024122221111	OrigMsg Id	M77700000543200114277774444
Orig Pmt Inf Id	2020042811275300024199111111	Orig Instr Id	2020042811275300024199111111
Orig E2E Id	199111111	Orig E2E Id	199111111
OrgnlUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d	OrgnlUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d

4.2.4 Request for Return of Funds

This function is based on the Standard Credit Transfer

Request for Return of Funds with immediate Response using Message Status Report (pacs.002).

Field camt.056		Description	
Field pacs.002	Description	Field pacs.002	Description
Assignment Id	M20200428131257000261654321	Msg Id	M77700000543200114277774444
Orig Inst. Id	2020042811275300024199111111	OrigMsg Id	M20200428131257000261654321
Orig E2E	199111111	Orig Instr. Id	2020042811275300024199111111
OrigMsg ID	202004281247700025199111111	Orig E2E Id	199111111
OrgnlUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d	OrgnlUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d

Positive response resulting in a new Credit Transfer (pacs.008) to the Request for Return of Funds

Field camt.056		Description	
Field pacs.008	Description	Field pacs.008	Description
Assignment Id	M20200428131257000261654321	Msg Id	M77700000543200114277884444
Orig Inst. Id	2020042811275300024199111111	Instr. Id	2020042814113700114177774444
Orig E2E	199111111	Referred Doc. Info Number	2020042811275300024199111111
OrgnlUETR	eb6305c9-1f7f-49de-aed0-16487c27b42d	End2End	199111111
		UETR	eb6305c9-1f7f-49de-aed0-16487c27b42d

Note: these are the tags that should be propagated for message identification. There may be other tags expected to be carried forward as well but are not used for unique identification.

5 MESSAGE FORMAT DESCRIPTION

RTP supports the ISO 20022 message standard also known as the Universal Financial Industry Message scheme (UNIFI) for the communication between its Participants and the System. In cases

where the ISO 20022 message format does not cater to certain communications (e.g., Participant Sign-On to the System), proprietary messages based on the ISO 20022 data dictionary have been defined. The specific schemas relating to the supported RTP message formats are available to all Participants in the RTP Scheme and must be adhered to when constructing and processing messages.

RTP messages are made up of Message Blocks comprising a Business Application Header (BAH) and the Business Payload.

The table below shows the list of the RTP messages and their constituent components:

Business Area	Message ID ¹	Message Name	Description
Header	head.001.001.01	BusinessApplicationHeader	Business Application Header containing information on routing and message features
Payments Clearing and Settlement	pacs.008.001.08	FIToFICustomerCreditTransferV08	Credit Transfer message
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Credit Transfer message
Creditor Payment Activation Request (Request for Payment)	pain.013.001.07	CreditorPaymentActivationRequest V07	Request for Payment
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Request for Payment
	pain.014.001.07	CreditorPaymentActivationRequest StatusReportV07	Response to Request for Payment
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Response to Request for Payment
System Time-out Message & Request for Return of Funds	camt.056.001.08	FIToFIPaymentCancellationRequest V08	This message is used for two different business scenarios <ul style="list-style-type: none"> • Payment Instruction cancellation after a time-out at the Creditor FI • Debtor FI Request for Return of Funds from the Creditor FI (Note: this is an FI to FI investigation message).
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of System Time-out Message or Request for Return of Funds
	camt.029.001.09	ResolutionOfInvestigationV09	Response (reject or accept) to Request for Return of Funds. (Note: this is an FI to FI investigation message).

Business Area	Message ID ¹	Message Name	Description
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Response to Request for Return of Funds
Stand-alone Remittance Advice	remt.001.001.04	RemittanceAdviceV04	Provide additional remittance information outside of the standard payment message (pacs.008)
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Stand-alone Remittance Advice.
Request for Information	camt.026.001.07	UnableToApplyV07	Request for Information (RFI) message
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Request for Information
	camt.028.001.09	AdditionalPaymentInformationV09	Response to Request for Information
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Response to Request for Information
Payment Acknowledgement	camt.035.001.05	ProprietaryFormatInvestigationV05	Payment Acknowledgement by the Receiver of a Payment
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Payment Acknowledgement
FI to FI Credit Transfer	pacs.009.001.08	FinancialInstitutionCreditTransferV08	Financial Institution Credit Transfer
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of FI Credit Transfer
Message Status Request	pacs.028.001.03	FIToFIPaymentStatusRequestV03	Request about a status of a Credit Transfer or non-value Business Message
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report to Status Request
Token Identification	acmt.022.001.02	IdentificationModificationAdviceV02	Advice to Token update based on Payee Standing Order
	pacs.002.001.10	FIToFIPaymentStatusReportV10	Message Status Report of Token Identification
Sign-on	admn.001.001.01	SignOnRequest	Initiate a Sign-On
	admn.002.001.01	SignOnResponse	Response to a Sign-On Request
Sign-off	admn.003.001.01	SignOffRequest	Initiate a Sign-Off

Business Area	Message ID ¹	Message Name	Description
	admn.004.001.01	SignOffResponse	Response to a Sign-Off Request
Echo	admn.005.001.01	EchoRequest	Connectivity status check (i.e., heartbeat) between the Participant FI and RTP
	admn.006.001.01	EchoResponse	Response to an Echo Request
Participants Unable to Transact	admn.007.001.01	DatabaseReportRequest	Request to list all participants which are unable to transact
	admn.008.001.01	DatabaseAvailabilityReport	Response with all participants which are unable to transact

5.1 Character Set

The UNIFI (ISO 20022) XML messages allow for the full range of global language requirements (UTF-8). The UNICODE character set, encoded in UTF-8, is the official ISO 20022 character set.

RTP does not support a full UTF-8 character set. Please refer to the appendix “TCH RTP Supported Character Set” for a list of supported characters within RTP messages.

5.2 XML Element Format

The detail of how each ISO 20022 standard XML Element is to be used is included within the Message Structure Description. There are two aspects to the XML Element usage. First, there is an occurrence notation (e.g. [1..1]), which defines the rule for the element within the ISO standard. The occurrence indicates whether the element is a mandatory or an optional element with the first character in the notation. A value of ‘1’ indicates the field is mandatory and a ‘0’ indicates it is optional. If an element is conditional, the value of ‘1’ will still appear and an ‘{or ... or}’ notation will be included with the other element that must be present. The second character indicates how many occurrences of the element can be used. This value starts at ‘1’ occurrence of the element and can go up to an unlimited number ‘n’. The table below provides examples on how the occurrence notations are used in this document:

Notation	Description
[1..1]	Is a mandatory single Element with one occurrence
[0..1]	Is an optional Element with one occurrence
[0..n]	Is an optional Element with unlimited occurrences

For the adoption to the RTP needs some of the original ISO standard occurrences had to be amended.

In addition to the ISO notations, the Message Structure Description includes a column that defines the usage of the element within RTP. There may be cases where an element that is optional within the ISO standard is mandatory within RTP.

The RTP usage definitions are as follows:

- M – Mandatory, this is a mandatory field in RTP even if it can be optional according to the ISO 20022 definition

- O – Optional, this is an optional field in RTP and is always an optional field according to ISO 20022
- C – Conditional, means that the field usage in RTP is on a conditional basis (as specified within the individual field description) and is always an optional field according to ISO 20022

5.3 ISO Information Detailed Message Field Description

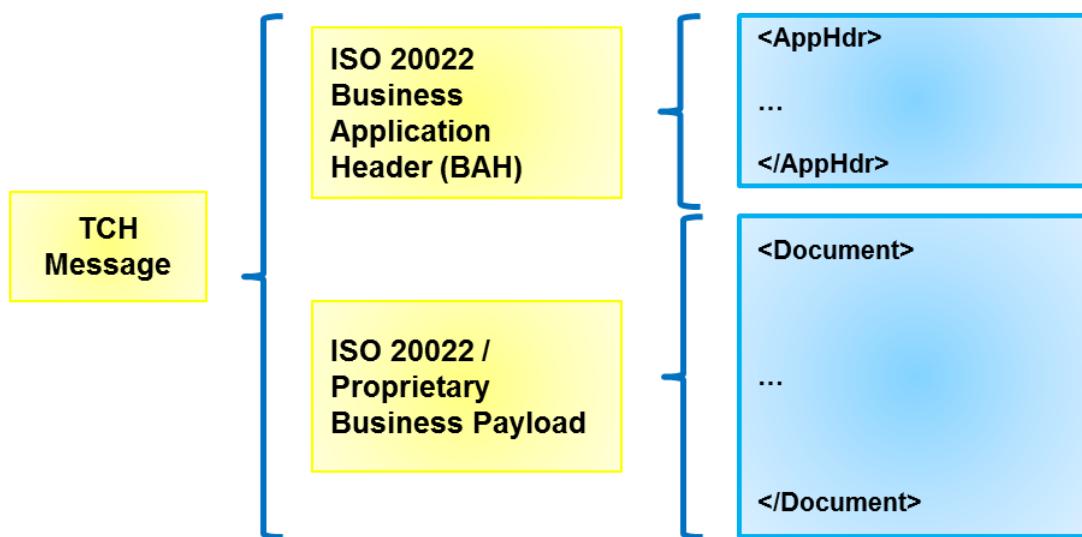
All Detail Message Field Descriptions in this document provide information regarding the usage of each field in each message. In some cases, there are two different definitions for a single field, the ISO Description and the Product Usage. The ISO Description always provides the definition of the field according to ISO 20022. The Product Usage definition describes the field's specific usage within RTP. If the ISO Description and the Product Usage are the same, only the ISO Description is provided.

6 OVERALL MESSAGE STRUCTURE

This section of the document provides an overview of the ISO 20022 Message Structure (made up of a Business Application Header and the Business Payload) that is used in RTP messages. The Business Payload of a message may be split into many Message Blocks, which can be further broken down into even smaller Message Blocks with a single, or multiple, occurrence(s) within the message, depending on the purpose of the message. In order to form a valid message structure, these Message Blocks must be arranged in a specific hierarchy.

6.1 Message Structure

The figure below shows the high level message structure of a RTP message.



6.2 Business Application Header

The purpose of the Business Application Header (BAH) is to segregate information important for routing a message (such as the sender or receiver of a message, whether the message is a repeat message, identifying the security signature on the message, determining the message priority, etc.) from the business payload. This allows the pertinent information in the BAH to be made

readily available to the business applications without having to open and read the message's business payload.

6.3 Business Payload

The business payload is made up of different Message Blocks including (but not limited to) a group header block and transaction information block. The arrangement of these Message Blocks is done in accordance with the definition of an ISO 20022 message or a proprietary message that has been designed for the System. For those messages that are ISO 20022 messages, the Message Blocks are built in accordance to the list of approved ISO 20022 message definitions or schemas. For example: the "FI To FI Customer Credit Transfer – pacs.008.001.07" message schema defines the format and content of the message blocks in the pacs.008 message used in the System.

6.4 Sample RTP Message Structure

The table below shows an example of the high level Message Blocks and Hierarchy of the RTP Credit Transfer message used in the System.

FI to FI Customer Credit Transfer		pacs.008.001.08
Block Name	Occurrence	
Business Application Header	(1..1)	
Group Header	(1..1)	
Customer Credit Transfer Transaction Information	(1..1)	

The first Message Block in an RTP payment message is always the Business Application Header (BAH). The subsequent Message Blocks, after the BAH, are constructed in accordance with the defined schemas of the different message types (e.g. pacs.008 Group Header, Customer Credit Transfer Transaction Information, etc.).

6.5 Message Schema

The table below shows the ISO Schemas that define the specific RTP messages including the Business Application Header and the Payload Messages. The BAH for RTP messages (head.001.001.01) is defined in further detail later in this document.

Message Description	Namespace Prefix	ISO Schema	Non-ISO Schema
Business Application Header			
Header	head	head.001.001.01	-
Business Messages			
Credit Transfer	ct	pacs.008.001.08	-
Message Status Report of Credit Transfer	ps	pacs.002.001.10 ²	-
Request for Payment	pr	pain.013.001.07	-

² The schema is identical even if it is used in different response situations

Message Description	Namespace Prefix	ISO Schema	Non-ISO Schema
Response to Request for Payment	rp	pain.014.001.07	-
System Time-out Message & Request for Return of Funds	rt	camt.056.001.08	-
Response to Request for Return of Funds	tr	camt.029.001.09	-
Stand-alone Remittance Advice	ar	remt.001.001.04	-
Request for Information	fi	camt.026.001.07	-
Response to Request for Information	if	camt.028.001.09	-
Payment Acknowledgement	ac	camt.035.001.05	-
FI to FI Credit Transfer	c9	pacs.009.001.08	-
Message Status Request	s8	pacs.028.001.03	-
Token Identification	a2	acmt.022.001.02	
System / Administration Messages			
Message Status Report to all non-value Business Messages	ps	pacs.002.001.10 ³	-
Message Reject	mr	admi.002.001.01	-
System Event Notification Message	ne	admi.004.001.02	-
Sign-on Request	sr	-	admn.001.001.01
Sign-on Response	rs	-	admn.002.001.01
Sign-off Request	fr	-	admn.003.001.01
Sign-off Response	rf	-	admn.004.001.01
Echo Request	er	-	admn.005.001.01
Echo Response	re	-	admn.006.001.01
Participant Unable to Transact	ut	-	admn.007.001.01
Participant Unable to Transact Response	tu	-	admn.008.001.01

³ The schema is identical even if it is used in different response situations

7 MESSAGE STRUCTURE SPECIFICATION BUSINESS APPLICATION HEADER

7.1 Business Application Header – head.001.001.01

This chapter provides an overview of the mandatory Business Application Header which includes the following:

- The message structure of the head.001.001.01 message which is used as the mandatory Business Application Header (BAH) in all RTP messages
- The required data types and usage rules of the data fields in the BAH
- Sample layouts of the defined message format

All examples use the Credit Transfer message (pacs.008) as the payload.

The BAH is included in the schema validation which the system performs in order to check each message for the following:

- Structural validation of the message, both the BAH and the attached payload
- Syntax validation of the message, both the BAH and the attached payload
- Authorized Sender – only BAH
- Digital Signature – only BAH

7.1.1 Scope

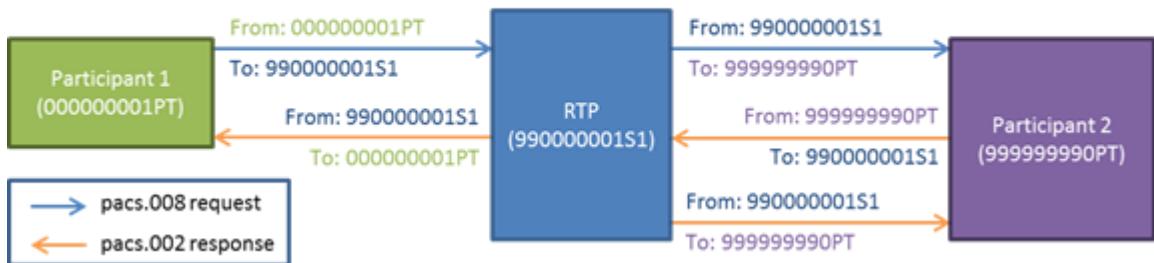
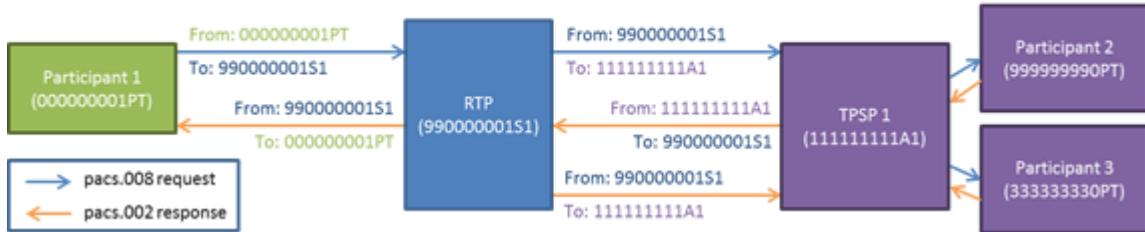
The purpose of the Business Application Header (BAH) is to separate the routing and message specific information (such as the identity of the Endpoint sending the message and the type of message) from the Payload (message content, such as dollar value). This allows for the business applications receiving the message to retrieve the information required for the business application to send and receive a message without having to parse the message payload. The BAH is mandatory and used in the routing of every RTP message.

Note: The ‘From’ and ‘To’ identifications refer to the physical parties directly participating in that step (‘leg’) of the message chain. In the leg of the transaction between the Instructing Agent (Debtor FI or Third Party Service Provider – TPSP – to the Debtor FI) and the System, the ‘From’ would be the Instructing Agent and the ‘To’ would be the System. For the leg of transaction between the System and the Instructed Agent (Creditor FI or TPSP to the Creditor FI), the ‘From’ would be the System and the ‘To’ would be the Instructed Agent.

7.1.2 Usage of Member ID within the Business Application Header

The Business Application Header identifies the technical endpoints for a specific message leg. In other words, when a participant submits any message to any other participant through RTP, the Participant ID of the sending participant (or the TPSP ID of the participant’s Third-Party Service Provider) will be the “Member ID” within the “FROM” element, while the Participant ID for RTP will be the “Member ID” within the “TO” element. When RTP forwards that request on to the receiving participant, it will create a new Business Application Header in which the Participant ID for RTP is the “Member ID” within the “FROM” element, while the Participant ID of the Receiving Participant is the “Member ID” within the “TO” element.

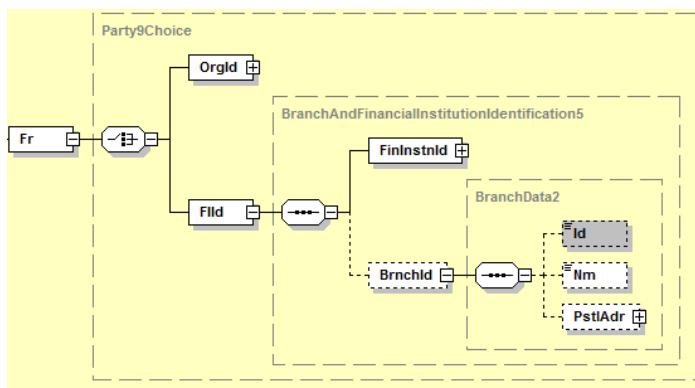
When a connection is owned by a Third-Party Service Provider, the endpoint identified as described above will be the 11-digit Third-Party Service Provider ID (TPSP ID).

Figure 1: Member ID usage within BAH (pacs.008 use case)**Figure 2: Member ID usage within BAH (Participant via TPSP pacs.008 use case)**

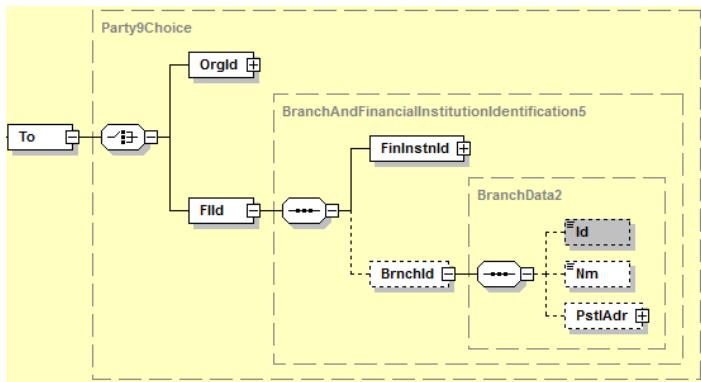
7.1.3 Branch ID usage

Within certain messages, the System uses the Branch ID field in order to ensure that response messages are sent back to the appropriate party via the correct connection. Where this is necessary, the system will populate the element BranchID Identification under the “FROM” element in the outgoing message (RTP to receiving FI). Whenever the receiving party receives an incoming message from RTP where the “FROM” BranchID has been populated, the receiving party must copy the content of this field into the “TO” BranchID of the corresponding response message that it sends back to RTP. If this information is not copied into the correct field, the System will reject the incoming response message with a structural error.

Information from RTP to Participating FI element ‘Branch Id’ in field ‘Id’



Information from Participant FI to RTP element ‘Branch Id’ in field ‘Id’



7.1.4 Message Structure Description – head.001.001.01

Note: The signature element is provided as a representative illustration. Full details regarding Digital Signatures are provided in the RTP Customer Documentation System Interface Guide.

Index	XML Tag	Element Name	Occur.	Length	M/O/C
1.0	AppHdr	Business Application Header V01	[1..1]		M
1.2	Fr	From	[1..1]		M
1.46	FId	Financial Institution Identification	[1..1]		M
1.47	FinInstlId	Financial Institution Identification	[1..1]		M
1.49	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.53	MmbId	Member Identification	[1..1]	11	M
1.72	BrnchId	Branch Identification	[0..1]		C
1.73	Id	Identification	[1..1]	11	M
1.86	To	To	[1..1]		M
1.130	FId	Financial Institution Identification	[1..1]		M
1.131	FinInstlId	Financial Institution Identification	[1..1]		M
1.133	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.137	MmbId	Member Identification	[1..1]	11	M
1.156	BrnchId	Branch Identification	[0..1]		C
1.157	Id	Identification	[1..1]	11	M
1.170	BizMsgIdr	Business Message Identifier	[1..1]	35	M
1.171	MsgDefIdr	Message Definition Identifier	[1..1]	35	M
1.172	BizSvc	Business Service	[0..1]	35	O
1.173	CreDt	Creation Date	[1..1]	19	M
1.174	CpyDpct	Copy Duplicate	[0..1]	4	O
1.177	Sgntr	Signature	[1..1]		M
1.178	Signature	XML Signature	[1..1]		M
1.180	ds:SignedInfo	Signed Info	[1..1]		M
1.182	ds:CanonicalizationMethod	Canonicalization Method	[1..1]		M
1.183	Algorithm	Algorithm	[required]		
1.185	ds:SignatureMethod	Signature Method	[1..1]		M
1.186	Algorithm	Algorithm	[required]		
1.189	ds:Reference	Reference	[1..1]		M
1.193	ds:Transforms	Transforms	[1..1]		M
1.194	ds:Transform	Transform	[1..1]		M
1.195	Algorithm		[required]		M
1.198	ds:DigestMethod	Digest Method	[1..1]		M
1.199	Algorithm		[required]		M
1.201	ds:DigestValue	Digest Value	[1..1]		M
1.202	ds:SignatureValue	Signature Value	[1..1]		M
1.204	ds:KeyInfo	Key Info	[1..1]		M
1.228	ds:X509Data	X509 Data	[1..1]		M
1.229	{Or}	X509IssuerSerial	X509 Issuer Serial	[1..1]	C
1.230		X509IssuerName	X509 Issuer Name	[1..1]	M
1.231		X509SerialNumber	X509 Serial Number	[1..1]	M
1.233	Or}	X509SubjectName	X509 Subject Name	[1..1]	C
1.253	xs:any	XMLSignatures	[1..1]		

7.1.5 Detail Message Field Description

Element	Details
INDEX: 1.0 AppHdr +Fr	<p>Name: Business Application Header V01</p> <p>ISO Description: The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.</p> <p>XML Tag: <AppHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.2 AppHdr +Fr	<p>Name: From</p> <p>ISO Description: The sending Messaging Endpoint that has created this Business Message for the receiving Messaging Endpoint that will process this Business Message.</p> <p>Product Usage: For identifying the sender of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP.</p> <p>XML Tag: <Fr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.46 AppHdr +Fr ++FIId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <FIId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.47 AppHdr +Fr ++FIId +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.49 AppHdr +Fr ++FIId +++FinInstnId ++++ClrSysMmbId	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.53 AppHdr +Fr ++FIId +++FinInstnId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: For identifying the sender of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP.</p>

Element	Details
++++ClrSysMmbId +++++MmbId	<p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Rule(s): Member identification validation: <ul style="list-style-type: none"> - Must be the registered identification number of the Participating FI, Third Party Service Provider, or RTP - If the 'To' field is the Participant Identifier of RTP, then this field must be a valid Participating FI or Third Party Service Provider </p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if Participant Identifier number is not supported in RTP database (reason code 'DSOH'). Reject with code '9964' for Sign-on request (admn.001) / Sign-off request (admn.003) in Sign-on response (admn.002) / Sign-off response (admn.004) for failing validation. The RTP Network will reject with code '650' in Administration Advice message (admi.002) for failing validation on these fields and message is ignored for Echo request (admn.005), Admin advice (admi.002), and Message Status Report (pacs.002).</p> <p>Note(s): Further information regarding the definition of Business Messages is provided within chapters 3 and 4.</p> <p>Example: 021200201A1</p>
INDEX: 1.72 AppHdr +Fr ++FIId +++BrnchId must	<p>Name: Branch Identification</p> <p>ISO Description: Identifies a specific branch of a financial institution.</p> <p>Product Usage: This element is only populated by RTP to provide routing information about the original sender of the message and must be returned in the corresponding response message under the element 'TO'.</p> <p>XML Tag: <BrnchId></p> <p>Occurrence: [0..1]</p>
INDEX: 1.73 AppHdr +Fr ++FIId +++BrnchId ++++Id must	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a branch of a financial institution.</p> <p>Product Usage: A value used for processing efficiency purposes, only assigned by RTP.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Example: 02120020101</p>
INDEX: 1.86	Name: To

Element	Details
AppHdr +To	<p>ISO Description: The Messaging Endpoint designated by the sending Messaging Endpoint to be the recipient who will ultimately process this Business Message.</p> <p>Product Usage: For identifying the receiver of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP.</p> <p>XML Tag: <To></p> <p>Occurrence: [1..1]</p>
INDEX: 1.130	Name: Financial Institution Identification
AppHdr +To ++FIId	<p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <FIId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.131	Name: Financial Institution Identification
AppHdr +To ++FIId +++FinInstnId	<p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.133	Name: Clearing System Member Identification
AppHdr +To ++FIId +++FinInstnId ++++ClrSysMmbId	<p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.137	Name: Member Identification
AppHdr +To ++FIId +++FinInstnId ++++ClrSysMmbId +++++MmbId	<p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: For identifying the receiver of the message. This could be the Participating FI, a Third Party Service Provider (TPSP) on behalf of the Participating FI or RTP. In the case of a broadcast System Notification Message sent by RTP, this will be 'OBROADCAST0'.</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Rule(s): Member identification validation: - Must be the registered identification number of the Participating FI, Third Party Service Provider, or RTP</p>

Element	Details
INDEX: 1.156 AppHdr +To ++FIId +++BrnchId	<p>Reason Code(s): For all Business Messages The RTP Network will reject with code '650' in Administration Advice message (admi.002) for failing validation.</p> <p>Reject with code '9964' for Sign-on request (admn.001) / Sign-off request (admn.003) in Sign-on response (admn.002) / Sign-off response (admn.004) for failing validation.</p> <p>The RTP Network will reject with code '650' in Administration Advice message (admi.002) for failing validation on this field, within:</p> <ul style="list-style-type: none"> - Echo request (admn.005) - Admin advice (admi.002) - Message Status Report (pacs.002) <p>If these messages are rejected, they are ignored by RTP.</p> <p>Note(s): Further information regarding the definition of Business Messages is provided within chapters 3 and 4.</p> <p>Example: 990000001S1</p> <p>Name: Branch Identification</p> <p>ISO Description: Identifies a specific branch of a financial institution.</p> <p>Product Usage: This is a conditional field for response messages, in the instances when the BranchId in the 'FROM' element of the incoming request from RTP was populated. If this is the case, the content of the BranchId in the 'FROM' element of the original request message must be copied into this field within the outgoing response message. For example, when the BranchId in the 'FROM' element of a pacs.008 is populated in the message received, the responding pacs.002 message sent will include an exact copy of that data in this element.</p> <p>XML Tag: <BrnchId></p> <p>Occurrence: [0..1]</p> <p>Note(s): This element is only used when an incoming request message from RTP has the BranchID within the 'FROM' element populated.</p>
INDEX: 1.157 AppHdr +To ++FIId +++BrnchId ++++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a branch of a financial institution.</p> <p>Product Usage: This is used to provide the Participant Identifier of the original sender in the response message.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Rule(s): Mandatory provision of the original sender in the form of the 11 character Participant Identifier if received in the</p>

Element	Details
INDEX: 1.170 AppHdr +BizMsgIdr	<p>original message from RTP.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message admi.002 for failing validation on this field.</p> <p>Note(s): This field is mandatory for the sending Participating FI in the corresponding response message if the information under the element Fr/FId/Brnchld/Id was provided in the originally received message. This received information needs to be copied into this element.</p> <p>Example: 02120020101</p> <p>Name: Business Message Identifier</p> <p>ISO Description: Unambiguously identifies the Business Message to the Messaging Endpoint that has created the Business Message.</p> <p>Product Usage: The end-point to end-point identification of the Business Message for each leg (e.g. Instructing FI to RTP, RTP to Instructed FI). This identifier is located in the BAH. It is assigned by the sender of the message, that is either the Instructing FI (or a Third Party Service Provider for the Instructing FI) or RTP.</p> <p>XML Tag: <BizMsgIdr></p> <p>Occurrence: [1..1]</p> <p>Format: Format: BYYYMMDDbbbbbbbbbbbGAAAaaaaaaaaaaaa Pos. 01-01 – Prefix 'B' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a TCH FI, "H" generated by RTP) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (can be up to 11 alphanumeric characters) RegEx: B[0-9]{4}((01 03 05 07 08 10 12)([0 1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)([0 1-9]) ([1-2][0-9]) 30)) ((02)([0 1-9]) ([1-2][0-9))))[A-Z0-9]{11}.* Length: 35 Rule(s): The Message Identification structure position 01 to 20 is validated for structural alignment according to the format specification. Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002). Note(s): The instructing agent must ensure that Business Message Identification is unique within a calendar day. The alphabetic and numeric sequences need not be the same as in the Message Identification of the payload.</p> <p>Example: B2017112021200201A1BHEA00000000011</p> <p>Name: Message Definition Identifier</p> <p>ISO Description: Contains the Message Identifier that defines the Business Message.</p>
INDEX: 1.171 AppHdr	

Element	Details
+MsgDefldr	<p>It must contain a Message Identifier published on the ISO 20022 website.</p> <p>Product Usage: Contains the Message Definition Identifier. There are additional proprietary non-ISO schema identifiers that are used within RTP (e.g. admin messages).</p> <p>XML Tag: <MsgDefldr></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Message Definition Identifier is not valid.</p> <p>Example: pacs.008.001.08</p>

Permitted Codes

- acmt.022.001.02 Token Identification
- admi.002.001.01 Message Reject (Admin)
- admi.004.001.02 System Even Notification
- admn.001.001.01 Sign On Request
- admn.002.001.01 Sign-On Response
- admn.003.001.01 Sign-Off Request
- admn.004.001.01 Sign-Off Response
- admn.005.001.01 Echo Request
- admn.006.001.01 Echo Response
- admn.007.001.01 Participant Unable to Transact
- admn.008.001.01 Participant Unable to Transact Response
- camt.026.001.07 Unable to Apply (Request for Information) - V07
- camt.028.001.09 Additional Payment Information (Response to Request for Information) - V09
- camt.029.001.09 Resolution of Investigation (Response to Request for Return of Funds) - V09
- camt.035.001.05 Payment Acknowledgement Receiver - V05
- camt.056.001.08 Payment Cancellation (Request for Return of Funds or System Time-out) - V08
- pacs.002.001.10 Message Status Report (Response to Business Messages) - V10
- pacs.008.001.08 Credit Transfer - V08
- pacs.009.001.08 FI to FI Credit Transfer - V08
- pacs.028.001.03 Messge Status Request - V03
- pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07

Element	Details
	<p>Permitted Codes</p> <p>pain.014.001.07 Creditor Payment Activation Request Status Request (Response to Request for Payment) - V07 remt.001.001.04 Stand-alone Remittance Advice V04</p>
INDEX: 1.172 AppHdr +BizSvc	<p>Name: Business Service</p> <p>ISO Description: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged. To be used when there is a choice of processing services or processing service levels. Example: E&I</p> <p>Product Usage: Used to identify any special use or arrangement that applies to the RTP message without having to open and parse the message.</p> <ul style="list-style-type: none"> - If the message is an RTP/Zelle message, then this field should be populated 'ZELLE'. <p>XML Tag: <BizSvc></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: ZELLE</p>
INDEX: 1.173 AppHdr +CreDt	<p>Name: Creation Date</p> <p>ISO Description: Date and time when this Business Message (header) was created.</p> <p>Product Usage: The Date/Time is determined by the sender.</p> <p>XML Tag: <CreDt></p> <p>Occurrence: [1..1]</p> <p>Length: 19</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if format is invalid.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-19T14:10:00</p>

INDEX: 1.174AppHdr
+CpyDplct**Name: Copy Duplicate****ISO Description:** Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.**Product Usage:** This element has several different purposes.

- it is used to identify the Repeat Request for Business Messages by the sender of the original message when the sender did not receive a response to the original message (code DUPL)
- it is used where 'DUPL' was present in the original request which this is the response (code DUPL) and the receiver has received the original request.

The presence of "DUPL" in the <CpyDplct> field of the BAH indicates to the RTP system and to the Participant receiving the request that this request is a repeat and special handling is required.

- it is used as the response to pacs.028 for a copy of the original provided Message Status Report (code COPY)

XML Tag: <CpyDplct>**Occurrence:** [0..1]

Element	Details
	<p>Length: 4</p> <p>Rule(s): - Used for Repeat Requests for all Business Messages - Used for Message Status Report (pacs.002) where 'DUPL' was present in the request</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if code is invalid.</p> <p>Note(s): Code 'COPY' is only used in conjunction with a Message Status Request (pacs.028) and provided by RTP. Note(s): See Section 9.2 for additional information on handling duplicate transactions.</p> <p>Example: DUPL</p>
	Permitted Codes
INDEX: 1.177 AppHdr +Sgntr	<p>Name: Signature</p> <p>ISO Description: Contains the Digital Signature of the Business Entity authorised to sign this Business Message.</p> <p>XML Tag: <Sgntr></p> <p>Occurrence: [1..1]</p> <p>Note(s): The signature element is provided as a representative documentation. Detail information about Digital Signature is provided in the Bank Interface Specification (BIS).</p>
INDEX: 1.178 AppHdr +Sgntr ++Signature	<p>Name: XML Signature</p> <p>Product Usage: The XML signature applied to the Business Message The default value will be populated by the signing libraries supporting the W3C standard.</p> <p>XML Tag: <Signature></p> <p>Occurrence: [1..1]</p> <p>Reason Code(s): Reject with code 690 in administration message admi.002 if any element in the Signature is invalid.</p>
INDEX: 1.180 AppHdr +Sgntr ++Signature ++ds:SignedInfo	<p>Name: Signed Info</p> <p>Product Usage: Contains the signature itself (i.e. the result of the signing process).</p> <p>XML Tag: <ds:SignedInfo></p> <p>Occurrence: [1..1]</p>

INDEX: 1.182

AppHdr
+Sgntr
++Signature
+++-ds:SignedInfo
+++-ds:CanonicalizationMethod

Name: Canonicalization Method

Product Usage: Specifies the algorithm used to canonicalize the SignedInfo element, before it is digested as a part of the signature creation.
The default value will be populated by the signing libraries supporting the W3C standard.

XML Tag: <ds:CanonicalizationMethod>

Occurrence: [1..1]

Element	Details
INDEX: 1.183	Name: Algorithm
XML Tag: <Algorithm>	
INDEX: 1.185	Name: Signature Method
AppHdr +Sgntr ++Signature ++ds:SignedInfo ++ds:SignatureMethod	<p>Product Usage: Specifies the algorithm used to transform the canonicalized SignedInfo element into the SignatureValue element. This is a combination of a message digest algorithm and key-dependent algorithm.</p> <p>The default value will be populated by the signing libraries supporting the W3C standard.</p>
XML Tag: <ds:SignatureMethod>	
Occurrence: [1..1]	
INDEX: 1.186	Name: Algorithm
XML Tag: <Algorithm>	
INDEX: 1.189	Name: Reference
AppHdr +Sgntr ++Signature ++ds:SignedInfo ++ds:Reference	<p>Product Usage: Includes the mechanism used for calculating the message digest and the resulting digest value over the original data.</p>
XML Tag: <ds:Reference>	
Occurrence: [1..1]	
INDEX: 1.193	Name: Transforms
AppHdr +Sgntr ++Signature ++ds:SignedInfo ++ds:Reference ++++ds:Transforms	<p>Product Usage: Specifies the operations performed before calculating the digest, such as compression, encoding, etc.</p>
XML Tag: <ds:Transforms>	
Occurrence: [1..1]	
INDEX: 1.194	Name: Transform
AppHdr +Sgntr ++Signature ++ds:SignedInfo ++ds:Reference ++++ds:Transforms +++++ds:Transform	<p>Product Usage: Specifies the operations performed before calculating the digest, such as compression, encoding, etc.</p> <p>Default value will be populated by the signing libraries supporting W3C standard.</p>
XML Tag: <ds:Transform>	
Occurrence: [1..1]	
INDEX: 1.195	XML Tag: <Algorithm>
INDEX: 1.198	Name: Digest Method
AppHdr	<p>Product Usage: Specifies the algorithm used to calculate the message digest.</p>

Element	Details
+Sgntr ++Signature +++ds:SignedInfo ++++ds:Reference +++++ds:DigestMethod	<p>Default value will be populated by the signing libraries supporting W3C standard.</p> <p>XML Tag: <ds:DigestMethod></p> <p>Occurrence: [1..1]</p>
INDEX: 1.199	<p>XML Tag: <Algorithm></p>
INDEX: 1.201	<p>Name: Digest Value</p> <p>Product Usage: Contains the message digest of the original message</p> <p>XML Tag: <ds:DigestValue></p> <p>Occurrence: [1..1]</p> <p>Example: qZk+NkcGgWq6PiVxeFDCbjzQ2J0=</p>
INDEX: 1.202	<p>Name: Signature Value</p> <p>Product Usage: Contains the Base64 encoded signature result - the signature generated with the parameters specified in the SignatureMethod element - of the SignedInfo element after applying the algorithm specified by the CanonicalizationMethod.</p> <p>XML Tag: <ds:SignatureValue></p> <p>Occurrence: [1..1]</p> <p>Example:</p>
INDEX: 1.204	<p>Name: Key Info</p> <p>Product Usage: Indicates a key that can be used to validate the digital signature. This can consist of digital certificates, key names, key agreement algorithms used, etc. Usually in the form of one or more X.509 digital certificates.</p> <p>XML Tag: <ds:KeyInfo></p> <p>Occurrence: [1..1]</p>
INDEX: 1.228	<p>Name: X509 Data</p> <p>Product Usage: An X509 Data element within KeyInfo contains one or more identifiers of keys or X509 certificates (or certificates' identifiers or a revocation list).</p> <p>XML Tag: <ds:X509Data></p> <p>Occurrence: [1..1]</p>
INDEX: 1.229	<p>Name: X509 Issuer Serial</p> <p>Product Usage: Indicates the information of the issuer and the serial number</p>
Choice: {Or AppHdr	

Element	Details
+Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509IssuerSerial	XML Tag: <X509IssuerSerial> Occurrence: [1..1]
INDEX: 1.230 AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509IssuerSerial ++++++X509IssuerName	Name: X509 Issuer Name Product Usage: Contains the certificate issuer name of the signer of the X.509 certificate. XML Tag: <X509IssuerName> Occurrence: [1..1] Example: Issuer
INDEX: 1.231 AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509IssuerSerial ++++++X509SerialNumber	Name: X509 Serial Number Product Usage: Contains the serial number of the X.509 certificate. XML Tag: <X509SerialNumber> Occurrence: [1..1] Example: 001 Frac Digits: 0
INDEX: 1.233 Choice: Or} AppHdr +Sgntr ++Signature +++ds:KeyInfo ++++ds:X509Data +++++X509SubjectName	Name: X509 Subject Name Product Usage: Contains the subject distinguished name of the signer's X.509 certificate. XML Tag: <X509SubjectName> Occurrence: [1..1] Example: Subject of Certificate
INDEX: 1.253 AppHdr +Sgntr ++xs:any	Name: XMLSignatures ISO Description: The XML signatures applied to the BusinessMessage XML Tag: <xs:any> Occurrence: [1..1]

7.1.6 Example

These are examples of the Business Application Header in the XML format used with the payload of a Credit Transfer (pacs.008) and the Message Status Report (pacs.002).

Note: The signature element is only representative and is part of the technical implementation during the on-boarding to the system. Detail information about Digital Signature is provided in the RTP Customer Documentation System Interface Guide.

Example Message Initiating Agent (Debtor FI) to RTP:

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>021200201A1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIIId>
    </head:To>
    <head:BizMsgIdr
      xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112021200201A1BHEA0000000
      0011</head:BizMsgIdr>
      <head:MsgDefIdr
        xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.07</head:MsgDefIdr
      >
        <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
      12T16:45:00</head:CreDt>
        <head:Sgntr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
          <Signature> ...
          </Signature>
        </head:Sgntr>
      </AppHdr>
    </Message>
```

Note the following examples do not show the signature information

Example Message RTP to Receiving Agent (Creditor FI):

```
<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIIId>
```

```

</head:Fr>
<head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <head:FIIId>
    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>231000001B1</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIIId>
</head:To>
<head:BizMsgIdr
  xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112020010001A1BRRR0000000
0002</head:BizMsgIdr>
  <head:MsgDefIdr
    xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.07</head:MsgDefIdr
  >
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:45:10</head:CreDt>
  :
</AppHdr>
</Message>

```

Example Message Sending Agent (Creditor FI) to RTP – response:

```

<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIIId>
    </head:Fr>
    <head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>990000001S1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      <head:BrnchId>
        <head:Id>021200201A1</head:Id>
      </head:BrnchId>
    </head:FIIId>
  </head:To>
  <head:BizMsgIdr
    xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112231000001B1BRRR0000000
0077</head:BizMsgIdr>
    <head:MsgDefIdr
      xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.08</head:MsgDefIdr
    >
      <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:46:00</head:CreDt>
    :
  </AppHdr>
</Message>

```

Example Message RTP to Receiving Agent (Debtor FI) – response:

```

<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">

```

```
<head:FIIId>
  <head:FinInstnId>
    <head:ClrSysMmbId>
      <head:MmbId>990000001S1</head:MmbId>
    </head:ClrSysMmbId>
  </head:FinInstnId>
</head:FIIId>
</head:Fr>
<head:To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <head:FIIId>
    <head:FinInstnId>
      <head:ClrSysMmbId>
        <head:MmbId>021200201A1</head:MmbId>
      </head:ClrSysMmbId>
    </head:FinInstnId>
  </head:FIIId>
</head:To>
<head:BizMsgIdr
  xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20151112990000001S1BRRR0000000
0077</head:BizMsgIdr>
  <head:MsgDefIdr
  xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.08</head:MsgDefIdr
>
  <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2015-11-
12T16:46:01</head:CreDt>
  :
</AppHdr>
</Message>
```

8 MESSAGE STRUCTURE SPECIFICATION CREDIT TRANSFER

8.1 Credit Transfer Message – pacs.008.001.08

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Credit Transfer messages, between the RTP and Participants using the System.

This chapter covers the following:

- The message structure of the pacs.008 message used in RTP
- The required data types and usage rules of the data fields in these messages

8.1.1 Scope

An Instructing Agent will use the “FI To FI Customer Credit Transfer Message” to initiate a Credit Transfer. This message is sent by a Debtor FI to a Creditor FI through RTP.

It should be noted that in circumstances when the Debtor FI needs to send a Repeat Credit Transfer Request (i.e. the Debtor FI does not receive a response to their original pacs.008 message from the System and sends a repeat message to RTP), the message payload is identical to the original pacs.008 message but the Copy Duplicate <CopyDplct> data element is added with a value of “DUPL” in the Business Application Header.

Response to the Credit Transfer (pacs.008) is provided via the Message Status Report (pacs.002). Response can either be Accepted, Accepted w/o Posting, or Rejected.

Instant Bank Account Validation: Temporary Use of Codes in Debtor Name Field

“Instant bank account validation use case” refers to use of a small value RTP Payment to validate that an account is able to receive RTP Payments and, through use of a code verification process, that a particular person has access to the account. Through June 30, 2026, TCH will temporarily permit use of such a code in the debtor name field, provided that it does not exceed 8 characters and does not cause the Sender’s name to be truncated. Beginning July 1, 2026, codes used as part of the instant account validation use case must instead be populated in the unstructured data field.

Any Participant considering the instant account validation use case is reminded that RTP Participants are required to comply with the No Searching For Accounts Rule. Op. Rule II.F.2. Under this rule, Participants are not permitted to use RTP Payments to:

- validate accounts of accountholders who do not expect to receive one or more RTP Payments, ACH credits, or other credit payments from the Sender, or
- validate accounts for purposes of originating ACH debits to the accounts.

The fact that an account is valid and active for receiving RTP Payments does not ensure that the account is also reachable through other payment networks.

8.1.2 Return Credit Transfers

An Instructing Agent will use the “FI to FI Customer Credit Transfer Message” to initiate a Credit Transfer to return funds for a previously received Credit Transfer.

When sending a credit transfer as a return of funds for a previously completed RTP credit transfer, the Instructing Agent must use the Local Instrument of the original credit transfer. The sender must also identify all parties of the original payment in the corresponding fields from the original payment. These include Creditor, Debtor, and as applicable, Ultimate Debtor, Ultimate Creditor, Previous Instructing Agent, Previous Instructing Agent Account, Intermediary Agent, and Intermediary Agent Account.

8.1.3 Message Structure Description – pacs.008.001.08

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	FIToFICstmrCdtTrf	FITo FICustomer Credit Transfer V08	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
1.4	NbOfTxns	Number Of Transactions	[1..1]	1	M
1.6	TtlIntrBkSttlmAmt	Total Interbank Settlement Amount	[1..1]	18	M
1.7	Ccy	Currency	[required]	3	M
1.8	IntrBkSttlmDt	Interbank Settlement Date	[1..1]	10	M
1.9	SttlmInf	Settlement Information	[1..1]		M
1.10	SttlmMtd	Settlement Method	[1..1]	4	M
1.30	ClrSys	Clearing System	[1..1]		M
1.31	Cd	Code	[1..1]	3	M
2.0	CdtTrfTxInfn	Credit Transfer Transaction Information	[1..1]		M
2.1	PmtId	Payment Identification	[1..1]		M
2.2	InstrId	Instruction Identification	[1..1]	35	M
2.3	EndToEndId	End To End Identification	[1..1]	35	M
2.4	TxId	Transaction Identification	[1..1]	35	M
2.5	UETR	UETR	[0..1]	36	O
2.6	ClrSysRef	Clearing System Reference	[0..1]	35	O
2.7	PmtTpInf	Payment Type Information	[1..1]		M
2.10	Svclvl	Service Level	[1..1]		M
2.11	Cd	Code	[1..1]	4	M
2.13	LclInstrm	Local Instrument	[1..1]		M
2.15	Prtry	Proprietary	[1..1]	35	M
2.16	CtgyPurp	Category Purpose	[1..1]		M
2.18	Prtry	Proprietary	[1..1]	35	M
2.19	IntrBkSttlmAmt	Interbank Settlement Amount	[1..1]	18	M
2.20	Ccy	Currency	[required]	3	M
2.36	ChrgBr	Charge Bearer	[1..1]	4	M
2.104	PrvsInstgAgt1	Previous Instructing Agent 1	[0..1]		O
2.105	FinInstnId	Financial Institution Identification	[1..1]		M
2.106 {Or}	BICFI	BICFI	[0..1]	11	C
2.107 Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]		C
2.111	Mmbld	Member Identification	[1..1]	9	M
2.168	PrvsInstgAgt1Acct	Previous Instructing Agent 1Account	[0..1]		O
2.169	Id	Identification	[1..1]		M
2.170 {Or}	IBAN	IBAN	[1..1]	34	C
2.171 Or}	Othr	Other	[1..1]		C
2.172	Id	Identification	[1..1]	34	M
2.187	PrvsInstgAgt2	Previous Instructing Agent 2	[0..1]		O
2.188	FinInstnId	Financial Institution Identification	[1..1]		M
2.189 {Or}	BICFI	BICFI	[0..1]	11	C
2.190 Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]		C
2.194	Mmbld	Member Identification	[1..1]	9	M
2.251	PrvsInstgAgt2Acct	Previous Instructing Agent 2Account	[0..1]		O
2.252	Id	Identification	[1..1]		M
2.253 {Or}	IBAN	IBAN	[1..1]	34	C

Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.254	Or}	Othr	Other	[1..1]	C
2.255		Id	Identification	[1..1]	34 M
2.270		PrvsInstgAgt3	Previous Instructing Agent 3	[0..1]	O
2.271		FinInstnId	Financial Institution Identification	[1..1]	M
2.272	{Or}	BICFI	BICFI	[0..1]	11 C
2.273	Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]	C
2.277		Mmbld	Member Identification	[1..1]	9 M
2.334		PrvsInstgAgt3Acct	Previous Instructing Agent 3Account	[0..1]	O
2.335		Id	Identification	[1..1]	M
2.336	{Or}	IBAN	IBAN	[1..1]	34 C
2.337	Or}	Othr	Other	[1..1]	C
2.338		Id	Identification	[1..1]	34 M
2.353		InstgAgt	Instructing Agent	[1..1]	M
2.354		FinInstnId	Financial Institution Identification	[1..1]	M
2.356		ClrSysMmbld	Clearing System Member Identification	[1..1]	M
2.360		Mmbld	Member Identification	[1..1]	9 M
2.417		InstdAgt	Instructed Agent	[1..1]	M
2.418		FinInstnId	Financial Institution Identification	[1..1]	M
2.420		ClrSysMmbld	Clearing System Member Identification	[1..1]	M
2.424		Mmbld	Member Identification	[1..1]	9 M
2.481		IntrmyAgt1	Intermediary Agent 1	[0..1]	O
2.482		FinInstnId	Financial Institution Identification	[1..1]	M
2.483	{Or}	BICFI	BICFI	[0..1]	11 C
2.484	Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]	C
2.488		Mmbld	Member Identification	[1..1]	9 M
2.545		IntrmyAgt1Acct	Intermediary Agent 1Account	[0..1]	O
2.546		Id	Identification	[1..1]	M
2.547	{Or}	IBAN	IBAN	[1..1]	34 C
2.548	Or}	Othr	Other	[1..1]	C
2.549		Id	Identification	[1..1]	34 M
2.564		IntrmyAgt2	Intermediary Agent 2	[0..1]	O
2.565		FinInstnId	Financial Institution Identification	[1..1]	M
2.566	{Or}	BICFI	BICFI	[0..1]	11 C
2.567	Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]	C
2.571		Mmbld	Member Identification	[1..1]	9 M
2.628		IntrmyAgt2Acct	Intermediary Agent 2Account	[0..1]	O
2.629		Id	Identification	[1..1]	M
2.630	{Or}	IBAN	IBAN	[1..1]	34 C
2.631	Or}	Othr	Other	[1..1]	C
2.632		Id	Identification	[1..1]	34 M
2.647		IntrmyAgt3	Intermediary Agent 3	[0..1]	O
2.648		FinInstnId	Financial Institution Identification	[1..1]	M
2.649	{Or}	BICFI	BICFI	[0..1]	11 C
2.650	Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]	C
2.654		Mmbld	Member Identification	[1..1]	9 M

Index	XML Tag	Element Name	Occur.	Length	M/O/C	
2.711	IntrmyAgt3Acct	Intermediary Agent 3Account	[0..1]		O	
2.712	Id	Identification	[1..1]		M	
2.713	{Or	IBAN	IBAN	[1..1]	34	C
2.714	Or}	Othr	Other	[1..1]		C
2.715	Id	Identification	[1..1]	34	M	
2.730	UltmtDbtr	Ultimate Debtor	[0..1]		O	
2.731	Nm	Name	[1..1]	140	M	
2.732	PstlAdr	Postal Address	[0..1]		O	
2.741	StrtNm	Street Name	[1..1]	70	M	
2.742	BldgNb	Building Number	[0..1]	16	O	
2.747	PstCd	Post Code	[1..1]	16	M	
2.748	TwnNm	Town Name	[1..1]	35	M	
2.751	CtrySubDvsn	Country Sub Division	[1..1]	35	M	
2.752	Ctry	Country	[1..1]	2	M	
2.753	AddrLine	Address Line	[0..1]	70	O	
2.754	Id	Identification	[0..1]		C	
2.755	{Or	OrgId	Organisation Identification	[1..1]		C
2.756	AnyBIC	Any BIC	[0..1]	11	O	
2.757	LEI	LEI	[0..1]	20	C	
2.758	Othr	Other	[0..5]		O	
2.759	Id	Identification	[1..1]	35	M	
2.760	SchmeNm	Scheme Name	[0..1]		O	
2.762	Prtry	Proprietary	[1..1]	35	M	
2.764	Or}	PrvtId	Private Identification	[1..1]		C
2.765	DtAndPlcOfBirth	Date And Place Of Birth	[0..1]		O	
2.766	BirthDt	Birth Date	[1..1]	10	M	
2.768	CityOfBirth	City Of Birth	[1..1]	35	M	
2.769	CtryOfBirth	Country Of Birth	[1..1]	2	M	
2.770	Othr	Other	[0..5]		O	
2.771	Id	Identification	[1..1]	35	M	
2.772	SchmeNm	Scheme Name	[0..1]		O	
2.774	Prtry	Proprietary	[1..1]	35	M	
2.792	InitgPty	Initiating Party	[0..1]		C	
2.793	Nm	Name	[1..1]	140	M	
2.816	Id	Identification	[0..1]		O	
2.817	OrgId	Organisation Identification	[1..1]		M	
2.820	Othr	Other	[1..5]		M	
2.821	Id	Identification	[1..1]	35	M	
2.822	SchmeNm	Scheme Name	[0..1]		O	
2.824	Prtry	Proprietary	[1..1]	35	M	
2.854	Dbtr	Debtor	[1..1]		M	
2.855	Nm	Name	[1..1]	140	M	
2.856	PstlAdr	Postal Address	[0..1]		C	
2.865	StrtNm	Street Name	[1..1]	70	M	
2.866	BldgNb	Building Number	[0..1]	16	O	

Index	XML Tag	Element Name	Occur.	Length	M/O/C	
2.871	PstCd	Post Code	[1..1]	16	M	
2.872	TwnNm	Town Name	[1..1]	35	M	
2.875	CtrySubDvsn	Country Sub Division	[1..1]	35	M	
2.876	Ctry	Country	[1..1]	2	M	
2.877	AdrLine	Address Line	[0..1]	70	O	
2.878	Id	Identification	[0..1]		C	
2.879	{Or	OrgId	Organisation Identification	[1..1]		
2.881	LEI	LEI	[1..1]	20	M	
2.888	Or}	PrvtId	Private Identification	[1..1]		
2.889	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M	
2.890	BirthDt	Birth Date	[1..1]	10	M	
2.892	CityOfBirth	City Of Birth	[1..1]	35	M	
2.893	CtryOfBirth	Country Of Birth	[1..1]	2	M	
2.916	DbtrAcct	Debtor Account	[1..1]		M	
2.917	Id	Identification	[1..1]		M	
2.918	{Or	IBAN	IBAN	[1..1]	34	C
2.919	Or}	Othr	Other	[1..1]		C
2.920	Id	Identification	[1..1]	34	M	
2.929	Nm	Name	[0..1]	70	O	
2.935	DbtrAgt	Debtor Agent	[1..1]		M	
2.936	FinInstnId	Financial Institution Identification	[1..1]		M	
2.937	{Or	BICFI	BICFI	[0..1]	11	C
2.938	Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]		C
2.942	Mmbld	Member Identification	[1..1]	9	M	
2.999	DbtrAgtAcct	Debtor Agent Account	[0..1]		O	
2.1000	Id	Identification	[1..1]		M	
2.1001	{Or	IBAN	IBAN	[1..1]	34	C
2.1002	Or}	Othr	Other	[1..1]		C
2.1003	Id	Identification	[1..1]	34	M	
2.1018	CdtrAgt	Creditor Agent	[1..1]		M	
2.1019	FinInstnId	Financial Institution Identification	[1..1]		M	
2.1020	{Or	BICFI	BICFI	[0..1]	11	C
2.1021	Or}	ClrSysMmbld	Clearing System Member Identification	[0..1]		C
2.1025	Mmbld	Member Identification	[1..1]	9	M	
2.1082	CdtrAgtAcct	Creditor Agent Account	[0..1]		O	
2.1083	Id	Identification	[1..1]		M	
2.1084	{Or	IBAN	IBAN	[1..1]	34	C
2.1085	Or}	Othr	Other	[1..1]		C
2.1086	Id	Identification	[1..1]	34	M	
2.1101	Cdtr	Creditor	[1..1]		M	
2.1102	Nm	Name	[1..1]	140	M	
2.1103	PstlAdr	Postal Address	[0..1]		O	
2.1112	StrtNm	Street Name	[1..1]	70	M	
2.1113	BldgNb	Building Number	[0..1]	16	O	
2.1118	PstCd	Post Code	[1..1]	16	M	

Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.1119	TwnNm	Town Name	[1..1]	35	M
2.1122	CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.1123	Ctry	Country	[1..1]	2	M
2.1124	AdrLine	Address Line	[0..1]	70	O
2.1125	Id	Identification	[0..1]		C
2.1126 {Or}	OrgId	Organisation Identification	[1..1]		C
2.1128	LEI	LEI	[1..1]	20	M
2.1135 Or}	PrvtId	Private Identification	[1..1]		C
2.1136	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
2.1137	BirthDt	Birth Date	[1..1]	10	M
2.1139	CityOfBirth	City Of Birth	[1..1]	35	M
2.1140	CtryOfBirth	Country Of Birth	[1..1]	2	M
2.1163	CdtrAcct	Creditor Account	[1..1]		M
2.1164	Id	Identification	[1..1]		M
2.1165 {Or}	IBAN	IBAN	[1..1]	34	C
2.1166 Or}	Othr	Other	[1..1]		C
2.1167	Id	Identification	[1..1]	34	M
2.1176	Nm	Name	[0..1]	70	O
2.1177	Prxy	Proxy	[0..1]		O
2.1181	Id	Identification	[1..1]	256	M
2.1182	UltmtCdtr	Ultimate Creditor	[0..1]		O
2.1183	Nm	Name	[1..1]	140	M
2.1184	PstlAdr	Postal Address	[0..1]		O
2.1193	StrtNm	Street Name	[1..1]	70	M
2.1194	BldgNb	Building Number	[0..1]	16	O
2.1199	PstCd	Post Code	[1..1]	16	M
2.1200	TwnNm	Town Name	[1..1]	35	M
2.1203	CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.1204	Ctry	Country	[1..1]	2	M
2.1205	AdrLine	Address Line	[0..1]	70	O
2.1206	Id	Identification	[0..1]		C
2.1207 {Or}	OrgId	Organisation Identification	[1..1]		C
2.1208	AnyBIC	Any BIC	[0..1]	11	O
2.1209	LEI	LEI	[0..1]	20	C
2.1210	Othr	Other	[0..5]		O
2.1211	Id	Identification	[1..1]	35	M
2.1212	SchmeNm	Scheme Name	[0..1]		O
2.1214	Prtry	Proprietary	[1..1]	35	M
2.1216 Or}	PrvtId	Private Identification	[1..1]		C
2.1217	DtAndPlcOfBirth	Date And Place Of Birth	[0..1]		O
2.1218	BirthDt	Birth Date	[1..1]	10	M
2.1220	CityOfBirth	City Of Birth	[1..1]	35	M
2.1221	CtryOfBirth	Country Of Birth	[1..1]	2	M
2.1222	Othr	Other	[0..5]		O
2.1223	Id	Identification	[1..1]	35	M
2.1224	SchmeNm	Scheme Name	[0..1]		O

Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.1226	Prtry	Proprietary	[1..1]	35	M
2.1244	InstrForCdtrAgt	Instruction For Creditor Agent	[0..5]		C
2.1245	Cd	Code	[1..1]	4	M
2.1246	InstrInf	Instruction Information	[1..1]	140	M
2.1250	Purp	Purpose	[0..1]		O
2.1251 {Or	Cd	Code	[1..1]	4	C
2.1252 Or}	Prtry	Proprietary	[1..1]	35	C
2.1316	RltdRmtInf	Related Remittance Information	[0..1]		C
2.1317	RmtId	Remittance Identification	[0..1]	35	C
2.1318	RmtLctnDtls	Remittance Location Details	[0..1]		O
2.1319	Mtd	Method	[1..1]	4	M
2.1320	ElctrncAdr	Electronic Address	[0..1]	2048	C
2.1345	RmtInf	Remittance Information	[0..1]		O
2.1346	Ustrd	Unstructured	[0..1]	140	O
2.1347	Strd	Structured	[0..1]		O
2.1348	RfrdDocInf	Referred Document Information	[0..5]		C
2.1349	Tp	Type	[0..1]		O
2.1350	CdOrPrtry	Code Or Proprietary	[1..1]		M
2.1351 {Or	Cd	Code	[1..1]	4	C
2.1352 Or}	Prtry	Proprietary	[1..1]	35	C
2.1354	Nb	Number	[1..1]	35	M
2.1355	RltdDt	Related Date	[0..1]	10	C
2.1391	RfrdDocAmt	Referred Document Amount	[0..1]		O
2.1394	DscntAppldAmt	Discount Applied Amount	[0..2]		O
2.1395	Tp	Type	[1..1]		M
2.1397	Prtry	Proprietary	[1..1]	4	M
2.1398	Amt	Amount	[1..1]	18	M
2.1399	Ccy	Currency	[required]	3	M
2.1423	Invcr	Invoicee	[0..1]		O
2.1447	Id	Identification	[1..1]		M
2.1448	OrgId	Organisation Identification	[1..1]		M
2.1451	Othr	Other	[1..1]		M
2.1452	Id	Identification	[1..1]	35	M
2.1485	Invcee	Invoicee	[0..1]		O
2.1509	Id	Identification	[1..1]		M
2.1510	OrgId	Organisation Identification	[1..1]		M
2.1513	Othr	Other	[1..1]		M
2.1514	Id	Identification	[1..1]	35	M

8.1.4 Detail Message Field Description

Element	Details
FIToFICstmrCdtTrf	<p>Name: FITo FICustomer Credit Transfer V08</p> <p>Product Usage: An Instructing Agent will use the FI To FI Customer Credit Transfer Message to initiate a Credit Transfer through RTP. When a Repeat request is sent, the message payload is identical to the original request but with the Copy Duplicate <CopyDplct> data element in the Business Application Header set with a value of 'DUPL'.</p> <p>XML Tag: <FIToFICstmrCdtTrf></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 FIToFICstmrCdtTrf +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>

INDEX: 1.1

FIToFICstmrCdtTrf
+GrpHdr
++MsgId

Name: Message Identification

ISO Description: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Product Usage: Assigned by the Instructing Agent (Debtor FI) to uniquely identify the pacs.008 message. The Instructing Agent (Debtor FI) is responsible for ensuring the uniqueness of this message identification.

XML Tag: <MsgId>

Occurrence: [1..1]

Format: Format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnnn

Pos. 01-01 - Prefix 'M'

Pos. 02-09 - File creation date in format YYYYMMDD

Pos. 10-20 - Participant ID (11 characters)

Pos. 21-21 - Message generation source ("B" if generated by a Participant)

Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.)

Pos. 25-35 - Message serial number (can be up to 11 numeric characters)

RegEx: M[0-9]{4}((01|03|05|07|08|10|12)(0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02|0[1-9])|([1-2][0-9])))[A-Z0-9]{11}.*

Length: 35

Rule(s): The first 20 characters of Message Identification are validated for structural alignment in accordance with the format specification.

Reason Code(s): If structural validation fails, the RTP Network will reject with code '650' in Administration Advice message (admi.002).

Note(s): The Message Identifier in the message received by RTP passes untouched by RTP to the Instructed Agent (Creditor FI).

Element	Details
INDEX: 1.2 FIToFICstmrCdtTrf +GrpHdr ++CreDtTm	<p>Note that the message identification for a Credit Transfer (pacs.008) is different than the message identification generated for the corresponding Message Status Report (pacs.002) message.</p> <p>Example: M2017111202120020101BTRF000000000011</p> <p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The Creation Date Time is the creation of the pacs.008 message itself, not when the customer request is initiated through a front-end channel, or the payment is assigned to a batch process, or any other activity that occurs prior to the creation of the pacs.008 message. The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 1.4 FIToFICstmrCdtTrf +GrpHdr ++NbOfTxns	<p>Name: Number Of Transactions</p> <p>ISO Description: Number of individual transactions contained in the message.</p> <p>XML Tag: <NbOfTxns></p> <p>Occurrence: [1..1]</p> <p>RegEx: [1]{1,1}</p> <p>Length: 1</p> <p>Rule(s): Expected value is '1'.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): Only one Credit Transfer per pacs.008 message is permitted within RTP.</p> <p>Example: 1</p>
INDEX: 1.6 FIToFICstmrCdtTrf +GrpHdr ++TtlIntrBkSttlmAmt	<p>Name: Total Interbank Settlement Amount</p> <p>ISO Description: Total amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage: The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the Credit Transfer (pacs.008) message.</p> <p>XML Tag: <TtlIntrBkSttlmAmt></p>

Element	Details		
	<p>Occurrence: [1..1]</p> <p>Rule(s): Currency must be a currency that is supported by RTP. Total Interbank Settlement Amount is equal to Interbank Settlement Amount.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The value of the request is less than or equal to zero - The value is greater than supported by the ISO definition for the maximum number of digits - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition Reject with code 'AM12' in Message Status Report (pacs.002) if Total Interbank Settlement Amount is not equal to Interbank Settlement Amount.</p> <p>Note(s): The maximum decimal digits allowed are two.</p> <p>Example: 525.25</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>		
INDEX: 1.7	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Only Currency supported by RTP is US Dollar.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The currency code is not valid </p> <p>Example: USD</p>		
INDEX: 1.8	<p>Permitted Codes</p> <table> <tr> <td>USD</td> <td>US Dollar</td> </tr> </table> <p>Name: Interbank Settlement Date</p> <p>ISO Description: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage: Date of the Reconciliation Window within which this transaction is processed and settled.</p>	USD	US Dollar
USD	US Dollar		

Element	Details
	<p>If a message starts being processed at the end of a Reconciliation Window and during processing crosses into another Reconciliation Window, the date of the Reconciliation Window during which the process started will be used.</p> <p>XML Tag: <IntrBkSttlmDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD Length: 10</p> <p>Rule(s): Must be a valid reconciliation window date. Date must be the date of the Reconciliation Window within which the transaction is processed.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) in case of invalid date structure</p> <p>Note(s): Interbank Settlement Date must be sent on all Credit Transfer messages sent by participants (as required according to ISO 20022 standards). However, if the provided date in the initial Credit Transfer request message from the Debtor FI is not identical to the actual Reconciliation Window date within the system, RTP will replace the date provided by the Debtor FI with the Reconciliation Window date within the system.</p> <p>In this scenario, the Debtor FI will be made aware of the system Reconciliation Window date when it is returned in the Message Status Report (pacs.002) sent in response to the Credit Transfer request (see TCH RTP Message Status Report – Index 3.289). To reconcile its transaction logs against RTP reports, the Debtor FI should always use the date provided by RTP in the Message Status Report as the date associated with the Reconciliation Window in which the transaction will be included in reports.</p> <p>See Section 7.1.5 for more information.</p>
INDEX: 1.9	<p>Name: Settlement Information</p> <p>ISO Description: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.</p> <p>Product Usage: Specifies the means of settlement for the Credit Transfer. For RTP settlement will always be effectuated by RTP.</p> <p>XML Tag: <SttlmInf></p> <p>Occurrence: [1..1]</p>
INDEX: 1.10	<p>Name: Settlement Method</p> <p>ISO Description: Method used to settle the (batch of) payment instructions.</p> <p>Product Usage: Method used to settle the single Credit Transfer processed through RTP.</p>

Element	Details		
+++StlMtd	<p>XML Tag: <StlMtd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'CLRG'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the Settlement Method is not valid.</p> <p>Note(s): Only 'CLRG' is allowed per scheme definition.</p> <p>Example: CLRG</p>		
	<p>Permitted Codes</p> <table> <tr> <td>CLRG</td> <td>ClearingSystem</td> </tr> </table>	CLRG	ClearingSystem
CLRG	ClearingSystem		
INDEX: 1.30 FIToFICstmrCdtTrf +GrpHdr ++StlMtdInf +++ClrSys	<p>Name: Clearing System</p> <p>ISO Description: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.</p> <p>Product Usage: Identification of the Real Time Clearing system for RTP.</p> <p>XML Tag: <ClrSys></p> <p>Occurrence: [1..1]</p> <p>Note(s): Only Element Code available.</p>		
INDEX: 1.31 FIToFICstmrCdtTrf +GrpHdr ++StlMtdInf +++ClrSys ++++Cd	<p>Name: Code</p> <p>ISO Description: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</p> <p>Product Usage: The clearing channel through which the Credit Transfer instruction is processed.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 3</p> <p>Rule(s): The identifier of the Clearing House is used for Credit Transfer.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the Clearing System Code is not valid.</p> <p>Note(s): Only 'TCH' as clearing code is allowed.</p> <p>Example: TCH</p>		
	<p>Permitted Codes</p> <table> <tr> <td>TCH</td> <td>US - The Clearing House Real Time Payment System (RTP)</td> </tr> </table>	TCH	US - The Clearing House Real Time Payment System (RTP)
TCH	US - The Clearing House Real Time Payment System (RTP)		

Element	Details
INDEX: 2.0 FIToFICstmrCdtTrf +CdtTrfTxInfl	<p>Name: Credit Transfer Transaction Information</p> <p>ISO Description: Set of elements providing information specific to the individual credit transfer(s).</p> <p>XML Tag: <CdtTrfTxInfl></p> <p>Occurrence: [1..1]</p> <p>Note(s): Only one Credit Transfer Information element allowed.</p>
INDEX: 2.1 FIToFICstmrCdtTrf +CdtTrfTxInfl ++PmtId	<p>Name: Payment Identification</p> <p>ISO Description: Set of elements used to reference a payment instruction.</p> <p>XML Tag: <PmtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.2 FIToFICstmrCdtTrf +CdtTrfTxInfl ++PmtId +++InstrId	<p>Name: Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>Product Usage: The Instruction Identifier is assigned by the Debtor FI to uniquely identify a single Credit Transfer within a pacs.008 throughout its existence within RTP. The Instruction ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Credit Transfer (i.e. for reports and inquiries). The uniqueness of an instruction is determined by the Instruction Identification and is based on the format below. RTP will use the Instruction ID to perform a check for a duplicate transaction within the duplicate checking period and as a reference to the payment instruction in other non-payment messages (i.e. Payment Acknowledgment by Receiver, Request for Information, etc.).</p>

XML Tag: <InstrId>

Occurrence: [1..1]

Format: Expected format: YYYYMMDDbbbbbbbbBBAAAAnnnnnnnnnn
 Pos. 01-08 - File creation date in format YYYYMMDD
 Pos. 09-19 - Participant ID (11 characters)
 Pos. 20-20 - Message generation source ("B" if generated by a Participant)
 Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.)
 Pos. 25-35 - Message serial number (11 numeric characters)

RegEx: [0-9]{4}((01|03|05|07|08|10|12)((0[1-9])|([1-2][0-9])|(3[0-1]))|((04|06|09|11)((0[1-9])|([1-2][0-9])|30))|((02|0[1-9])|([1-2][0-9])))|A-Z0-9]{11}.*

Length: 35

Rule(s): The first 20 characters of Instruction Identification are validated for

Element	Details
INDEX: 2.3 FIToFICstmrCdtTrf +CdtTrfTxInfl ++PmtId +++EndToEndId	<p>structural alignment in accordance with the format specification above.</p> <p>Business Validations for the Instruction Identification include:</p> <ul style="list-style-type: none"> - Embedded date (positions 01-08) must be within 1 calendar day of the system date; - Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent. <p>Reason Code(s): Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Instruction ID matches a previously completed transaction (DUPL); - Embedded Date is not within 1 calendar day of the system date (DT04); - Participant ID is not owned by the Instructing Agent (DSOH). <p>If structural validation fails, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 2017111202120020101BSTRF0000000001</p>
	<p>Name: End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>Product Usage: The identifier assigned by the initiating party (i.e. the person or organisation submitting the payment instruction), to uniquely identify the transaction. This is the customer reference assigned to the transaction. The E2E identification must be passed on throughout the entire payment chain without being changed.</p> <p>XML Tag: <EndToEndId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): The end-to-end identification can be used by the end users for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. If the user does not provide a reference number for a payment, TCH recommends the use of 'NOREF' within the End To End ID field.</p> <p>Example: E2E-Ref001</p>
INDEX: 2.4 FIToFICstmrCdtTrf +CdtTrfTxInfl ++PmtId	<p>Name: Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction</p>

Element	Details
+++TxId	<p>on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> <p>Product Usage: Within RTP, Transaction Identification is used to reference the first message within a transaction event. This is either a Request for Payment (pain.013) or the Credit Transfer (pacs.008) itself. When a Credit Transfer is the result of a previously submitted Request for Payment (pain.013) message, Transaction Identification must carry the Payment Information Identification from the original pain.013. When a Credit Transfer is the first message within a transaction event, the Transaction Identification should be equal to the Instruction Identification of the same message (see field Instruction Identification above).</p> <p>XML Tag: <TxId></p> <p>Occurrence: [1..1]</p> <p>Format: YYYYMMDDbbbbbbbbBAAAAnnnnnnnnnn This field is a reference field only, and it should reflect the format of the field that is being referenced.</p> <p>Length: 35</p> <p>Note(s): A Credit Transfer (pacs.008) in response to a Request for Return of Funds (camt.056) is considered a new instruction, thus the Transaction ID must equal the Instruction ID. The Instruction ID of the original Credit Transfer (pacs.008) that is being returned is provided under the element Remittance Information / Structured / Referred Document Information.</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 2.5	<p>Name: UETR</p> <p>ISO Description: Universally unique identifier to provide an end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <UETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 2.6	<p>Name: Clearing System Reference</p> <p>ISO Description: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.</p> <p>Product Usage: Identification of the Reconciliation Window within which this transaction is processed. The identification is supplied by RTP and must not be submitted by the Debtor FI.</p>

Element	Details
INDEX: 2.7 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf	<p>XML Tag: <ClrSysRef></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Rule(s): Only present in messages sent by RTP to the Creditor FI.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error occurs.</p> <p>Example: 1</p>
INDEX: 2.10 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl	<p>Name: Payment Type Information</p> <p>ISO Description: Set of elements used to further specify the type of transaction.</p> <p>XML Tag: <PmtTpInf></p> <p>Occurrence: [1..1]</p>
INDEX: 2.10 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl	<p>Name: Service Level</p> <p>ISO Description: Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag: <SvcLvl></p> <p>Occurrence: [1..1]</p>
INDEX: 2.11 FIToFICstmrCdtTrf +CdtTrfTxInf ++PmtTpInf +++SvcLvl ++++Cd	<p>Name: Code</p> <p>ISO Description: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>Product Usage: The Service level of the transaction. 'SDVA' means Credit Transfer must be executed with same day value to the creditor (for RTP this will be done in seconds).</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'SDVA'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.</p> <p>Note(s): This is a mandatory ISO field required for the message type, but not used by RTP.</p> <p>Example: SDVA</p>
Permitted Codes	
SDVA SameDayValue - Payment must be executed with same day value to the creditor.	
INDEX: 2.13	<p>Name: Local Instrument</p>

Element	Details
FIToFICstmrCdtTrf +CdtTrfTxlnf ++PmtTpInf +++LclInstrm	<p>ISO Description: User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p> <p>Product Usage: Identifies the origination condition of the instruction so as to allow the instructed agent to properly process the transaction. When sending a credit transfer as a return of funds, the Participant must use the Local Instrument of the original credit transfer for which funds are being returned.</p> <p>XML Tag: <LclInstrm></p> <p>Occurrence: [1..1]</p> <p>Note(s): Only element Proprietary is allowed.</p>
INDEX: 2.15	<p>Name: Proprietary</p> <p>ISO Description: Specifies the local instrument, as a proprietary code.</p> <p>Product Usage: Identifies a special use or arrangement that applies to the RTP message.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): * Subject to future RTP Operating Rule changes.</p> <p>Example: STANDARD</p>
Permitted Codes	<p>FOREIGN AFFILIATE Not currently allowed under network operating rules.</p> <p>INDIRECT DOMESTIC RTP Payment involving one or more domestic intermediary banks. *</p> <p>INTERMEDIARY Intermediary must be used when a payment is part of an end-to-end flow that involves a payer that is not the RTP Sender and/or a payee that is not the RTP Receiver, unless a more specific code applies such as INDIRECT DOMESTIC. If this code used, at least one ultimate party ("Ultimate Debtor" or "Ultimate Creditor") must be present.</p> <p>IXB Immediate Cross Border RTP Payment.*</p> <p>OLO RTP Payments involving one or more foreign banks or as otherwise defined in the RTP rules.*</p> <p>STANDARD Standard RTP payment</p> <p>ZELLE Instruction originated as a Zelle message.</p>
INDEX: 2.16	<p>Name: Category Purpose</p> <p>ISO Description: Specifies the high level purpose of the instruction based on a set of pre-defined categories.</p> <p>Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p>XML Tag: <CtgyPurp></p>

Element	Details
INDEX: 2.18	<p>Occurrence: [1..1]</p> <p>Note(s): Only element Proprietary is allowed</p>
FIToFICstmrCdtTrf + CdtTrfTxInf ++ PmtTpInf +++ CtgyPurp ++++ Prtry	<p>Name: Proprietary</p> <p>ISO Description: Category purpose, in a proprietary form.</p> <p>Product Usage: Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field will assist Member FIs in identifying whether the sender of the message is a consumer or business. Note, intermediated transactions that are part of an end-to-end flow that involves a payer that is not the RTP Sender and/or a payee that is not the RTP Receiver, must carry the entity type of the Sender.</p> <p>Example: CONSUMER</p>
INDEX: 2.19	<p>Permitted Codes</p> <p>BUSINESS Business initiated Request for Payment</p> <p>CONSUMER Consumer initiated Request for Payment</p> <p>Name: Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage: The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the Credit Transfer (pacs.008) message.</p> <p>XML Tag: <IntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): Transaction is validated against: <ul style="list-style-type: none"> - Global Transaction Limit (SITL) - Payment Type Limit (STL) - Net Position to ensure the transaction amount will not cause the Prefunded Balance to be exceeded - Total Interbank Settlement Amount must be equal to Interbank Settlement Amount </p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) code: <ul style="list-style-type: none"> - 'AM02' if Global Transaction Limit breach (SITL) - 'AM13' if Payment Type Limit breach (STL) - 'AM04' if Net Position breaches Prefunded Balance - 'AM12' if Interbank Settlement Amount does not equal Total Interbank Settlement Amount (Index 1.6) </p> <p>In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message</p>

Element	Details		
INDEX: 2.20	<p>(admi.002) if:</p> <ul style="list-style-type: none"> - The value of the Credit Transfer amount is less than or equal to zero - The value of the Credit Transfer is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition <p>Note(s): RTP is only supporting USD and the maximum decimal digits allowed are two.</p> <p>Example: 525.25</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>		
INDEX: 2.36	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if:</p> <ul style="list-style-type: none"> - The currency code is not valid <p>Example: USD</p>		
	<p>Permitted Codes</p> <table> <tr> <td>USD</td> <td>US Dollar</td> </tr> </table> <p>Name: Charge Bearer</p> <p>ISO Description: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Product Usage: There will be no charging for RTP payments. Hence, 'SLEV' will be used in this field, which indicates that a service level agreement determines how charges are to be applied. RTP Rules will serve as the agreement and will specify no charging.</p> <p>XML Tag: <ChrgBr></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'SLEV'. Others codes are not supported as charges are applied external to RTP.</p>	USD	US Dollar
USD	US Dollar		

Element	Details
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Charge Bearer Code is not valid.</p> <p>Note(s): This is a mandatory ISO field that will be populated.</p> <p>Example: SLEV</p>
	Permitted Codes
	<p>SLEV FollowingServiceLevel</p>
INDEX: 2.104 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1	<p>Name: Previous Instructing Agent 1</p> <p>ISO Description: Agent between the debtor's agent and the instructing agent.</p> <p>Product Usage: Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1,2 or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <PrvsInstgAgt1></p> <p>Occurrence: [0..1]</p> <p>Note(s): If more than one previous instructing agent is present, then Previous Instructing Agent1 identifies the agent between the Debtor Agent and the Previous Instructing Agent2.</p>
INDEX: 2.105 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1 +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.106 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1 +++FinInstnId ++++BICFI	<p>Name: BICFI</p> <p>ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".</p> <p>XML Tag: <BICFI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p> <p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>

Element	Details
INDEX: 2.107 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1 +++FinInstnld ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [0..1]</p>
INDEX: 2.111 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1 +++FinInstnld ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Routing and Transit number of the Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Mmbld for Previous Instructing Agent is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.168 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1Acct	<p>Name: Previous Instructing Agent 1Account</p> <p>ISO Description: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of the account of Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <PrvsInstgAgt1Acct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.169 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1Acct +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.170 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1Acct	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p>

Element	Details
+++\$Id ++++IBAN	<p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.171 Choice: Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1Acct +++\$Id ++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.172 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt1Acct +++\$Id ++++Othr +++++\$Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Previous Instructing Agent Account is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.187 FIToFICstmrCdtTrf +CdtTrfTxlnf ++PrvsInstgAgt2	<p>Name: Previous Instructing Agent 2</p> <p>ISO Description: Agent immediately prior to the instructing agent.</p> <p>Product Usage: Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI. If more than one previous instructing agent is present, then Previous Instructing Agent1 identifies the agent between the Debtor Agent and the Previous Instructing Agent2.</p> <p>XML Tag: <PrvsInstgAgt2></p> <p>Occurrence: [0..1]</p>
INDEX: 2.188	<p>Name: Financial Institution Identification</p>

Element	Details
FIToFICstmrCdtTrf + CdtTrfTxlnf ++ PrvsInstgAgt2 +++ FinInstnId	<p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.189 Choice: {Or FIToFICstmrCdtTrf + CdtTrfTxlnf ++ PrvsInstgAgt2 +++ FinInstnId ++++ BICFI	<p>ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".</p> <p>Product Usage: If more than one previous instructing agent is present, then Previous Instructing Agent1 identifies the agent between the Debtor Agent and the Previous Instructing Agent2.</p> <p>XML Tag: <BICFI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p> <p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>
INDEX: 2.190 Choice: Or} FIToFICstmrCdtTrf + CdtTrfTxlnf ++ PrvsInstgAgt2 +++ FinInstnId ++++ ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [0..1]</p>
INDEX: 2.194 FIToFICstmrCdtTrf + CdtTrfTxlnf ++ PrvsInstgAgt2 +++ FinInstnId ++++ ClrSysMmbld +++++ Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Routing and Transit number of the Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.251 FIToFICstmrCdtTrf +CdtTrfTxInfl ++PrvsInstgAgt2Acct	<p>Length: 9</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Mmbld for Previous Instructing Agent is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Name: Previous Instructing Agent 2Account</p> <p>ISO Description: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of account of the Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <PrvsInstgAgt2Acct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.252 FIToFICstmrCdtTrf +CdtTrfTxInfl ++PrvsInstgAgt2Acct +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.253 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxInfl ++PrvsInstgAgt2Acct +++Id ++++IBAN	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.254 Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxInfl	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p>

Element	Details
<pre>++PrvsInstgAgt2Acct +++\Id ++++Othr</pre>	<p>Occurrence: [1..1]</p>
INDEX: 2.255 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt2Acct +++\Id ++++Othr +++++\Id</pre>	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Previous Instructing Agent Account is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.270 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt3</pre>	<p>Name: Previous Instructing Agent 3</p> <p>ISO Description: Agent immediately prior to the instructing agent.</p> <p>Product Usage: Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI. If Previous Instructing Agent3 is present, then Previous Instructing Agent3 identifies the agent between the Previous Instructing Agent2 and the Instructing Agent.</p> <p>XML Tag: <PrvsInstgAgt3></p> <p>Occurrence: [0..1]</p>
INDEX: 2.271 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt3 +++FinInstnId</pre>	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.272 <p>Choice: {Or</p> <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt3 +++FinInstnId ++++BICFI</pre>	<p>Name: BICFI</p> <p>ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".</p> <p>Product Usage: If Previous Instructing Agent3 is present, then Previous Instructing Agent3 identifies the agent between the Previous Instructing Agent2 and the Instructing Agent.</p> <p>XML Tag: <BICFI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p>

Element	Details
	<p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>
INDEX: 2.273	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [0..1]</p>
INDEX: 2.277	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Routing and Transit number of the Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Mmbld for Previous Instructing Agent is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.334	<p>Name: Previous Instructing Agent 3Account</p> <p>ISO Description: Unambiguous identification of the account of the previous instructing agent at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of account of the Intermediary FI between the Debtor FI and the RTP Sending Participant. The number of the Intermediary FI (1, 2, or 3) is counted from its distance from Debtor FI.</p> <p>XML Tag: <PrvsInstgAgt3Acct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.335	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p>

Element	Details
<p>+++Id</p> <p>INDEX: 2.336</p> <p>Choice: {Or</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt3Acct +++Id ++++IBAN</p>	<p>Occurrence: [1..1]</p> <p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
<p>INDEX: 2.337</p> <p>Choice: Or}</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt3Acct +++Id ++++Othr</p>	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
<p>INDEX: 2.338</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf ++PrvsInstgAgt3Acct +++Id ++++Othr +++++Id</p>	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Previous Instructing Agent Account is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
<p>INDEX: 2.353</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf</p>	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p>

Element	Details
++InstgAgt INDEX: 2.354 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId	<p>Product Usage: This is the Instructing Agent (Debtor FI) that initiates the Credit Transfer into RTP. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p> <p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p> <p>Note(s): This element will include the Routing and Transit number and is provided in the Member Identification field.</p>
INDEX: 2.356 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.360 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Instructing Participant, which must carry the real Routing and Transit number of the FI (not a token routing number).</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number stored in the RTP system.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is different than the sending FI, not a valid Participant, or not authorized to send this specific message (reason code 'RC02') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946')

Element	Details
	<ul style="list-style-type: none"> - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Instruction ID (positions 09-19) owns the Routing and Transit Number contained within this field.</p> <p>Example: 021200201</p>
INDEX: 2.417	
FIToFICstmrCdtTrf +CdtTrfTxlnf ++InstdAgt	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>Product Usage: This is the Instructed Agent (Creditor FI) that receives the Credit Transfer from RTP. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.418	
FIToFICstmrCdtTrf +CdtTrfTxlnf ++InstdAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p> <p>Note(s): This element will include the Routing and Transit number and is provided in the Member Identification field.</p>
INDEX: 2.420	
FIToFICstmrCdtTrf +CdtTrfTxlnf ++InstdAgt +++FinInstnId ++++ClrSysMmbId	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.424	
FIToFICstmrCdtTrf +CdtTrfTxlnf ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Instructed Participant, which must carry the real Routing and Transit number of the FI (not a token routing number).</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number. Note that alphabetic characters may be used.</p>

Element	Details
	<p>Reason Code(s): Reject with Message Status Report (pacs.002) if :</p> <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG01') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') <p>Example: 020010001</p>
INDEX: 2.481 FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt1	<p>Name: Intermediary Agent 1</p> <p>ISO Description: Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then Intermediary Agent 1 identifies the agent between the Debtor Agent and the Intermediary Agent 2.</p> <p>Product Usage: Intermediary FI between the Creditor FI and the RTP Receiving Participant. If there is more than one Intermediary Agent, Intermediary Agent 1 is the closest FI to the Instructed Agent (the RTP Receiving Participant.)</p> <p>XML Tag: <IntrmyAgt1></p> <p>Occurrence: [0..1]</p>
INDEX: 2.482 FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt1 +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.483 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt1 +++FinInstnId ++++BICFI}	<p>Name: BICFI</p> <p>ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".</p> <p>XML Tag: <BICFI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p> <p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p>
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>

Element	Details
INDEX: 2.484 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt1 +++FinInstnld ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [0..1]</p>
INDEX: 2.488 FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt1 +++FinInstnld ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Routing and Transit Number of the Intermediary FI between the Creditor FI and the RTP Receiving Participant. If there is more than one Intermediary Agent, Intermediary Agent 1 is the closest FI to the Instructed Agent (the RTP Receiving Participant.)</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Mmbld for Intermediary Agent is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.545 FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt1Acct	<p>Name: Intermediary Agent 1Account</p> <p>ISO Description: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of the Intermediary FI Account between the Creditor FI and the RTP Receiving Participant. If there is more than one Intermediary Agent, Intermediary Agent 1 is the closest FI to the Instructed Agent (the RTP Receiving Participant.)</p> <p>XML Tag: <IntrmyAgt1Acct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.546 FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt1Acct ++++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.547 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt1Acct	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p>

Element	Details
+++\$Id ++++IBAN	<p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.548 Choice: Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++\$IntrmyAgt1Acct +++\$Id ++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.549 FIToFICstmrCdtTrf +CdtTrfTxlnf ++\$IntrmyAgt1Acct +++\$Id ++++Othr +++++\$Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Intermediary Agent Account Other Id is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.564 FIToFICstmrCdtTrf +CdtTrfTxlnf ++\$IntrmyAgt2	<p>Name: Intermediary Agent 2</p> <p>ISO Description: Agent between the debtor's agent and the creditor's agent.</p> <p>Usage: If more than two intermediary agents are present, then Intermediary Agent 2 identifies the agent between the Intermediary Agent 1 and the Intermediary Agent 3.</p> <p>Product Usage: Intermediary FI between the Creditor FI and the RTP Receiving Participant. Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent.</p> <p>XML Tag: <IntrmyAgt2></p> <p>Occurrence: [0..1]</p>

Element	Details
INDEX: 2.565 FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt2 +++FinInstnId	Name: Financial Institution Identification ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.566 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt2 +++FinInstnId +++;BICFI	Name: BICFI ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)". Product Usage: Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent. XML Tag: <BICFI> Occurrence: [0..1] RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1} Length: 11 Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB". Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE". Example: CHASUS33
INDEX: 2.567 Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt2 +++FinInstnId +++;ClrSysMmbId	Name: Clearing System Member Identification ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbId> Occurrence: [0..1]
INDEX: 2.571 FIToFICstmrCdtTrf +CdtTrfTxInf ++IntrmyAgt2 +++FinInstnId +++;ClrSysMmbId	Name: Member Identification ISO Description: Identification of a member of a clearing system. Product Usage: Identification of the Routing and Transit Number of the Intermediary FI between the Creditor FI and the RTP Receiving Participant. Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent. XML Tag: <MmbId>

Element	Details
+++++MmbId	<p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if MmbId for Intermediary Agent is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.628 FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt2Acct	<p>Name: Intermediary Agent 2Account</p> <p>ISO Description: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of the Account of Intermediary FI between the Creditor FI and the RTP Receiving Participant. Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent.</p> <p>XML Tag: <IntrmyAgt2Acct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.629 FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt2Acct +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.630 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt2Acct +++Id ++++IBAN	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.631 Choice: Or}	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p>

Element	Details
FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt2Acct +++Id ++++Othr	XML Tag: <Othr> Occurrence: [1..1]
INDEX: 2.632	Name: Identification
FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt2Acct +++Id ++++Othr +++++Id	ISO Description: Identification assigned by an institution. XML Tag: <Id> Occurrence: [1..1] Length: 34 Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB". Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Intermediary Agent Account Id is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".
INDEX: 2.647	Name: Intermediary Agent 3
FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3	ISO Description: Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. Product Usage: Intermediary FI between the Creditor FI and the RTP Receiving Participant. Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent. XML Tag: <IntrmyAgt3> Occurrence: [0..1]
INDEX: 2.648	Name: Financial Institution Identification
FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3 +++FinInstnId	ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.649	Name: BICFI
Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3 +++FinInstnId	ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)". XML Tag: <BICFI> Occurrence: [0..1]

Element	Details
++++BICFI	<p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p> <p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>
INDEX: 2.650	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [0..1]</p>
INDEX: 2.654	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Routing and Transit Number of the Intermediary FI between the Creditor FI and the RTP Receiving Participant. Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent.</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if MmbId for Intermediary Agent is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>
INDEX: 2.711	<p>Name: Intermediary Agent 3Account</p> <p>ISO Description: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of the account of Intermediary FI between the Creditor FI and the RTP Receiving Participant. Intermediary Agent 2 and 3 (if present) are between Intermediary 1 and the Creditor Agent.</p> <p>XML Tag: <IntrmyAgt3Acct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.712	<p>Name: Identification</p>

Element	Details
FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3Acct +++Id	<p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.713 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3Acct +++Id ++++IBAN	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.714 Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3Acct +++Id ++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.715 FIToFICstmrCdtTrf +CdtTrfTxlnf ++IntrmyAgt3Acct +++Id ++++Othr +++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Intermediary Account Id is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".</p>

Element	Details
INDEX: 2.730 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr	Name: Ultimate Debtor ISO Description: Ultimate party that owes an amount of money to the (ultimate) creditor. Product Usage: Ultimate Debtor is only permitted when Local Instrument / Proprietary Code is set to 'INDIRECT DOMESTIC', 'OLO', 'IXB', 'INTERMEDIARY', or 'ZELLE'. See guidelines for theseuse cases for a description of how Ultimate Debtor is used. XML Tag: <UltmtDbtr> Occurrence: [0..1]
INDEX: 2.731 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Nm	Name: Name ISO Description: Name by which a party is known and which is usually used to identify that party. XML Tag: <Nm> Occurrence: [1..1] Length: 140
INDEX: 2.732 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr	Name: Postal Address ISO Description: Information that locates and identifies a specific address, as defined by postal services. XML Tag: <PstlAdr> Occurrence: [0..1] Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 2.741 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr +++;StrtNm	Name: Street Name ISO Description: Name of a street or thoroughfare. XML Tag: <StrtNm> Occurrence: [1..1] Length: 70 Example: Ave of the Americas, 17th floor
INDEX: 2.742 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++PstlAdr +++;BldgNb	Name: Building Number ISO Description: Number that identifies the position of a building on a street. XML Tag: <BldgNb> Occurrence: [0..1] Length: 16 Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.

Element	Details
INDEX: 2.747	<p>Example: 1114</p> <p>Name: Post Code</p> <p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PostCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 2.748	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York City</p>
INDEX: 2.751	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: NY</p>
INDEX: 2.752	<p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.753	<p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p>

Element	Details
+ CdtTrfTxInf ++ UltmtDbtr +++ PstlAdr ++++ AdrLine	<p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.754	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate sender.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 2.755	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.756	<p>Name: Any BIC</p> <p>ISO Description: Business identification code of the organisation.</p> <p>XML Tag: <AnyBIC></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p> <p>Rule(s): Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters. Only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if AnyBIC is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>

Element	Details
INDEX: 2.757	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): LEI has to be present if Othr is not present under Id>>OrgId.</p> <p>Example: 123456789012345000</p>
INDEX: 2.758	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 2.759	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.760	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>

Element	Details
<p>+++++SchmeNm INDEX: 2.762 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++OrgId +++++Othr +++++SchmeNm ++++++Prtry</p>	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>Product Usage: The instance of the specified scheme must match the instance used in the Identification field.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: BIC</p>
<p>INDEX: 2.764 Choice: Or FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++PrvtId</p>	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
<p>INDEX: 2.765 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth</p>	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>Product Usage: This field may be populated to verify the identification of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [0..1]</p>
<p>INDEX: 2.766 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt</p>	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p>
<p>INDEX: 2.768 FIToFICstmrCdtTrf +CdtTrfTxInf</p>	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p>

Element	Details
<pre>++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth</pre>	<p>Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.</p>
INDEX: 2.769 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth</pre>	<p>Name: Country Of Birth ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: BE</p>
INDEX: 2.770 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++UltmtDbtr +++Id ++++PrvtId +++++Othr</pre>	<p>Name: Other ISO Description: Unique identification of a person, as assigned by an institution, using an identification scheme. Product Usage: In the case of a Consumer/Person Ultimate Debtor, the first two instances of Identification may be populated to carry over the Sender of the Credit Transfer when Receiving an RTP Credit Transfer from a party outside the RTP network. XML Tag: <Othr> Occurrence: [0..5]</p>
INDEX: 2.771 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++UltmtDbtr +++Id ++++PrvtId +++++Othr +++++Id</pre>	<p>Name: Identification ISO Description: Unique and unambiguous identification of a person. Product Usage: Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.) XML Tag: <Id> Occurrence: [1..1] Length: 35 Example: MaxMustermann_1705</p>
INDEX: 2.772 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++UltmtDbtr +++Id</pre>	<p>Name: Scheme Name ISO Description: Name of the identification scheme. XML Tag: <SchmeNm> Occurrence: [0..1]</p>

Element	Details
<pre>+***+PrvtId +++++Othr ++++++SchmeNm</pre> INDEX: 2.774 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++UltmtDbtr +++Id +++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry</pre>	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>Product Usage: The instance of the specified scheme must match the instance used in the Identification field.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.792 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++InitgPty</pre>	<p>Name: Initiating Party</p> <p>ISO Description: Party that initiates the payment.</p> <p>Usage: This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.</p> <p>Product Usage: Used to provide Message sender identifications for a specific scheme (i.e., Zelle) or for a specific use case. Refer to implementation documentation for more detail.</p> <p>XML Tag: <InitgPty></p> <p>Occurrence: [0..1]</p> <p>Rule(s): If Local Instrument = ZELLE this element must be present.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if Local instrument = ZELLE and element is not present (reason code '9914')</p>
INDEX: 2.793 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++InitgPty +++Nm</pre>	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: Sender Identification for the Zelle usage.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p>
INDEX: 2.816 <pre>FIToFICstmrCdtTrf +CdtTrfTxInfl ++InitgPty +++Id</pre>	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p>

Element	Details
INDEX: 2.817	Name: Organisation Identification ISO Description: Unique and unambiguous way to identify an organisation. XML Tag: <OrgId> Occurrence: [1..1]
FIToFICstmrCdtTrf +CdtTrfTxlnf ++InitgPty +++Id ++++OrgId	Name: Other
INDEX: 2.820 FIToFICstmrCdtTrf +CdtTrfTxlnf ++InitgPty +++Id ++++OrgId +++++Othr	ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme. Product Usage: Used to carry the multiple occurrences of unique identifiers for specific use case or scheme (e.g. Zelle Payment ID). XML Tag: <Othr> Occurrence: [1..5]
INDEX: 2.821 FIToFICstmrCdtTrf +CdtTrfTxlnf ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	Name: Identification ISO Description: Identification assigned by an institution. Product Usage: Used to carry Zelle related information such as: <ul style="list-style-type: none"> • Zelle Payment identification • Zelle Sender Org identification • Payment Request identification (if in response to a pain.013) <p>**Please refer to the “Zelle Implementation Guide” for details on specific mapping guidance.</p> XML Tag: <Id> Occurrence: [1..1] Length: 35
INDEX: 2.822 FIToFICstmrCdtTrf +CdtTrfTxlnf ++InitgPty +++Id ++++OrgId +++++Othr ++++++SchmeNm	Name: Scheme Name ISO Description: Name of the identification scheme. Product Usage: Used to carry multiple occurrences for use case specific identification(s) and code(s) (e.g., Zelle Product Type or Sender type). XML Tag: <SchmeNm> Occurrence: [0..1]
INDEX: 2.824 FIToFICstmrCdtTrf +CdtTrfTxlnf	Name: Proprietary ISO Description: Name of the identification scheme, in a free text form.

Element	Details
<pre>++InitgPty ++Id ++++OrgId +++++Othr +++++SchmeNm ++++++Prtry</pre>	<p>Product Usage: Used to carry Zelle related information such as:</p> <ul style="list-style-type: none"> • Zelle Product Type • Zelle Sender Type <p>**Please refer to the “Zelle Implementation Guide” for details on specific mapping guidance.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.854 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr</pre>	<p>Name: Debtor</p> <p>ISO Description: Party that owes an amount of money to the (ultimate) creditor.</p> <p>Product Usage: Except for special use cases, the party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver.</p> <p>XML Tag: <Dbtr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.855 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Nm</pre>	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: The party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver.</p> <p>Temporary use of Debtor name field: When the payment is used for the instant bank account validation use case, Sending Participants may include a unique code in the Debtor name field through June 30, 2026. The code must be populated first in the field, before the Sender's name. The code must be separated from the name with " ". The code may be no more than 8 characters and may not be used if it will cause the Sender's name to be shortened.</p> <p>Beginning July 1, 2026, Sending Participants will no longer be permitted to include a code in the Debtor name field and must instead put the code in the Unstructured Data field (Index: 2.1346).</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Note(s): Official Name Debtor FI has registered for the account.</p> <p>Example: Debtor Name</p> <p>Instant bank account validation use case: CODE Debtor Name</p>

INDEX: 2.856

FIToFICstmrCdtTrf
+CdtTrfTxInf
++Dbtr
+++PstlAdr

Name: Postal Address

ISO Description: Information that locates and identifies a specific address, as defined by postal services.

XML Tag: <PstlAdr>

Occurrence: [0..1]

Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.

When using 'Postal Address' for Local Instruments of "OLO", or "INDIRECT DOMESTIC", or "IXB", a Message Sending Participant must populate the following fields: 'Street Name', 'Post Code' or 'Town Name' with the relevant address information associated with the Message Receiver. Other mandatory fields may be populated with the relevant address information associated with the Message Receiver or "NOREF" if such information is unavailable. 'Country Code' must be populated with the correct code.

Element	Details
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB" and the required Postal Address elements are not included for the debtor.</p>
INDEX: 2.865 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Dbtr +++PstlAdr +++;StrtNm	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 2.866 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Dbtr +++PstlAdr +++;BldgNb	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>
INDEX: 2.871 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Dbtr +++PstlAdr +++;PstCd	<p>Name: Post Code</p> <p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 2.872 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Dbtr +++PstlAdr +++;TwnNm	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: Boston</p>
INDEX: 2.875 FIToFICstmrCdtTrf +CdtTrfTxlnf	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p>

Element	Details
++Dbtr +++PstlAdr ++++CtrySubDvsn	<p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: Massachusetts</p>
INDEX: 2.876	<p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Example: US</p>
INDEX: 2.877	<p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.878	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for identification of any other specific identifier of the sender.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivatIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 2.879	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>

Element	Details
<pre>+++Id ++++OrgId</pre> INDEX: 2.881 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++OrgId +++++LEI</pre>	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 123456789012345000</p>
INDEX: 2.888 <pre>Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId</pre>	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.889 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth</pre>	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 2.890 <pre>FIToFICstmrCdtTrf +CdtTrfTxInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth</pre>	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p>

Element	Details
+++++BirthDt	<p>Length: 10 Example: 1969-06-28</p>
INDEX: 2.892 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	<p>Name: City Of Birth ISO Description: City where a person was born. XML Tag: <CityOfBirth> Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: Birth City</p>
INDEX: 2.893 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	<p>Name: Country Of Birth ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US</p>
INDEX: 2.916 FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAcct	<p>Name: Debtor Account ISO Description: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. XML Tag: <DbtrAcct> Occurrence: [1..1]</p>
INDEX: 2.917 FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAcct +++Id	<p>Name: Identification ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer. XML Tag: <Id> Occurrence: [1..1]</p>
INDEX: 2.918 Choice: {Or FIToFICstmrCdtTrf	<p>Name: IBAN ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard</p>

Element	Details
+ CdtTrfTxInf ++ DbtrAcct +++ Id ++++ IBAN	<p>ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.919 Choice: Or} FIToFICstmrCdtTrf + CdtTrfTxInf ++ DbtrAcct +++ Id ++++ Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>Product Usage: Unique identification of an account for Debtor Customer, as assigned by the Debtor FI.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.920 FIToFICstmrCdtTrf + CdtTrfTxInf ++ DbtrAcct +++ Id ++++ Othr +++++ Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: Identification of the account, this could be a tokenised account number or an account number in the clear. Identification is limited to 34 characters which may be alphanumeric (A-Z, a-z, 0-9), and include space and hyphen/minus (-). Note that Identification cannot start or end with a space or minus, and consecutive spaces or minuses are not allowed.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Example: 11000179512199000</p>
INDEX: 2.929 FIToFICstmrCdtTrf + CdtTrfTxInf ++ DbtrAcct +++ Nm	<p>Name: Name</p> <p>ISO Description: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.</p> <p>Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account</p>

Element	Details
	number.
INDEX: 2.935	<p>Product Usage: Name by which the debtor is known to the creditor.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p>
FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAgt	<p>Name: Debtor Agent</p> <p>ISO Description: Financial institution servicing an account for the debtor.</p> <p>Product Usage: This is the Debtor FI that holds the Debtor's account that is used to make the payment. Notwithstanding the ISO term 'agent' this entity is a Financial Institution and not an agent of the Debtor.</p> <p>XML Tag: <DbtrAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.936	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p> <p>Note(s): This element will include the Routing and Transit number as provided in the Member Identification field.</p>
FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAgt +++FinInstnId	<p>Name: BICFI</p> <p>ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".</p> <p>Product Usage: Identification of the FI of the Debtor at its correspondent bank. This should only be used when local instrument is "OLO" or "IXB". Notwithstanding the ISO term 'agent' this entity is a financial institution and not an agent of the Debtor and may not be an RTP Participant</p> <p>XML Tag: <BICFI></p> <p>Occurrence: [0..1]</p>
Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAgt +++FinInstnId ++++BICFI	<p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}</p> <p>Length: 11</p> <p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p>
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p>

Element	Details
INDEX: 2.938 Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld	<p>Example: CHASUS33</p> <p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [0..1]</p>
INDEX: 2.942 FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: For Standard, Zelle and Intermediary, Routing and Transit Number that belongs to the Debtor FI. This may also be a token routing number, when a token is present for the Debtor. For Local Instrument of "OLO", and "INDIRECT DOMESTIC", Routing and Transit Number identifies the Debtor FI that may or may not be an RTP Participant.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number. Note, this value may include alphabetic characters. This routing and transit number will also be used by the Receiving FI for routing purposes when creating any subsequent non-payment messages (e.g., Request for Return of Funds).</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> - Routing and Transit number is not authorized to send this business message (reason code 'AG01') - Agent is signed-off (reason code '9934') - Agent is suspended (reason code '9946') - The sender of the message is not authorized to submit messages on behalf of this agent (reason code 'DSOH') The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not included in the RTP routing database and Local Instrument is "STANDARD", or "ZELLE", or "INTERMEDIARY".</p> <p>Example: 021200201</p>
INDEX: 2.999 FIToFICstmrCdtTrf +CdtTrfTxlnf ++DbtrAgtAcct	<p>Name: Debtor Agent Account</p> <p>ISO Description: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.</p> <p>Product Usage: Identification of the account of the Debtor FI at its correspondent bank.</p> <p>XML Tag: <DbtrAgtAcct></p>

Element	Details
INDEX: 2.1000 FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgtAcct +++Id	<p>Occurrence: [0..1]</p> <p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1001 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgtAcct +++Id +++++IBAN	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB". A Debtor Agent Account Other Id or IBAN or a Creditor Agent Account Other Id or IBAN is required when there is a Local Instrument of "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: -IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE". -Local Instrument is "OLO" or "IXB" and there is no Debtor Agent Account Other Id or IBAN or Creditor Agent Account Other Id or IBAN.</p>
INDEX: 2.1002 Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++DbtrAgtAcct +++Id +++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>

INDEX: 2.1003

FIToFICstmrCdtTrf
+CdtTrfTxInf
++DbtrAgtAcct
+++Id
++++Othr
+++++Id

Name: Identification

ISO Description: Identification assigned by an institution.

XML Tag: <Id>

Occurrence: [1..1]

Length: 34

Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".

Debtor Agent Account Other ID or Creditor Agent Account Other ID is required when Local Instrument is "INDIRECT DOMESTIC".

A Debtor Agent Account Other Id or IBAN or a Creditor Agent Account Other Id or IBAN is required when there is a Local Instrument of "OLO" or "IXB".

Element	Details
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if:</p> <ul style="list-style-type: none"> -Debtor Agent Account is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB". -Local Instrument is "INDIRECT DOMESTIC" and there is no Debtor Agent Account Other ID or Creditor Agent Account Other ID -Local Instrument is "OLO" or "IXB" and there is no Debtor Agent Account Other Id or IBAN or Creditor Agent Account Other ID or IBAN.
INDEX: 2.1018 FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAgt	<p>Name: Creditor Agent</p> <p>ISO Description: Financial institution servicing an account for the creditor.</p> <p>Product Usage: This is the Creditor FI that holds the Creditor's account that is used to make the payment. Notwithstanding the ISO term 'agent' this entity is a Financial Institution and not an agent of the Creditor.</p> <p>XML Tag: <CdtrAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1019 FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p> <p>Note(s): This element will include the Routing and Transit number as provided in the Member Identification field.</p>
INDEX: 2.1020 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAgt +++FinInstnId +++;BICFI	<p>Name: BICFI</p> <p>ISO Description: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".</p> <p>Product Usage: Identification of the FI of the Creditor at its correspondent bank. Notwithstanding the ISO term 'agent' this entity is a financial institution and not an agent of the Creditor.</p> <p>XML Tag: <BICFI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{([A-Z0-9]{3,3}){0,1}}</p> <p>Length: 11</p> <p>Rule(s): Valid BICs for financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consist of eight (8) or eleven (11) contiguous characters. BICFI is only allowed when Local Instrument is "OLO" or "IXB".</p>
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if BICFI is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>

INDEX: 2.1021

Choice: Or}

FIToFICstmrCdtTrf

Name: Clearing System Member Identification

ISO Description: Information used to identify a member within a clearing system.

XML Tag: <ClrSysMmbId>

Element	Details
+ CdtTrfTxInf ++ CdtrAgt +++ FinInstnId ++++ ClrSysMmbld	Occurrence: [0..1]
INDEX: 2.1025 FIToFICstmrCdtTrf + CdtTrfTxInf ++ CdtrAgt +++ FinInstnId ++++ ClrSysMmbld +++++ Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Routing and Transit Number that belongs to the Creditor FI. This may also be a token routing number, when a token is present for the Creditor. For INDIRECT DOMESTIC, Routing and Transit Number identifies the Creditor FI that may or may not be an RTP Participant.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> - Routing and Transit number is not included in the RTP routing file/database and Local Instrument is Standard, Zelle, or Intermediary (reason code 'RC04') - Receiver is not authorized to receive this business message (reason code 'AG01') - Agent is signed-off (reason code '9910') - Agent is suspended (reason code '9947') - Receiver connection is not available (reason code '9912') </p> <p>Example: 020010001</p>
INDEX: 2.1082 FIToFICstmrCdtTrf + CdtTrfTxInf ++ CdtrAgtAcct	<p>Name: Creditor Agent Account</p> <p>ISO Description: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.</p> <p>Product Usage: Identification of the account of the Creditor FI at its correspondent bank. This should only be used when local instrument is "OLO", "INDIRECT DOMESTIC", or "IXB".</p> <p>XML Tag: <CdtrAgtAcct></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1083 FIToFICstmrCdtTrf + CdtTrfTxInf ++ CdtrAgtAcct	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p>

Element	Details
<p>+++Id</p> <p>INDEX: 2.1084</p> <p>Choice: {Or</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAgtAcct +++Id ++++IBAN</p>	<p>Occurrence: [1..1]</p> <p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB". A Debtor Agent Account Other Id or IBAN or a Creditor Agent Account Other Id or IBAN is required when there is a Local Instrument of "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: -IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE". -Local Instrument is "OLO" or "IXB" and there is no Debtor Agent Account Other Id or IBAN or Creditor Agent Account Other Id or IBAN.</p> <p>Example: AT611904300234573201</p>
<p>INDEX: 2.1085</p> <p>Choice: {Or}</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf ++CdtrAgtAcct +++Id ++++Othr</p>	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>

INDEX: 2.1086

FIToFICstmrCdtTrf
+CdtTrfTxlnf
++CdtrAgtAcct
+++Id
++++Othr
+++++Id

Name: Identification

ISO Description: Identification assigned by an institution.

XML Tag: <Id>

Occurrence: [1..1]

Length: 34

Rule(s): Only allowed when Local Instrument is "OLO", or "INDIRECT DOMESTIC", or "IXB".

Debtor Agent Account Other Id or Creditor Agent Account Other Id is required when Local Instrument is "INDIRECT DOMESTIC".

Debtor Agent Account Other Id or IBAN or a Creditor Agent Account Id or IBAN is required when there is a Local Instrument of "OLO" or "IXB".

Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if:

- Creditor Agent Account is provided and Local Instrument is not "OLO", or "INDIRECT DOMESTIC", or "IXB".

- Local Instrument is "INDIRECT DOMESTIC" and there is no Debtor Agent Account Other ID or Creditor Agent Account Other ID.

- Local Instrument is "OLO" or "IXB" and there is no Debtor Agent Account Other Id or IBAN or Creditor Agent Account Other ID or IBAN.

INDEX: 2.1101

FIToFICstmrCdtTrf
+CdtTrfTxlnf

Name: Creditor

ISO Description: Party to which an amount of money is due.

Element	Details
++Cdr	<p>Product Usage: Except for special use cases, the party (Receiver) that receives payment from the Debtor / Sender.</p> <p>XML Tag: <Cdr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1102 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdr +++Nm	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: Creditor Name</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Example: Creditor Name</p>
INDEX: 2.1103 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdr +++PstlAdr	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 2.1112 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdr +++PstlAdr +++;StrtNm	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Yankee Hill Road</p>
INDEX: 2.1113 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdr +++PstlAdr +++;BldgNb	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 1473</p>

Element	Details
INDEX: 2.1118 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++PstlAdr ++++PstCd	Name: Post Code
	<p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016-8547</p>
INDEX: 2.1119 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++PstlAdr ++++TwnNm	Name: Town Name
	<p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: Savannah</p>
INDEX: 2.1122 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++PstlAdr ++++CtrySubDvsn	Name: Country Sub Division
	<p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: GA</p>
INDEX: 2.1123 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++PstlAdr ++++Ctry	Name: Country
	<p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.1124 FIToFICstmrCdtTrf +CdtTrfTxlnf	Name: Address Line
	<p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p>

Element	Details
++Cdtr +++PstlAdr ++++AdrLine	<p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.1125 FIToFICstmrCdtTrf +CdtTrfTxInfl ++Cdtr +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the recipient.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 2.1126 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxInfl ++Cdtr +++Id ++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1128 FIToFICstmrCdtTrf +CdtTrfTxInfl ++Cdtr +++Id ++++OrgId +++++LEI	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 2.1135 Choice: Or{	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p>

Element	Details
FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++Id ++++PrvtId	XML Tag: <PrvtId> Occurrence: [1..1]
INDEX: 2.1136	Name: Date And Place Of Birth
FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	ISO Description: Date and place of birth of a person. XML Tag: <DtAndPlcOfBirth> Occurrence: [1..1]
INDEX: 2.1137	Name: Birth Date
FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	ISO Description: Date on which a person is born. XML Tag: <BirthDt> Occurrence: [1..1] Format: YYYY-MM-DD Length: 10 Example: 1969-06-28
INDEX: 2.1139	Name: City Of Birth
FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	ISO Description: City where a person was born. XML Tag: <CityOfBirth> Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: Birth City
INDEX: 2.1140	Name: Country Of Birth
FIToFICstmrCdtTrf +CdtTrfTxlnf ++Cdtr +++Id ++++PrvtId	ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2}

Element	Details
+++++DtAndPlcOfBirth +++++CtryOfBirth	<p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.1163 FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct	<p>Name: Creditor Account</p> <p>ISO Description: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.</p> <p>XML Tag: <CdtrAcct></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1164 FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct ++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1165 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct ++Id ++IBAN	<p>Name: IBAN</p> <p>ISO Description: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.</p> <p>XML Tag: <IBAN></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p> <p>Length: 34</p> <p>Rule(s): A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN. IBAN is only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if IBAN is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: AT611904300234573201</p>
INDEX: 2.1166 Choice: {Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct ++Id	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>Product Usage: Unique identification of a Creditor Customer account, as assigned by the Creditor FI.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>

Element	Details
<p>++++Othr</p> <p>INDEX: 2.1167</p> <p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct +++Id ++++Othr +++++Id</p>	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: Identification of the account, this value may be a token account number. Identification is limited to 34 characters which may be alphanumeric (A-Z, a-z, 0-9), and include space and hyphen/minus (-). Note that Identification cannot start or end with a space or minus, and consecutive spaces or minuses are not allowed.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Note(s): When local instrument is set to Zelle, the Receiving Participant will obtain the Recipient Payment Profile ID from the RTP Creditor Account field.</p> <p>Example: 12000194212199000</p>
<p>INDEX: 2.1176</p> <p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct +++Nm</p>	<p>Name: Name</p> <p>ISO Description: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.</p> <p>Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.</p> <p>Product Usage: Name by which the creditor is known to the debtor.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p>
<p>INDEX: 2.1177</p> <p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct +++Prxy</p>	<p>Name: Proxy</p> <p>ISO Description: Specifies an alternate assumed name for the identification of the account.</p> <p>Product Usage: This field must be used to include the alias (proxy) used to address a transaction initiated via ZELLE.</p> <p>XML Tag: <Prxy></p> <p>Occurrence: [0..1]</p>
<p>INDEX: 2.1181</p> <p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++CdtrAcct</p>	<p>Name: Identification</p> <p>ISO Description: Identification used to indicate the account identification under another specified name.</p> <p>Product Usage: Information about the alias which might be a mobile number, an email address etc.</p> <p>XML Tag: <Id></p>

Element	Details
+++Prxy ++++Id	<p>Occurrence: [1..1]</p> <p>Length: 256</p> <p>Note(s): When an alias is used to retrieve the creditor's account credentials prior to sending an RTP Credit Transfer, the alias used to look up the account credentials must be included in this field.</p> <p>Example: 2125551212 or jane.doe@domain.ext</p>
INDEX: 2.1182	<p>Name: Ultimate Creditor</p> <p>ISO Description: Ultimate party to which an amount of money is due.</p> <p>Product Usage: Ultimate Creditor is only permitted when Local Instrument / Proprietary code is set to 'INDIRECT DOMESTIC', 'OLO', 'IXB', 'INTERMEDIARY', or 'ZELLE'. See guidelines for these use cases for a description of how Ultimate Creditor is used.</p> <p>XML Tag: <UltmtCdtr></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1183	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p>
INDEX: 2.1184	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 2.1193	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 2.1194	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p>

Element	Details
++UltmtCdr +++PstlAdr ++++BldgNb	<p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>
INDEX: 2.1199	<p>Name: Post Code</p> <p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 2.1200	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: Chicago</p>
INDEX: 2.1203	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: Illinois</p>
INDEX: 2.1204	<p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p>

Element	Details
INDEX: 2.1205 FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++PstlAdr ++++AdrLine	<p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p> <p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.1206 FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate recipient.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 2.1207 Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1208 FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++OrgId ++++AnyBIC	<p>Name: Any BIC</p> <p>ISO Description: Business identification code of the organisation.</p> <p>XML Tag: <AnyBIC></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}</p> <p>Length: 11</p> <p>Rule(s): Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are</p>

Element	Details
	<p>registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.</p> <p>Only allowed when Local Instrument is "OLO" or "IXB".</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if AnyBIC is used and Local Instrument is "INTERMEDIARY", or "INDIRECT DOMESTIC", or "STANDARD", or "ZELLE".</p> <p>Example: CHASUS33</p>
INDEX: 2.1209	<p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++OrgId +++++LEI</p> <p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): LEI has to be present if Othr is not present under Id>>OrgId.</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 2.1210	<p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++OrgId +++++Othr</p> <p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 2.1211	<p>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++OrgId +++++Othr ++++++Id</p> <p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>

Element	Details
INDEX: 2.1212	Name: Scheme Name
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id +++++OrgId ++++++Othr +++++++SchmeNm	ISO Description: Name of the identification scheme. XML Tag: <SchmeNm> Occurrence: [0..1]
INDEX: 2.1214	Name: Proprietary
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id +++++OrgId ++++++Othr +++++++SchmeNm +++++++Prtry	ISO Description: Name of the identification scheme, in a free text form. XML Tag: <Prtry> Occurrence: [1..1] Length: 35
INDEX: 2.1216	Name: Private Identification
Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id +++++PrvtId	ISO Description: Unique and unambiguous identification of a person, for example a passport. XML Tag: <PrvtId> Occurrence: [1..1]
INDEX: 2.1217	Name: Date And Place Of Birth
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id +++++PrvtId ++++++DtAndPlcOfBirth	ISO Description: Date and place of birth of a person. XML Tag: <DtAndPlcOfBirth> Occurrence: [0..1]
INDEX: 2.1218	Name: Birth Date
FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id	ISO Description: Date on which a person is born. XML Tag: <BirthDt> Occurrence: [1..1]

Element	Details
<pre>++++PrvtId +++++DtAndPlcOfBirth ++++++BirthDt</pre>	Format: YYYY-MM-DD Length: 10
INDEX: 2.1220	Name: City Of Birth
<pre>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CityOfBirth</pre>	ISO Description: City where a person was born. XML Tag: <CityOfBirth> Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.
INDEX: 2.1221	Name: Country Of Birth
<pre>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth</pre>	ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: BE
INDEX: 2.1222	Name: Other
<pre>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++PrvtId ++++++Othr</pre>	ISO Description: Unique identification of a person, as assigned by an institution, using an identification scheme. XML Tag: <Othr> Occurrence: [0..5]
INDEX: 2.1223	Name: Identification
<pre>FIToFICstmrCdtTrf +CdtTrfTxlnf ++UltmtCdtr +++Id ++++PrvtId ++++++Othr ++++++Id</pre>	ISO Description: Unique and unambiguous identification of a person. Product Usage: Specific Identifier for the Ultimate Creditor within the Creditor's system of record (e.g. username, account name/ID, email address, etc.). XML Tag: <Id> Occurrence: [1..1] Length: 35

Element	Details
INDEX: 2.1224 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++PrvtId +++++Othr ++++++SchmeNm	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1226 FIToFICstmrCdtTrf +CdtTrfTxInf ++UltmtCdtr +++Id ++++PrvtId +++++Othr ++++++SchmeNm ++++++Prtry	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.1244 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstrForCdtrAgt	<p>Name: Instruction For Creditor Agent</p> <p>ISO Description: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.</p> <p>Product Usage: The Instruction for Creditor Agent is used to inform the Creditor FI about the usage of tokenized account information. Refer to implementation documentation for more details.</p> <p>XML Tag: <InstrForCdtrAgt></p> <p>Occurrence: [0..5]</p> <p>Note(s): The code VLTK can be used up to 3 times to allow all the validation data to be provided.</p>
INDEX: 2.1245 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstrForCdtrAgt +++Cd	<p>Name: Code</p> <p>ISO Description: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.</p> <p>Product Usage: The codes 'PRTK', 'TOKN', and 'VLTK' are used to differentiate the information provided in the Instruction Information field. 'PRTK' indicates a payer token request, 'TOKN' used for 'Token Information', and 'VLTK' used for 'Validation Token'. Codes 'TKCM' to 'TKXP' are used for different Token control information that may be passed to the Creditor FI as additional information to impact its decision to accept or reject the transaction.</p> <p>XML Tag: <Cd></p>

Element	Details
	<p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Only specified valid codes (according code list) are expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Instruction Code is not valid.</p> <p>Example: TOKN</p>
Permitted Codes	
<p>PRTK SenderTokenRequested</p> <p>TKCM Counterparty Mismatch</p> <p>TKSG Single Use Token Already Used</p> <p>TKSP Token Suspended Status</p> <p>TKVE Token Value Limit Breach</p> <p>TKXP Token Expired</p> <p>TOKN Token Information</p> <p>VLTK Token Validation Information or Foreign Exchange and Currency Information (IXB)</p>	
INDEX: 2.1246 FIToFICstmrCdtTrf +CdtTrfTxInf ++InstrForCdtrAgt +++InstrInf	<p>Name: Instruction Information</p> <p>ISO Description: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.</p> <p>Product Usage: Information about the necessary data. For code 'TOKN' – Creditor FI will always receive the real account number in the account ID field, and receive the Creditor's token used in the transaction in this field if a token was used for the Creditor's account in the transaction. For code 'VLTK' – Supports the optional additional validation methods in conjunction with the token, e.g., B2B cypher, device ID, cryptograms, etc. Or, in the case of IXB may be a token related to Foreign Exchange and Currency information. This information will be used up to 3 times. For code 'PRTK' – Debtor FI requests the Debtor Account ID be tokenized. When used, Instruction Information (InstrInf) will be populated with 'PRTK' to indicate that the Debtor Account ID is a token. Note, the Debtor's account number in the clear will not be present in the Credit Transfer. For codes 'TKCM' to 'TKXP' the description of the code has to be provided (see details under Note).</p> <p>XML Tag: <InstrInf></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Note(s): The following fixed texts are used for codes: - TKXP – 'Token found but with expired status.' - TKCM – 'Token found with counterparty mismatch.'</p>

Element	Details
	<ul style="list-style-type: none"> - TKVE – ‘Token found with dollar limit rule violation.’ - TKSG – ‘Single Use Token already used.’ - TKSP – ‘Token found with invalid or negative status.’
INDEX: 2.1250	Name: Purpose
FIToFICstmrCdtTrf +CdtTrfTxlnf ++Purp	<p>ISO Description: Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.</p> <p>XML Tag: <Purp></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1251	Name: Code
Choice: {Or FIToFICstmrCdtTrf +CdtTrfTxlnf ++Purp +++Cd	<p>ISO Description: Underlying reason for the payment transaction, as published in an external purpose code list.</p> <p>Product Usage: The Debtor or Ultimate Debtor may use purpose code to identify the type of transaction. Note: This purpose code is not verified by any FIs that the code matches the actual purpose of the payment.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be one of Permitted codes listed in Appendix E.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if the Purpose Code is not supported on the Permitted Codes list (reason code ‘FF02’ with “Invalid Purpose Code” in the Additional Information element).</p> <p>Example: ACCT</p>
INDEX: 2.1252	Name: Proprietary
Choice: Or} FIToFICstmrCdtTrf +CdtTrfTxlnf ++Purp +++Prtry	<p>ISO Description: Purpose, in a proprietary form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Must be one of Permitted Proprietary values listed in Appendix E.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if the Purpose Code is not supported on the Permitted Codes list (reason code ‘FF02’ with “Invalid Purpose Code” in the Additional Information element).</p>
INDEX: 2.1316	Name: Related Remittance Information
FIToFICstmrCdtTrf +CdtTrfTxlnf	ISO Description: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

Element	Details
++RltdRmtInf	<p>Product Usage: This element will be used if a remittance advice has been sent (remt.001) by the Debtor or for identification of the external location of the remittance information if the remt.001 message is not used.</p> <p>XML Tag: <RltdRmtInf></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1317	<p>Name: Remittance Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.</p> <p>Product Usage: Remittance Identification from remt.001 to identify the separate remittance advice sent by the Creditor that is associated with the Credit Transfer (pacs.008).</p> <p>XML Tag: <RmtId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Rule(s): This element must be used if a separate Remittance Advice is sent via a remt.001 message. The reference (field Remittance Identification in the remt.001 message) in this element must be identical to the reference provided in the remittance advice message. RTP will not validate the information provided in this field, but will pass on this data to the next party in the payment chain.</p> <p>Note(s): The original reference provided in the separate remittance advice message (remt.001) is used to ensure reconciliation between the remt.001 and the pacs.008. Multiple Remittance Advice messages could accompany a single credit Transfer Message. Participants should rely upon the reference to the pacs.008 message within the remt.001 message to associate a remt.001 message to a pacs.008 message.</p> <p>Example: 20171112INFOABCD</p>
INDEX: 2.1318	<p>Name: Remittance Location Details</p> <p>ISO Description: Set of elements used to provide information on the location and/or delivery of the remittance information.</p> <p>XML Tag: <RmtLctnDtls></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1319	<p>Name: Method</p> <p>ISO Description: Method used to deliver the remittance advice information.</p> <p>XML Tag: <Mtd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p>

Element	Details
	<p>Example: URID</p> <p>Permitted Codes</p>
INDEX: 2.1320	<p>EMAL Email - Remittance advice information must be sent through e-mail.</p> <p>URID UniformResourceIdentifier - Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc.</p>
<p>FIToFICstmrCdtTrf +CdtTrfTxInf ++RltdRmtInf +++RmtLctnDtls ++++ElctrncAdr</p> <p>INDEX: 2.1345</p> <p>FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf</p>	<p>Name: Electronic Address</p> <p>ISO Description: Electronic address to which an agent is to send the remittance information.</p> <p>Product Usage: For TCH Document Exchange usage, the code 'DX' will be used followed by the parameters required for processing. The associated Remittance Method should specify 'URID'. The formatting of the 'DX' parameters will be defined in the TCH Document Exchange Technical Specifications.</p> <p>XML Tag: <ElctrncAdr></p> <p>Occurrence: [0..1]</p> <p>Length: 2048</p> <p>Example: first.name@address.com</p> <p>Name: Remittance Information</p> <p>ISO Description: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.</p> <p>XML Tag: <RmtInf></p> <p>Occurrence: [0..1]</p>

INDEX: 2.1346

FIToFICstmrCdtTrf
+CdtTrfTxlnf
++Rmtlnf
+++Ustrd

Name: Unstructured

ISO Description: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Product Usage: Used to provide additional remittance related information.

When the payment is used for instant bank account validation use case, a unique code may be included in this field as part of the validation process.

The code must be populated first in the field and be separated from the other data with “|”

Temporary use of Debtor name field: Through June 30, 2026, the unique code can instead be included in the Debtor Name field. However, beginning July 1, 2026, Sending Participants may no longer include a unique code in the Debtor name field and must instead include it in this field. See Debtor Name (Index: 2.855) for details.

XML Tag: <Ustrd>

Occurrence: [0..1]

Format: Maximum 140 characters.

Length: 140

Example: Unstructured Information

Instant bank account validation use case: CODE|Unstructured Information

INDEX: 2.1347

FIToFICstmrCdtTrf

Name: Structured

ISO Description: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to

Element	Details
+ CdtTrfTxInf ++ RmtInf +++ Strd	<p>settle, such as commercial invoices in an accounts' receivable system, in a structured form.</p> <p>Product Usage: This element is used to provide additional amounts to describe discounts taken in certain commercial use cases. It also must be used when a pacs.008 is generated as a result of a Request for Return of Funds.</p> <p>XML Tag: <Strd></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1348 FIToFICstmrCdtTrf + CdtTrfTxInf ++ RmtInf +++ Strd ++++ RfrdDocInf	<p>Name: Referred Document Information</p> <p>ISO Description: Provides the identification and the content of the referred document.</p> <p>Product Usage: Multiple occurrences used to carry additional information related to the payment under the following conditions:</p> <ul style="list-style-type: none"> - When a Credit Transfer is being used to return funds associated with a previously completed Credit Transfer, the Identification of the original Credit Transfer that is being returned will be included in these fields. <p>Specific to Bill Pay use cases, it may be the end customer account number within the biller system or an invoice number.</p> <p>XML Tag: <RfrdDocInf></p> <p>Occurrence: [0..5]</p> <p>Note(s): This field must be used if the Credit Transfer is returning funds associated with a previously completed RTP Credit Transfer. It may be optionally used to carry biller account and invoice information.</p>
INDEX: 2.1349 FIToFICstmrCdtTrf + CdtTrfTxInf ++ RmtInf +++ Strd ++++ RfrdDocInf +++++ Tp	<p>Name: Type</p> <p>ISO Description: Specifies the type of referred document.</p> <p>Product Usage: Used to provide additional information throughout the payment chain for Bill Pay use cases (e.g. biller account numbers or invoice numbers).</p> <p>XML Tag: <Tp></p> <p>Occurrence: [0..1]</p> <p>Note(s): Use of 'Type' may optionally be used even when payment is not Bill Pay related.</p>
INDEX: 2.1350 FIToFICstmrCdtTrf + CdtTrfTxInf ++ RmtInf +++ Strd ++++ RfrdDocInf +++++ Tp ++++++ CdOrPrtry	<p>Name: Code Or Proprietary</p> <p>ISO Description: Provides the type details of the referred document.</p> <p>XML Tag: <CdOrPrtry></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1351 Choice: {Or	<p>Name: Code</p> <p>ISO Description: Document type in a coded form.</p>

Element	Details
FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd +++;RfrdDocInf +++;Tp +++++CdOrPrtry ++++++Cd	<p>Product Usage: Used to carry the additional information related to the payment. - If this is populated with "CINV", an invoice number is expected to be included</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Example: CINV</p>
Permitted Codes	
INDEX: 2.1352	
Choice: Or)	
FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd +++;RfrdDocInf +++;Tp +++++CdOrPrtry ++++++Prtry	<p>Name: Proprietary</p> <p>ISO Description: Proprietary identification of the type of the remittance document.</p> <p>Product Usage: Used to carry the additional information related to the payment. - If this is populated with "CSCM", a biller account number is intended to be included - If this is populated with "RTRN", it indicates a return of funds</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: CSCM</p>
Permitted Codes	
INDEX: 2.1354	
FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd +++;RfrdDocInf +++;Nb	<p>Name: Number</p> <p>ISO Description: Unique and unambiguous identification of the referred document.</p> <p>Product Usage: 'Number' should be populated under the following conditions: If 'Proprietary' is populated with 'RTRN', then 'Number' is populated with the Instruction Identification of the original Credit Transfer (pacs.008) message for which this transaction is returning the funds. If 'Proprietary' is populated with 'CSCM' then 'Number' should be populated with a biller account number. If 'Code' is populated with 'CINV' then 'Number' should be populated with an invoice number. If responding to a pain. 013 containing an invoice number, then the same invoice number should be populated in the pacs.008. If no Types ('Code' or 'Proprietary') are provided, assume 'Number' is populated with Instruction ID.</p> <p>XML Tag: <Nb></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.1355	<p>Format: See Instruction Identification. Length: 35 Note(s): This format of this field is not validated by RTP. This field is required only when Referred Document Information is present. Example: 201711002120020101BSTRF0000000007</p> <p>Name: Related Date</p> <p>ISO Description: Date associated with the referred document. Product Usage: Interbank Settlement Date of the original Credit Transfer (pacs.008) for which this transaction is returning the funds. XML Tag: <RltdDt> Occurrence: [0..1] Format: YYYY-MM-DD Length: 10 Note(s): This field is required when Referred Document Information type is a Return (RTRN). Example: 2017-11-12</p>
INDEX: 2.1391	<p>Name: Referred Document Amount</p> <p>ISO Description: Provides details on the amounts of the referred document. Product Usage: The element Referred Document Amount is used for the ability to show specific amounts referred either from the Creditor or Debtor (including their FIs). XML Tag: <RfrdDocAmt> Occurrence: [0..1] Note(s): Please refer to the section "Referred Document Amount Usage in RTP Credit Transfers" for additional information on the usage of this field.</p>
INDEX: 2.1394	<p>Name: Discount Applied Amount</p> <p>ISO Description: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor. Product Usage: The element Referred Document Amount is used for the ability to show an additional amount, the usage of which is defined by the Proprietary Type code. XML Tag: <DscntAppldAmt> Occurrence: [0..2] Rule(s): If type code 'DSCT' is present the code 'FULL' must be also present. Reason Code(s): Reject with code '9953' in Message Status Report (pacs.002) if code 'DSCT' is present without code 'FULL'.</p>

Element	Details
INDEX: 2.1395 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Tp	<p>Name: Type</p> <p>ISO Description: Specifies the type of the amount.</p> <p>Product Usage: The Type identifies the purpose of the additional amount.</p> <p>XML Tag: <Tp></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1397 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Tp ++++++Prtry	<p>Name: Proprietary</p> <p>ISO Description: Specifies the amount type, in a free-text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p>
Permitted Codes	
	<p>DSCT Discounted Amount – includes the difference between the gross amount (included in the Discount Applied Amounts with proprietary code ‘FULL’) and the amount paid with this Credit Transfer (included in Interbank Settlement Amount). When an amount of this type is present, a second occurrence with the Type “FULL” must also be present.</p> <p>FULL Full amount payable – The sum of the gross amounts of all invoices being paid with this Credit Transfer. When an amount of this type is present, a second occurrence with the Type “DSCT” must also be present.</p> <p>ORIG Originally Requested Amount – when the Credit Transfer is returning funds associated with a previously completed Credit Transfer, and the amount being returned differs from the original amount of the Credit Transfer, the original amount of the returned Credit Transfer must be included here.</p>
INDEX: 2.1398 FIToFICstmrCdtTrf +CdtTrfTxInf ++RmtInf +++Strd ++++RfrdDocAmt +++++DscntApldAmt ++++++Amt	<p>Name: Amount</p> <p>ISO Description: Amount of money, which has been typed.</p> <p>XML Tag: <Amt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Example: 6284534</p> <p>Frac Digits: 2</p>

Element	Details	
INDEX: 2.1399	<p>Total Digits: 18</p> <p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>	
	<p>Permitted Codes</p> <table> <tr> <td>USD US Dollar</td> </tr> </table>	USD US Dollar
USD US Dollar		
INDEX: 2.1423 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Rmtlnf +++Strd ++++Invcr	<p>Name: Invoicer</p> <p>ISO Description: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>Product Usage: The Invoicer is the creditor in the Credit Transfer (pacs.008), the field is used to carry identifications or account numbers related to the invoicer of the Credit Transfer (pacs.008).</p> <p>XML Tag: <Invcr></p> <p>Occurrence: [0..1]</p>	
INDEX: 2.1447 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Rmtlnf +++Strd ++++Invcr +++++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>	
INDEX: 2.1448 FIToFICstmrCdtTrf +CdtTrfTxlnf ++Rmtlnf +++Strd ++++Invcr +++++Id	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>	

Element	Details
+++++OrgId	Name: Other
INDEX: 2.1451	<p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
FIToFICstmrCdtTrf	+CdtTrfTxInf
++RmtlInf	+++Strd
++++Invcr	+++++Id
+++++OrgId	++++++Othr
INDEX: 2.1452	Name: Identification
FIToFICstmrCdtTrf	ISO Description: Identification assigned by an institution.
+CdtTrfTxInf	Product Usage: This field is used to carry additional payment information such as Biller Identification/Merchant Identification in certain Bill Pay use cases.
++RmtlInf	XML Tag: <Id>
+++Strd	Occurrence: [1..1]
++++Invcr	Length: 35
+++++Id	
++++++OrgId	
+++++++Othr	
+++++Id	
INDEX: 2.1485	Name: Invoicee
FIToFICstmrCdtTrf	ISO Description: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.
+CdtTrfTxInf	Product Usage: The Invoicee is the debtor of the credit transfer, this field is used to carry identifications or account numbers related to the invoicee of the Credit Transfer (pacs.008).
++RmtlInf	XML Tag: <Invcee>
+++Strd	Occurrence: [0..1]
++++Invcee	
INDEX: 2.1509	Name: Identification
FIToFICstmrCdtTrf	ISO Description: Unique and unambiguous identification of a party.
+CdtTrfTxInf	Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.
++RmtlInf	XML Tag: <Id>
+++Strd	Occurrence: [1..1]
++++Invcee	
+++++Id	
INDEX: 2.1510	Name: Organisation Identification
FIToFICstmrCdtTrf	

Element	Details
+ CdtTrfTxInf ++RmtInf +++Strd ++++Invcee +++++Id ++++++OrgId	<p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1513 FIToFICstmrCdtTrf + CdtTrfTxInf ++RmtInf +++Strd ++++Invcee +++++Id ++++++OrgId ++++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1514 FIToFICstmrCdtTrf + CdtTrfTxInf ++RmtInf +++Strd ++++Invcee +++++Id ++++++OrgId ++++++Othr ++++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: This field is used to carry additional payment information.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>

8.1.5 Referred Document Amount Usage in RTP Credit Transfers

The RTP Credit Transfer (pacs.008) message allows for up to three amounts to be present in the message. The amount that is being paid is always included as the Interbank Settlement Amount (which is always equal to the Total Interbank Settlement Amount). Two occurrences of Referred Document Amount are permitted to include additional information about the payment.

In commercial use cases, when the RTP Credit Transfer is being used to pay a specific invoice or multiple invoices, and a discount is taken from the gross amount of the invoices, two occurrences of Referred Document Amount should be used: one with the Type DSCT and one with the Type FULL. In these use cases, FULL is used to include the gross amount of the invoice(s) being paid. DSCT is used to include the sum of all discounts taken, and should always be the difference between the “FULL” amount and the “Interbank Settlement Amount”. See example below.

Company A is paying Company B \$11,000 for Invoices X, Y, and Z, which have a gross amount of \$11,600.

- Invoice X has a gross amount of \$5,000 and is eligible for a \$100 discount due to trading terms.
- Invoice Y has a gross amount of \$4,100 and is not eligible for any discount.
- Invoice Z has a gross amount of \$2,500 and is not eligible for any discount. However, Company A claims \$500 of breakage due to damaged goods received.

In the RTP Credit Transfer, Company A includes the following amounts:

- Interbank Settlement Amount (equal to Total Interbank Settlement Amount) = \$11,000
- Referred Document Amount, Type FULL = \$11,600
- Referred Document Amount, Type DSCT = \$600

Optionally, Company A provides detailed information about the discount taken on each invoice in a Remittance Advice (remt.001) message.

In consumer use cases, no amounts other than the Interbank Settlement Amount are expected to be used. RTP Customer Display Guidelines will only require the display of the Interbank Settlement Amount in consumer channels.

Finally, the Referred Document Amount Type “ORIG” should only be used to include the original amount of a Credit Transfer that is being returned, if the amount being returned is different from the amount of the Original Credit Transfer.

8.1.6 INTERBANK SETTLEMENT DATE IN CREDIT TRANSFER MESSAGES

ISO 20022 requires the presence of an Interbank Settlement Date within all pacs.008 (Credit Transfer) messages. TCH defines the usage of this element within RTP Credit Transfer messages as follows:

- “Date of the Reconciliation Window within which this transaction is processed and settled. If a message starts being processed at the end of a Reconciliation Window and during processing crosses into another Reconciliation Window, the date of the Reconciliation Window during which the process started will be used.”

Because the ISO standard requires this field to be present in all pacs.008 messages, when a Debtor FI submits a Credit Transfer message to RTP, the Debtor FI should include the current date in this field. When RTP receives the inbound pacs.008 request message from the Debtor FI, the system will overwrite the Interbank Settlement Date and Clearing System Reference fields with the information for the system’s current Reconciliation Window to which the transaction will be assigned and reported. This date will correspond to the calendar day on which the current Reconciliation Window is scheduled to end.

The overwritten value for Interbank Settlement Date and Clearing System Reference will be populated in the RTP-outbound pacs.008 message to the Creditor FI and the RTP-outbound pacs.002 response messages to the Debtor FI and Creditor FI, as applicable, so that all parties are aware of the Reconciliation Window in which the transaction will be reported.

Given that within RTP, each transaction is settled individually in real-time when the system receives a positive pacs.002 from the Creditor FI, participants should not depend on the Interbank Settlement Date as a date on which the transaction settled or posted to an account, as this date may actually be different than the calendar day on which the transaction completes.

For example, if RTP has a scheduled Reconciliation Window for each calendar day at 23:00:00, any transaction received between the start of the reconciliation window (23:00:00 on Day 0) and the end of the Reconciliation Window (22:59:59 on Day 1), will include an Interbank Settlement Date with a value reflecting Day 1. Therefore, any transaction received on Day 0 between 23:00:00 and 23:59:59 will have an Interbank Settlement Date for the following calendar day (Day 1).

9 MESSAGE STRUCTURE SPECIFICATION MESSAGE STATUS REPORT

9.1 Message Status Report – pacs.002.001.10

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Message Status Reports, between the RTP and Participants using the System.

This covers the following:

- The message structure of the pacs.002 message used in RTP
- The required data types and usage rules of the data fields in these messages

9.1.1 Scope

The “FI To FI Payment Status Report” message is used for different functions in RTP.

- Message Status Report of Credit Transfer (pacs.008) and FI to FI Credit Transfer (pacs.009)
- Message Status Report to all Payment-related Messages

Usage of Message Status Report as Response to Credit Transfer and FI to FI Credit Transfer

The Message Status Report sent in response to a Credit Transfer Message and FI to FI Credit Transfer Message provides information about the outcome of the transaction (i.e. Accepted, Accepted w/o Posting, or Rejected). After RTP forwards on the Credit Transfer or FI to FI Credit Transfer to the Creditor FI, the Creditor FI should respond with a Message Status Report (pacs.002) prior to expiry of the time-out period. Upon receipt of the Message Status Report from the Creditor FI, RTP will forward the Message Status Report (pacs.002) to update the Debtor FI on the status of the transaction. If the original Credit Transfer or FI to FI Credit Transfer fails business validation or times out (response not received from Creditor FI prior to expiry of the time-out period), RTP will initiate a Message Status Report back to the Debtor FI notifying them of the outcome of the transaction (RJCT) and the reason for the reject.

Upon receipt of a positive Message Status Report (including status ACTC or ACWP) from the Creditor FI, RTP sends a Message Status Report (pacs.002) to the Creditor FI to notify them that the system has completed processing the transaction and that the funds can be released to the customer or FI.

Usage of Message Status Report for Payment-related Message

The Message Status Report (pacs.002) is used to provide a real time response to all Payment-related messages. The pacs.002 will confirm that the message has been received and whether or not it passed business validation. As such, the Message Status Report is effectively a “technical” response. Where a Payment-related message has been accepted by the receiving party, a subsequent “business” response may also be required in order to fulfil the request contained within the message, or to advise that the request is being declined.

The full list of Payment-related Messages is as follows:

Message Description	ISO Schema
Message Status Report	pacs.002.001.10
Request for Payment	pain.013.001.07
Response to Request for Payment	pain.014.001.07
System Time-out Message & Request for Return of Funds	camt.056.001.08
Response to Request for Return of Funds	camt.029.001.09
Stand-alone Remittance Advice	remt.001.001.04
Request for Information	camt.026.001.07
Response to Request for Information	camt.028.001.09
Payment Acknowledgement	camt.035.001.05
Message Status Request	pacs.028.001.03
Token Identification	acmt.022.001.02

Message Status Report Data Source

The following table specifies the fields present in an original request message that must be mapped to fields in the Message Status Report (pacs.002).

	Message Status Report (pacs.002) fields										
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ⁴ (field Member Identification or Identification) ⁵	Instructed Agent ⁶ (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date	
Credit Transfer	Group Header / Message Identification	fix 'pacs.008.001.08'	Group Header / Creation Date Time	fix '1'	Credit Transfer Transaction Information / Payment Identification / Instruction Identification	Credit Transfer Transaction Information / Payment Identification / Transaction Identification	Credit Transfer Transaction Information / Instructed Agent	Credit Transfer Transaction Information / Instructing Agent	Credit Transfer Transaction Information / Interbank Settlement Amount	Group Header / Interbank Settlement Date	
FI to FI Credit Transfer	Group Header / Message Identification	fix 'pacs.009.001.08'	Group Header / Creation Date Time	fix '1'	Credit Transfer Transaction Information / Payment Identification / Instruction Identification	Credit Transfer Transaction Information / Payment Identification / Transaction Identification	Credit Transfer Transaction Information / Instructed Agent	Credit Transfer Transaction Information / Instructing Agent	Credit Transfer Transaction Information / Interbank Settlement Amount	Group Header / Interbank Settlement Date	
Request for Payment	Group Header / Message Identification	fix 'pain.013.001.07'	Group Header / Creation Date Time	fix '1'	Payment Information / Payment Information Identification	n/a	Payment Information / Debtor Agent	Group Header / Initiating Party / Identification	Payment Information / Credit Transfer Transaction / Amount / Instructed Amount	n/a/	

⁴ Member Identification under Financial Institution Identification / Clearing System Identification; Identification under Identification / Organisation Identification / Other

⁵ In case of reject by the system the Instructing Agent will be RTP

⁶ Member Identification under Financial Institution Identification / Clearing System Identification; Identification under Identification / Organisation Identification / Other

	Message Status Report (pacs.002) fields										
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ⁴ (field Member Identification or Identification) ⁵	Instructed Agent ⁶ (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date	
Response to Request for Payment	Group Header / Message Identification	fix 'pain.014.001.07'	Group Header / Creation Date Time	fix '1'	Original Payment Information and Status / Original Payment Information Identification	n/a	Payment Information / Credit Transfer Transaction / Creditor Agent	Group Header / Initiating Party / Identification	n/a	n/a	
Payment Acknowledgement	Assignment / Identification	fix 'camt.035.001.05'	Assignment / Creation Date Time	fix '1'	Proprietary Data / Data / Original Reference / Instruction Identification	Proprietary Data / Data / Original Reference / Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	n/a	n/a	

	Message Status Report (pacs.002) fields										
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ⁷ (field Member Identification or Identification) ⁸	Instructed Agent ⁹ (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date	

⁷ Member Identification under Financial Institution Identification / Clearing System Identification; Identification under Identification / Organisation Identification / Other

⁸ In case of reject by the system the Instructing Agent will be RTP

	Message Status Report (pacs.002) fields									
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ⁷ (field Member Identification or Identification) ⁸	Instructed Agent ⁹ (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date
Request for Return of Funds	Assignment / Identification	fix 'camt.056.001.08'	Assignment / Creation Date Time	fix '1'	Underlying / Transaction Information / Original Instruction Identification	Underlying / Transaction Information / Original Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Transaction Information / Original Interbank Settlement Amount	Underlying / Transaction Information / Original Interbank Settlement Date
Response to Request for Return of Funds	Assignment / Identification	fix 'camt.029.001.09'	Assignment / Creation Date Time	fix '1'	Cancellation Details / Original Group Information and Status / Resolved Case / Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	n/a	n/a
Request for Information (related to pacs.008)	Assignment / Identification	fix 'camt.026.001.07'	Assignment / Creation Date Time	fix '1'	Underlying / Interbank / Original Instruction Identification	Underlying / Interbank / Original Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Interbank / Original Interbank Settlement Amount	Underlying / Interbank / Original Interbank Settlement Date
Request for Information (related to pain.013)	Assignment / Identification	fix 'camt.026.001.07'	Assignment / Creation Date Time	fix '1'	Underlying / Initiation / Original Payment Information Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Initiation / Original Instructed Amount	Underlying / Initiation / Requested Execution Date / Date or DateTime

⁹ Member Identification under Financial Institution Identification / Clearing System Identification; Identification under Identification / Organisation Identification / Other

	Message Status Report (pacs.002) fields									
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ¹⁰ (field Member Identification or Identification) ¹¹	Instructed Agent ¹² (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date
Response to Request for Information (related to pacs.008)	Assignment / Identification	fix 'camt.028.001.09'	Assignment / Creation Date Time	fix '1'	Underlying / Interbank / Original Instruction Identification	Underlying / Interbank / Original Transaction Identification	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Interbank / Original Interbank Settlement Amount	Underlying / Interbank / Original Interbank Settlement Date
Response to Request for Information (related to pain.013)	Assignment / Identification	fix 'camt.028.001.09'	Assignment / Creation Date Time	fix '1'	Underlying / Initiation / Original Payment Information Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	Underlying / Initiation / Original Instructed Amount	Underlying / Initiation / Requested Execution Date / Date or DateTime
Confirmation of Response to Credit Transfer	Group Header / Message Identification	fix 'pacs.002.001.10'	Group Header / Creation Date Time	fix '1'	Transaction Information and Status / Original Instruction Identification	Transaction Information and Status / Original Transaction Identification	Transaction Information and Status / Instructing Agent	Transaction Information and Status / Instructed Agent	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Amount	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Date (if available)

¹⁰ Member Identification under Financial Institution Identification / Clearing System Identification; Identification under Identification / Organisation Identification / Other

¹¹ In case of reject by the system the Instructing Agent will be RTP

¹² Member Identification under Financial Institution Identification / Clearing System Identification; Identification under Identification / Organisation Identification / Other

	Message Status Report (pacs.002) fields									
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ¹⁰ (field Member Identification or Identification) ¹¹	Instructed Agent ¹² (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date
Status Request (if the referenced pacs.008 or pain.013 is found)	Group Header / Message Identification of the Status Request (pacs.028)	fix 'pacs.008.001.08 or Pain.013.001.07' Note: In Business Application Header - set CpyDplct to COPY	Group Header / Creation Date Time	fix '1'	Transaction Information and Status / Original Instruction Identification of the pacs.008 or pain.013	Transaction Information and Status / Original Transaction Identification of the pacs.008 or pain.013	Transaction Information and Status / Instructing Agent	Transaction Information and Status / Instructed Agent	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Amount	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Date (if available)
Status Request (if the referenced pacs.008 or pain.013 is NOT found)	Group Header / Message Identification of the Status Request (pacs.028)	fix 'pacs.028.001.03'	Group Header / Creation Date Time	fix '1'	Transaction Information and Status / Original Instruction Identification of the pacs.028	Transaction Information and Status / Original Transaction Identification of the pacs.028	Transaction Information and Status / Instructing Agent	Transaction Information and Status / Instructed Agent	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Amount	Transaction Information and Status / Original Transaction Reference / Interbank Settlement Date (if available)
Token Identification	Assignment / Message Identification	fix 'acmt.022.001.02'	Assignment / Creation Date Time	fix '1'	Modification / Identification	n/a	Assignment / Assignee / Agent	Assignment / Assigner / Agent	n/a	n/a
Stand-alone Remittance Advice (with pacs.008)	Group Header / Message Identification	fix 'remt.001.001.04'	Group Header / Creation Date Time	fix '1'	Original Payment Information / References / Instruction Identification	Original Payment Information / References / Transaction Identification	Group Header / Message Recipient / Identification	Group Header / Initiating Party / Identification	Remittance Information / Original Payment Information / Amount / Instructed Amount	n/a

	Message Status Report (pacs.002) fields									
Message	Original Message Identification	Original Message Name	Original Creation Date Time	Original Number of Transaction	Original Instruction Identification	Original Transaction Identification	Instructing Agent ¹⁰ (field Member Identification or Identification) ¹¹	Instructed Agent ¹² (field Member Identification or Identification)	Interbank Settlement Amount	Interbank Settlement Date
Stand-alone Remittance Advice (with pain.013)	Group Header / Message Identification	fix 'remt.001.001.04'	Group Header / Creation Date Time	fix '1'	Original Payment Information / References / Payment Information Identification	Original Payment Information / References / Transaction Identification	Group Header / Message Recipient / Identification	Group Header / Initiating Party / Identification	Remittance Information / Original Payment Information / Amount / Instructed Amount	n/a

9.1.2 Message Structure Description – pacs.002.001.10

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	FIToFIPmtStsRpt	FITo FIPayment Status Report V10	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
2.0	OrgnlGrpInfAndSts	Original Group Information And Status	[1..1]		M
2.1	OrgnlMsgId	Original Message Identification	[1..1]	35	M
2.2	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
2.3	OrgnlCreDtTm	Original Creation Date Time	[1..1]	19	M
2.4	OrgnlNbOfTxns	Original Number Of Transactions	[1..1]	1	M
3.0	TxInfAndSts	Transaction Information And Status	[1..1]		M
3.6	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
3.8	OrgnlTxId	Original Transaction Identification	[0..1]	35	C
3.9	OrgnlUETR	Original UETR	[0..1]	36	O
3.10	TxSts	Transaction Status	[1..1]	4	M
3.11	StsRsnInf	Status Reason Information	[0..1]		O
3.74	Rsn	Reason	[0..1]		O
3.75 {Or	Cd	Code	[1..1]	4	C
3.76 Or}	Prtry	Proprietary	[1..1]	4	C
3.77	AddtlInf	Additional Information	[0..1]	105	O
3.145	AccptncDtTm	Acceptance Date Time	[1..1]	19	M
3.150	ClrSysRef	Clearing System Reference	[0..1]	35	C
3.151	InstgAgt	Instructing Agent	[1..1]		M
3.152	FinInstnId	Financial Institution Identification	[1..1]		M
3.154	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
3.158	Mmbld	Member Identification	[1..1]	9	M
3.215	InstdAgt	Instructed Agent	[1..1]		M
3.216	FinInstnId	Financial Institution Identification	[1..1]		M
3.218	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
3.222	Mmbld	Member Identification	[1..1]	9	M
3.279	OrgnlTxRef	Original Transaction Reference	[0..1]		C
3.280	IntrBkSttlmAmt	Interbank Settlement Amount	[0..1]	18	C
3.281	Ccy	Currency	[required]	3	M
3.289	IntrBkSttlmDt	Interbank Settlement Date	[0..1]	10	C

9.1.3 Detail Message Field Description – pacs.002.001.10

Note:

To identify which business purpose the pacs.002 message is being used to support, two different product usages are provided:

- Product Usage – Credit Transfer to describe functionality relating to Message Status Report of Credit Transfer (pacs.008) and FI to FI Credit Transfer
- Product Usage – Payment Related Messages to describe functionality relating to all other Messages using the Message Status Report.

Element	Details
FIToFIPmtStsRpt	<p>Name: FITo FIPayment Status Report V10</p> <p>Product Usage Credit Transfer: The FIToFIPaymentStatus Report message (Status Report) is used to provide information about the status (i.e. accept, pend or reject) of a Credit Transfer instruction . RTP will use the Status Report message to update the Debtor FI on the transaction status of an original credit transfer. This Status Report message can be either initiated by the Creditor FI (RTP acts as intermediary) or RTP (RTP reject).</p> <p>Refer to the Credit Transfer request message (pacs.008) to provide the basis for the 'Original' data elements.</p> <p>Product Usage Payment related: The FIToFIPaymentStatus Report message (Status Report) is used to provide the status (i.e. accept or reject) of any non-payment message.</p> <p>XML Tag: <FIToFIPmtStsRpt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 FIToFIPmtStsRpt +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the status report message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 FIToFIPmtStsRpt +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.</p> <p>Product Usage Credit Transfer: Assigned by the Instructing Agent (Creditor FI or RTP). The Instructing Agent (or the System if originated by RTP in a system reject scenario) must ensure the uniqueness of this Message Identification.</p> <p>Product Usage Payment related: Assigned by the Instructing Agent (Creditor FI, Debtor FI, or RTP). The Instructing Agent (or the System if originated by RTP in a system reject scenario) must ensure the uniqueness of this Message Identification.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p>

Element	Details
	<p>Message ID: ((0[1-9]) ([1-2][0-9])))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 20 characters of the Message ID (positions 01-20) are validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): Where RTP is the intermediary, the Message Identification in the message received by the System from the Instructing Agent (Creditor FI) is passed untouched by the System to the Instructed Agent (Debtor FI). Where RTP is generating the pacs.002 message the Message Identification is generated by the system (identified with 'H' on the 19th position). Note the message identification for the original request message (the Payment or Payment Related Message) is different than the message identification for the corresponding pacs.002 (Message Status Report) message.</p> <p>Example: M2017111202001000101BMSR000000000000</p>
INDEX: 1.2 FIToFIPmtStsRpt +GrpHdr ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:20</p>
INDEX: 2.0 FIToFIPmtStsRpt +OrgnlGrpInfAndSts	<p>Name: Original Group Information And Status</p> <p>ISO Description: Original group information concerning the group of transactions, to which the status report message refers to.</p> <p>XML Tag: <OrgnlGrpInfAndSts></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgId	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage Credit Transfer: The Original Message ID of the Credit Transfer.</p> <p>Product Usage The Original Message ID of the Business Message.</p> <p>Payment related:</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.2 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlMsgNmId	<p>Format: Expected format: MYYYYMMDDbbbbbbBAAAnnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Example: M2017111202120020101BTRF00000000011</p> <p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage Credit Transfer: Specifies the type of the original message, to which this pacs.002 message is a response.</p> <p>Product Usage Same as above.</p> <p>Payment related:</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Reason Code(s): The RTP Network will reject with code ‘650’ in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pacs.008.001.08</p>
	<p>Permitted Codes</p> <ul style="list-style-type: none"> acmt.022.001.02 Token Identification camt.026.001.07 Unable to Apply (Request for Information) - V07 camt.028.001.09 Additional Payment Information (Response to Request for Information) - V09 camt.029.001.09 Resolution of Investigation (Response to Request for Return of Funds) - V09 camt.035.001.05 Payment Acknowledgement Receiver - V05 camt.056.001.08 Payment Cancellation (Request for Return of Funds or System Time-out) - V08 pacs.002.001.10 Message Status Report (Response to Business Messages) - V10 pacs.008.001.08 Credit Transfer - V08 pacs.009.001.08 FI to FI Credit Transfer - V08 pacs.028.001.03 Message Status Request - V03

Element	Details
	Permitted Codes <ul style="list-style-type: none"> pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07 pain.014.001.07 Creditor Payment Activation Request Status Request (Response to Request for Payment) - V07 remt.001.001.04 Stand-alone Remittance Advice - V04
INDEX: 2.3 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlCreDtTm	Name: Original Creation Date Time ISO Description: Date and time at which the original message was created. Product Usage Credit Transfer: This date is referring to the original Credit Transfer. Product Usage This date is referring to the original Business Message. Payment related: <ul style="list-style-type: none"> XML Tag: <OrgnlCreDtTm> Occurrence: [1..1] Format: YYYY-MM-DDThh:mm:ss Length: 19 Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not valid. Note(s): The date is required to be set to Eastern Time (ET). Example: 2017-11-12T10:05:00
INDEX: 2.4 FIToFIPmtStsRpt +OrgnlGrpInfAndSts ++OrgnlNbOfTxns	Name: Original Number Of Transactions ISO Description: Number of individual transactions contained in the original message. <ul style="list-style-type: none"> XML Tag: <OrgnlNbOfTxns> Occurrence: [1..1] RegEx: [1]{1,1} Length: 1 Rule(s): Expected value is '1'. Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if value is not '1'. Example: 1

Element	Details
INDEX: 3.6 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlInstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>Product Usage Credit Transfer: The Instruction Identification of the Credit Transfer for which this message is the response.</p> <p>Product Usage Payment related: The Instruction Identification of the Business Message for which this message is the response.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This format is not structurally validated by the system, it is used to validate the relation to the original message for which this is the response.</p> <p>Example: 2017111202120020101BSTRF0000000001</p>
INDEX: 3.8 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxId	<p>Name: Original Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>Product Usage Credit Transfer: The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain.</p> <ul style="list-style-type: none"> - This is the Transaction Identification assigned by the Debtor FI. - If the Instructing Agent is the same as the Debtor FI, the Transaction Identification and Instruction Identification should be the same. - In case a Credit Transfer was initiated based on a Request for Payment (pain.013) message, this element is filled with the Payment Information Identification from the pain.013. <p>Product Usage Payment related: The unique identifier, assigned by the first instructing agent. The Transaction Identification is optional for Message Status Report on non-payment messages.</p> <p>XML Tag: <OrgnlTxId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Rule(s): The Transaction Identification is mandatory for the Message Status Report of Credit Transfer.</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 3.9 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage Credit Transfer: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being</p>

Element	Details
INDEX: 3.10	<p>changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p> <p>Name: Transaction Status</p> <p>ISO Description: Specifies the status of a transaction, in a coded form.</p> <p>Product Usage Credit Transfer: The status of the item: ACTC, ACWP, or RJCT (see definitions for codes below).</p> <p>Product Usage: The status of the item: either RCVD or RJCT (see definitions for the codes below).</p> <p>Payment related:</p> <p>XML Tag: <TxSts></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be either 'RJCT', 'RCVD', 'ACWP' or 'ACTC'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if invalid code.</p> <p>Note(s): For a message status report (pacs.002) in response to a camt.056 that is timing out a pacs.008, the code 'ACTC' must be used. For all other Payment Related Messages, code 'RCVD' must be used when processed without issues by the receiving agent.</p> <p>Example: ACTC</p>
Permitted Codes	<p>ACTC AcceptedTechnicalValidation - Payment has been accepted</p> <p>ACWP AcceptedWithoutPosting - Payment instruction included in the Credit Transfer is Accepted without being posted to the Creditor Customer's account. This is done so further checks and status update can be performed (e.g. AML/Fraud monitoring checks).</p> <p>RCVD Received - Payment Related Message has been received by the receiving agent.</p> <p>RJCT Rejected - Payment or Payment Related Message has been rejected.</p>
INDEX: 3.11	<p>Name: Status Reason Information</p>
FIToFIPmtStsRpt	<p>ISO Description: Provides detailed information on the status reason.</p>

Element	Details
+TxInfAndSts ++StsRsnInf INDEX: 3.74 FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++Rsn	<p>XML Tag: <StsRsnInf> Occurrence: [0..1]</p> <p>Name: Reason</p> <p>ISO Description: Specifies the reason for the status report.</p> <p>XML Tag: <Rsn></p> <p>Occurrence: [0..1]</p> <p>Note(s): Both the ISO reason codes and also proprietary codes are used. Either Element 'Code' or 'Proprietary' can be provided per transaction.</p>
INDEX: 3.75 Choice: {Or FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++Rsn ++++Cd	<p>ISO Description: Reason for the status, as published in an external reason code list.</p> <p>Product Usage Credit A code signifying reason for the rejection of the original message in ISO format.</p> <p>Transfer:</p> <p>Product Usage Same as above.</p> <p>Payment related:</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Only present if the transaction status is 'RJCT'.</p> <p>Note(s): See the agreed Reason Codes for usage with pacs.002 in the Appendix section. If Code 'NARR' is used, Additional Reason Information must include a description of the error condition that caused the reject.</p> <p>Example: RC03</p>
INDEX: 3.76 Choice: Or} FIToFIPmtStsRpt +TxInfAndSts ++StsRsnInf +++Rsn ++++Prtry	<p>Name: Proprietary</p> <p>ISO Description: Reason for the status, in a proprietary form.</p> <p>Product Usage Credit A code signifying reason for the rejection of the original message.</p> <p>Transfer:</p> <p>Product Usage Same as above</p> <p>Payment related:</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p>

Element	Details
	<p>Rule(s): Only present if the transaction status is 'RJCT'.</p> <p>Note(s): See the agreed Reason Codes for usage with pacs.002 in the Appendix section. If Proprietary code '1100' is used, Additional Reason Information must include a description of the error condition that caused the reject.</p> <p>Example: 1100</p>
Permitted Codes	
	<p>1100 Any Other Reasons - i.e. not covered by ISO reason codes.</p> <p>9909 IPS Switch system malfunction</p> <p>9910 Instructed Agent signed-off</p> <p>9912 Rvc Participant not available</p> <p>9914 Element mandatory if Local Instrument = ZELLE</p> <p>9934 Instructing Agent signed-off</p> <p>9946 Instructing Agent suspended</p> <p>9947 Instructed Agent suspended</p> <p>9948 Service suspended</p> <p>9952 Mapping Incompatibility between message versions</p> <p>9953 Missing code 'FULL' (full invoiced amount)</p> <p>9954 Instruction for Creditor Agent missing</p> <p>9956 Instructing Agent Funding Account Suspended</p> <p>9957 Instructed Agent Funding Account Suspended</p> <p>9964 Invalid Participant Identification</p> <p>NOAT Message Type not supported or accepted</p>

INDEX: 3.77

FIToFIPmtStsRpt
+TxInfAndSts
++StsRsnInf
+++AddtlInf

Name: Additional Information

ISO Description: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Product Usage Credit Additional information for 'Any Other Reasons' Reason Code.

Transfer:

Product Usage Same as above.

Payment related:

XML Tag: <AddtlInf>

Element	Details
INDEX: 3.145	<p>Occurrence: [0..1]</p> <p>Length: 105</p> <p>Rule(s): Only applicable for Reason Codes: - 1100 – Any Other Reasons - NARR - Narrative - FF02 – Error reason provided in Additional Information field</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.</p> <p>Example: Additional Information for reject reason</p> <p>Name: Acceptance Date Time</p> <p>ISO Description: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.</p> <p>Product Usage Credit Transfer: Point in time when the instruction from the Instructing Agent (Debtor FI) has been dispositioned by the Instructed Agent (Creditor FI).</p> <p>Product Usage Point in time when the Business Message has been received by the Receiving Agent.</p> <p>Payment related:</p> <p>XML Tag: <AccptncDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Note(s): The date is required to be set to Eastern Time (ET). Acceptance Date Time must be present in the pacs.002 message status response even if the Status is ACWP or RJCT.</p> <p>Example: 2017-11-12T10:05:10</p>
INDEX: 3.150	<p>Name: Clearing System Reference</p> <p>ISO Description: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.</p> <p>Product Usage Credit Transfer: Identification of the Reconciliation Window within which this transaction is processed. Can only be supplied by RTP. The Creditor FI should echo the value supplied in the pacs.008 message back to RTP in the response to a Credit Transfer message.</p> <p>Product Usage Not used for Message Status Report on Payment Related Messages.</p> <p>Payment related:</p> <p>XML Tag: <ClrSysRef></p> <p>Occurrence: [0..1]</p>

Element	Details
	<p>Length: 35</p> <p>Rule(s): The Clearing System Reference is applicable if Transaction Status is 'ACTC' or 'ACWP'.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.</p> <p>Note(s): The receiving participant must only include The Clearing System Reference for pacs.002 messages when in response to a pacs.008 or a camt.056 cancelling a pacs.008.</p> <p>Example: 001</p>
INDEX: 3.151	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.</p> <p>Product Usage Credit Transfer: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on.</p> <p>Product Usage: Same as above.</p> <p>Payment related:</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 3.152	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 3.154	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 3.158	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage Credit Transfer: Identification of the Instructing Agent (Creditor FI) for this Message Status Report of Credit Transfer (pacs.002) message.</p>

Element	Details
+++FinInstnId +++;ClrSysMmbld +++;Mmbld	<p>Product Usage Identification of the Instructing Agent for this Message Status Report.</p> <p>Payment related:</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): For Message Status Report of Credit Transfer Member Identification must be: <ul style="list-style-type: none"> - Identical to the Member Identification of the Instructed Agent (Creditor FI) of the original Credit Transfer message (pacs.008) - A valid 9 character Routing and Transit Number </p> <p>Reason Code(s): For Message Status Report of Credit Transfer the RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit Number is invalid or not identical to the RT of the Creditor FI from the pacs. 008.</p> <p>Example: 020010001</p>
INDEX: 3.215 FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.</p> <p>Product Usage Credit The Instructed Agent is the party receiving the status message and not the party that received the original instruction</p> <p>Transfer: that is being reported on.</p> <p>Product Usage Same as above</p> <p>Payment related:</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 3.216 FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 3.218 FIToFIPmtStsRpt +TxInfAndSts	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p>

Element	Details
<pre>++InstdAgt +++FinInstnId ++++ClrSysMmbld</pre> INDEX: 3.222 <pre>FIToFIPmtStsRpt +TxInfAndSts ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld</pre>	<p>XML Tag: <ClrSysMmbld> Occurrence: [1..1]</p>
	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage Credit Transfer: Identification of the Instructed Agent (Debtor FI) for this Message Status Report of Credit Transfer (pacs.002) message.</p> <p>Product Usage Payment related: Identification of the Instructed Agent for this Message Status Report.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Rule(s): For Message Status Report of Credit Transfer Member Identification must be: - Identical to the Member Identification of the Instructing Agent (Debtor FI) of the original Credit Transfer (pacs.008) message - A valid 9 character Routing and Transit Number</p> <p>Reason Code(s): For Message Status Report of Credit Transfer - The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit Number is invalid or not identical to the RT of the Debtor FI from the original pacs.008.</p> <p>Example: 021200201</p>
INDEX: 3.279 <pre>FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxRef</pre>	<p>Name: Original Transaction Reference</p> <p>ISO Description: Key elements used to identify the original transaction that is being referred to.</p> <p>Product Usage Credit Transfer: Must provide Interbank Settlement Amount and Interbank Settlement Date from the original Credit Transfer.</p> <p>Product Usage Payment related: Must provide Interbank Settlement Amount from: - Request for Payment. Must provide Interbank Settlement Date from: - Request for Return of Funds (camt.056), - Request for Information (camt.026), and - Response to Request for Information (camt.028).</p> <p>XML Tag: <OrgnlTxRef></p> <p>Occurrence: [0..1]</p>

Element	Details	
INDEX: 3.280 FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxRef +++IntrBkSttlmAmt	<p>Name: Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage Credit The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the Transfer: payment instructed by the Credit Transfer (pacs.008) message.</p> <p>Product Usage Amount of the Business Message if provided. Where no amount is available in the original Business Message the amount</p> <p>Payment related: field will not be populated. See table under chapter 'Message Status Report Data Source' above.</p> <p>XML Tag: <IntrBkSttlmAmt></p> <p>Occurrence: [0..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The value of this field is zero or less than zero - The value in this field is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition </p> <p>Note(s): RTP is only supporting USD and the maximum decimal digits allowed are two.</p> <p>Example: 525.25</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>	
INDEX: 3.281	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>	
INDEX: 3.289	<p>Permitted Codes</p> <table> <tr> <td>USD US Dollar</td> </tr> </table> <p>Name: Interbank Settlement Date</p>	USD US Dollar
USD US Dollar		

Element	Details
FIToFIPmtStsRpt +TxInfAndSts ++OrgnlTxRef +++IntrBkSttlmDt	<p>ISO Description: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage Credit Transfer: Product Usage Field only used in Request for Return of Funds (camt.056), Request for Information (camt.026), and Response to Payment related: Request for Information (camt.028). For all other messages this is not populated.</p> <p>XML Tag: <IntrBkSttlmDt></p> <p>Occurrence: [0..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error.</p> <p>Example: 2017-11-12</p>

9.2 Participant Duplicate Checking Requirements Clarification

Receiving Participants are required to check transactions to ensure that they properly handle duplicate transactions. If a Receiving Participant receives a “repeat” Credit Transfer from the RTP system with the copy/duplicate flag included in the business application header (<CpyDplct>DUPL</CpyDplc>), the Receiving Participant should check its internal transaction logs to determine if the transaction is a duplicate. A Credit Transfer message is a duplicate if the Receiving Participant received a previous Credit Transfer with the same Instruction ID and the previous Credit Transfer was completed, as explained in the note below.

Note: A Receiving Participant should not consider a Credit Transfer “completed” unless one of the following conditions is met: (1) the Participant accepted (ACTC or ACWP) the transaction with a pacs.002 and received the pacs.002 for the fifth leg of the transaction from the network,¹³ OR (2) the Participant received a Payment Cancellation Request (camt.056) indicating a System Time-Out OR (3) the Participant rejected (RJCT) the transaction with a pacs.002.

Based on the results of its duplicate check the Receiving Participant should take one the following actions:

- If the <CpyDplct> field is set to “DUPL and the Credit Transfer has not previously been received, the Receiving Participant must process the transaction and respond with a pacs.002 **and must not include the copy/duplicate flag in the Business Application Header;**
- If the <CpyDplct> field is set to “DUPL and the Participant previously received a Credit Transfer with the same Instruction ID and the Participant accepted (ACTC or ACWP) the original request with a pacs.002 and received the pacs.002 for the fifth leg of the transaction from the network OR the Participant rejected (RJCT) the original, the Receiving Participant must respond with the same outcome as the original pacs.002 response (i.e. the status of the transaction at that time – ACTC, RJCT, ACWP) **with the copy/duplicate indicator included in the Business Application Header.**
- If the <CpyDplct> field is set to “DUPL” and the Receiving Participant has already received the original request and the Participant received a Payment Cancellation Request (camt.056) indicating a System Time-Out, the Participant must reject the transaction with the reason code “DUPL”, but without the <CpyDplct> field in the Business Application Header.
- If the <CpyDplct> field is set to “DUPL” and the Credit Transfer has the same Instruction ID as a previous Credit Transfer that the Receiving Participant received, but was not “completed” as explained in the note above, the Receiving Participant must reject the transaction and respond

¹³ If the Receiving Participant receives a Credit Transfer and responds with a pacs.002 (ACTC or ACWP) accepting the message and does not receive a pacs.002 (fifth leg) or Payment Cancellation Request (camt.056) indicating a system time-out, then the Participant should send a pacs.028 requesting a status of the transaction to determine if the Credit Transfer is complete. If the Participant is unable to send a pacs.028, it should verify the status of the transaction via the RTP Management Portal or contact TCH Operations for investigation. A Participant should not make funds available to the Receiver until it has confirmed a Credit Transfer has completed since the system will not settle an uncompleted Credit Transfer.

with a pacs.002 with the reason code “DUPL” and ***must not include the copy/duplicate flag in the Business Application Header.***

- If the Receiving Participant receives a Credit Transfer that does not include the copy/duplicate flag in the Business Application Header, but the Receiving Participant has already received a Credit Transfer with the same Instruction ID and the previous Credit Transfer was completed, the Receiving Participant must reject the transaction with a pacs.002 and reason code “DUPL” ***and must not include the copy/duplicate indicator in the Business Header..***

Correct duplicate handling is important as there are settlement consequences to how a Receiving Participant responds. Specifically, the presence of the copy/duplicate indicator in the Business Header of a pacs.002 (ACTC) accepting a Credit Transfer tells the RTP system not to settle the Credit Transfer that the Receiving Participant is responding to. And the absence of the copy/duplicate indicator in the Business Header of a pacs.002 (ACTC) accepting a Credit Transfer tells the RTP system that the Receiving Participant is accepting the Credit Transfer that the Participant is responding to and, thus, the system will settle the Credit Transfer.

10 MESSAGE STRUCTURE SPECIFICATION REQUEST FOR PAYMENT

10.1 Request for Payment – pain.013.001.07

This chapter defines the standard product message formats used within RTP for sending and receiving the Request for Payment message; between RTP and Participants using the system.

This chapter covers the following:

- The message structure of the pain.013
- The required data types and usage rules of the data fields in this messages

10.1.1 Scope

The Request for Payment (RFP) message (pain.013) is sent by the Creditor (sending party) to the Debtor (receiving party) through their respective FIs. This message is used to request the initiation of a payment from the party that receives the pain.013 message. The Debtor may choose to send a responsive payment as a Credit Transfer through the RTP network or through another means of payment.

Note: as the RFP is initiated by the Creditor, it does not follow a traditional Credit Transfer (pacs.008) message flow where the Debtor is the sending party and the Creditor is the receiving party.

If a Debtor FI has a message persona that supports receipt of RFPs, upon receipt of a pain.013 message, the Debtor FI must respond with a Message Status Report (pacs.002) confirming whether the request can be processed without issue (RCVD) or if an error occurred during processing (RJCT). If the Debtor FI responds positively to the RFP, it must present the RFP to the Debtor, allowing the Debtor to later send a business response (e.g. make a payment, schedule a payment, reject the request, or allow the request to expire). If the Debtor later schedules a payment or rejects the request, the Debtor FI must send a Response to Request for Payment message, notifying the Creditor of the outcome of the request.

10.1.2 Message Structure Description – pain.013.001.07

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	CdtrPmtActvtnReq	Creditor Payment Activation Request V07	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
1.3	NbOfTxns	Number Of Transactions	[1..1]	1	M
1.5	InitgPty	Initiating Party	[1..1]		M
1.29	Id	Identification	[1..1]		M
1.30	OrgId	Organisation Identification	[1..1]		M
1.33	Othr	Other	[1..5]		M
1.34	Id	Identification	[1..1]	35	M
1.35	SchmeNm	Scheme Name	[0..1]		O
1.37	Prtry	Proprietary	[1..1]	35	M
2.0	PmtInf	Payment Information	[1..1]		M
2.1	PmtInfId	Payment Information Identification	[1..1]	35	M
2.2	PmtMtd	Payment Method	[1..1]	3	M
2.14	ReqdExctnDt	Requested Execution Date	[1..1]		M
2.15 {Or	Dt	Date	[1..1]	10	C
2.16 Or}	DtTm	Date Time	[1..1]	19	C
2.17	XpryDt	Expiry Date	[1..1]		M
2.18 {Or	Dt	Date	[1..1]	10	C
2.19 Or}	DtTm	Date Time	[1..1]	19	C
2.29	Dbtr	Debtor	[1..1]		M
2.30	Nm	Name	[1..1]	140	M
2.31	PstlAdr	Postal Address	[0..1]		O
2.40	StrtNm	Street Name	[1..1]	70	M
2.41	BldgNb	Building Number	[0..1]	16	O
2.46	PstCd	Post Code	[1..1]	16	M
2.47	TwnNm	Town Name	[1..1]	35	M
2.50	CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.51	Ctry	Country	[1..1]	2	M
2.52	AdrLine	Address Line	[0..1]	70	O
2.53	Id	Identification	[0..1]		C
2.54 {Or	OrgId	Organisation Identification	[1..1]		C
2.56	LEI	LEI	[1..1]	20	M
2.63 Or}	PrvtId	Private Identification	[1..1]		C
2.64	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
2.65	BirthDt	Birth Date	[1..1]	10	M
2.67	CityOfBirth	City Of Birth	[1..1]	35	M
2.68	CtryOfBirth	Country Of Birth	[1..1]	2	M
2.91	DbtrAcct	Debtor Account	[1..1]		M
2.92	Id	Identification	[1..1]		M
2.94	Othr	Other	[1..1]		M
2.95	Id	Identification	[1..1]	34	M
2.104	Nm	Name	[0..1]	70	O
2.105	Prxy	Proxy	[0..1]		O
2.109	Id	Identification	[1..1]	256	M
2.110	DbtrAgt	Debtor Agent	[1..1]		M

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Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.111	<i>FinInstId</i>	Financial Institution Identification	[1..1]		M
2.113	<i>ClrSysMmbId</i>	Clearing System Member Identification	[1..1]		M
2.117	<i>MmbId</i>	Member Identification	[1..1]	9	M
2.174	<i>UltmtDbtr</i>	Ultimate Debtor	[0..1]		O
2.175	<i>Nm</i>	Name	[1..1]	140	M
2.176	<i>PstlAdr</i>	Postal Address	[0..1]		O
2.185	<i>StrtNm</i>	Street Name	[1..1]	70	M
2.186	<i>BldgNb</i>	Building Number	[0..1]	16	O
2.191	<i>PstCd</i>	Post Code	[1..1]	16	M
2.192	<i>TwnNm</i>	Town Name	[1..1]	35	M
2.195	<i>CtrySubDvsn</i>	Country Sub Division	[1..1]	35	M
2.196	<i>Ctry</i>	Country	[1..1]	2	M
2.197	<i>AdrLine</i>	Address Line	[0..1]	70	O
2.198	<i>Id</i>	Identification	[0..1]		C
2.199	{Or}				
2.201	<i>OrgId</i>	Organisation Identification	[1..1]		C
2.202	<i>LEI</i>	LEI	[0..1]	20	C
2.203	<i>Othr</i>	Other	[0..5]		O
2.204	<i>Id</i>	Identification	[1..1]	35	M
2.206	<i>SchmeNm</i>	Scheme Name	[0..1]		O
2.208	<i>Prtry</i>	Proprietary	[1..1]	35	M
2.209	<i>PrvtId</i>	Private Identification	[1..1]		C
2.210	<i>DtAndPlcOfBirth</i>	Date And Place Of Birth	[0..1]		O
2.212	<i>BirthDt</i>	Birth Date	[1..1]	10	M
2.213	<i>CityOfBirth</i>	City Of Birth	[1..1]	35	M
2.214	<i>CtryOfBirth</i>	Country Of Birth	[1..1]	2	M
2.215	<i>Othr</i>	Other	[0..5]		O
2.216	<i>Id</i>	Identification	[1..1]	35	M
2.218	<i>SchmeNm</i>	Scheme Name	[0..1]		O
2.219	<i>Prtry</i>	Proprietary	[1..1]	35	M
2.237	<i>CdtTrfTx</i>	Credit Transfer Transaction	[1..1]		M
2.238	<i>PmtId</i>	Payment Identification	[1..1]		M
2.239	<i>InstrId</i>	Instruction Identification	[0..1]	35	C
2.240	<i>EndToEndId</i>	End To End Identification	[1..1]	35	M
2.241	<i>UETR</i>	UETR	[0..1]	36	O
2.242	<i>PmtTpInf</i>	Payment Type Information	[1..1]		M
2.244	<i>SvcLvl</i>	Service Level	[1..1]		M
2.245	<i>Cd</i>	Code	[1..1]	4	M
2.247	<i>LclInstrm</i>	Local Instrument	[1..1]		M
2.249	<i>Prtry</i>	Proprietary	[1..1]	35	M
2.250	<i>CtgryPurp</i>	Category Purpose	[1..1]		M
2.252	<i>Prtry</i>	Proprietary	[1..1]	35	M
2.253	<i>PmtCond</i>	Payment Condition	[0..1]		O
2.254	<i>AmtModAllwd</i>	Amount Modification Allowed	[1..1]	5	M
2.255	<i>EarlyPmtAllwd</i>	Early Payment Allowed	[1..1]	5	M
2.261	<i>GrntedPmtReqd</i>	Guaranteed Payment Requested	[1..1]	5	M

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Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.262	Amt	Amount	[1..1]		M
2.263	InstdAmt	Instructed Amount	[1..1]	18	M
2.264	Ccy	Currency	[required]	3	M
2.269	ChrgBr	Charge Bearer	[1..1]	4	M
2.585	CdtrAgt	Creditor Agent	[1..1]		M
2.586	FinInstnId	Financial Institution Identification	[1..1]		M
2.588	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.592	Mmbid	Member Identification	[1..1]	9	M
2.649	Cdtr	Creditor	[1..1]		M
2.650	Nm	Name	[1..1]	140	M
2.651	PstlAdr	Postal Address	[0..1]		O
2.660	StrtNm	Street Name	[1..1]	70	M
2.661	BldgNb	Building Number	[0..1]	16	O
2.666	PstCd	Post Code	[1..1]	16	M
2.667	TwnNm	Town Name	[1..1]	35	M
2.670	CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.671	Ctry	Country	[1..1]	2	M
2.672	AdrLine	Address Line	[0..1]	70	O
2.673	Id	Identification	[0..1]		C
2.674 {Or}	OrgId	Organisation Identification	[1..1]		C
2.676	LEI	LEI	[1..1]	20	M
2.683 Or}	PrvtId	Private Identification	[1..1]		C
2.684	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
2.685	BirthDt	Birth Date	[1..1]	10	M
2.687	CityOfBirth	City Of Birth	[1..1]	35	M
2.688	CtryOfBirth	Country Of Birth	[1..1]	2	M
2.696	CtctDtls	Contact Details	[0..1]		O
2.699	PhneNb	Phone Number	[0..1]	35	O
2.711	CdtrAcct	Creditor Account	[1..1]		M
2.712	Id	Identification	[1..1]		M
2.714	Othr	Other	[1..1]		M
2.715	Id	Identification	[1..1]	34	M
2.724	Nm	Name	[0..1]	70	O
2.730	UltmtCdtr	Ultimate Creditor	[0..1]		O
2.731	Nm	Name	[1..1]	140	M
2.732	PstlAdr	Postal Address	[0..1]		O
2.741	StrtNm	Street Name	[1..1]	70	M
2.742	BldgNb	Building Number	[0..1]	16	O
2.747	PstCd	Post Code	[1..1]	16	M
2.748	TwnNm	Town Name	[1..1]	35	M
2.751	CtrySubDvsn	Country Sub Division	[1..1]	35	M
2.752	Ctry	Country	[1..1]	2	M
2.753	AdrLine	Address Line	[0..1]	70	O
2.754	Id	Identification	[0..1]		C
2.755 {Or}	OrgId	Organisation Identification	[1..1]		C
2.757	LEI	LEI	[0..1]	20	C

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Index	XML Tag	Element Name	Occur.	Length	M/O/C	
2.758	—Othr	Other	[0..5]		O	
2.759	—Id	Identification	[1..1]	35	M	
2.760	—SchmeNm	Scheme Name	[0..1]		O	
2.762	—Prtry	Proprietary	[1..1]	35	M	
2.764	Or}	—PrvtId	Private Identification	[1..1]	C	
2.765		—DtAndPlcOfBirth	Date And Place Of Birth	[0..1]	O	
2.766		—BirthDt	Birth Date	[1..1]	10	M
2.768		—CityOfBirth	City Of Birth	[1..1]	35	M
2.769		—CtryOfBirth	Country Of Birth	[1..1]	2	M
2.770		—Othr	Other	[0..5]	O	
2.771		—Id	Identification	[1..1]	35	M
2.772		—SchmeNm	Scheme Name	[0..1]	O	
2.774		—Prtry	Proprietary	[1..1]	35	M
2.792		—InstrForCdtrAgt	Instruction For Creditor Agent	[0..5]	C	
2.793		—Cd	Code	[1..1]	4	M
2.794		—InstrInf	Instruction Information	[1..1]	140	M
2.795		—Purp	Purpose	[0..1]	O	
2.796	{Or	—Cd	Code	[1..1]	4	C
2.797	Or}	—Prtry	Proprietary	[1..1]	35	C
2.861		—RltdRmtInf	Related Remittance Information	[0..1]	O	
2.862		—RmtId	Remittance Identification	[0..1]	35	C
2.863		—RmtLctnDtls	Remittance Location Details	[0..1]	O	
2.864		—Mtd	Method	[1..1]	4	M
2.865		—ElctrncAdr	Electronic Address	[1..1]	2048	M
2.890		—RmtInfr	Remittance Information	[0..1]	O	
2.891		—Ustrd	Unstructured	[0..1]	140	O
2.892		—Strd	Structured	[0..1]	O	
2.893		—RfrdDocInfr	Referred Document Information	[0..5]	O	
2.894		—Tp	Type	[0..1]	O	
2.895		—CdOrPrtry	Code Or Proprietary	[1..1]	M	
2.896	{Or	—Cd	Code	[1..1]	4	C
2.897	Or}	—Prtry	Proprietary	[1..1]	35	C
2.899		—Nb	Number	[1..1]	35	M
2.900		—RltdDt	Related Date	[0..1]	10	O
2.936		—RfrdDocAmt	Referred Document Amount	[0..1]	O	
2.939		—DsntAppldAmt	Discount Applied Amount	[0..3]	O	
2.940		—Tp	Type	[1..1]	M	
2.942		—Prtry	Proprietary	[1..1]	4	M
2.943		—Amt	Amount	[1..1]	18	M
2.944		—Ccy	Currency	[required]	3	M
2.968		—Invcr	Invoicer	[0..1]	O	
2.992		—Id	Identification	[1..1]	M	
2.993		—OrgId	Organisation Identification	[1..1]	M	
2.996		—Othr	Other	[1..1]	M	
2.997		—Id	Identification	[1..1]	35	M

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Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.1030	Invcee	Invoicee	[0..1]		O
2.1054	Id	Identification	[1..1]		M
2.1055	OrgId	Organisation Identification	[1..1]		M
2.1058	Othr	Other	[1..1]		M
2.1059	Id	Identification	[1..1]	35	M

10.1.3 Detail Message Field Description

Element	Details
CdtrPmtActvtnReq	<p>Name: Creditor Payment Activation Request V07</p> <p>ISO Description: The CreditorPaymentActivationRequest message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor.</p> <p>XML Tag: <CdtrPmtActvtnReq></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 CdtrPmtActvtnReq +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 CdtrPmtActvtnReq +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.</p> <p>Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing Agent (Creditor FI). The Instructing Agent (Creditor FI) must ensure the uniqueness of this message identification.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02)((0[1-9]) ([1-2][0-9])))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 20 characters of the Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p>

Element	Details
INDEX: 1.2 CdtrPmtActvtnReq +GrpHdr ++CreDtTm	<p>Note(s): The Message Identifier in the message received by the System from the Instructing Agent (Creditor FI) is passed untouched by RTP to the Instructed Agent (Debtor FI). Note: the message identification for a Request for Payment (pain.013) is different than the message identification for the corresponding Credit Transfer (pacs.008).</p> <p>Example: M2017111202120020101BRFP000000000013</p> <p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 1.3 CdtrPmtActvtnReq +GrpHdr ++NbOfTxns	<p>Name: Number Of Transactions</p> <p>ISO Description: Number of individual transactions contained in the message.</p> <p>XML Tag: <NbOfTxns></p> <p>Occurrence: [1..1]</p> <p>RegEx: [1]{1,1} Length: 1</p> <p>Rule(s): Expected value is '1'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if value is not '1'.</p> <p>Note(s): System only permits one Request for Payment per pain.013 message.</p> <p>Example: 1</p>
INDEX: 1.5 CdtrPmtActvtnReq +GrpHdr ++InitgPty	<p>Name: Initiating Party</p> <p>ISO Description: Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.</p> <p>Product Usage: Used to provide Message Sender identifications for a specific scheme(i.e., Zelle) or for a specific use case. Refer to implementation documentation for more detail.</p> <p>XML Tag: <InitgPty></p>

Element	Details
INDEX: 1.29 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id	<p>Occurrence: [1..1]</p> <p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 1.30 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.33 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>Product Usage: Used to carry the multiple occurrences of unique identifiers for specific use case or schemes (e.g., Zelle Payment ID).</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..5]</p>
INDEX: 1.34 CdtrPmtActvtnReq +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr ++++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: The first occurrence of Identification must be the Instructing Agent (Creditor FI) Routing and Transit Number.</p> <p>Subsequent occurrences may be used to provide sender identifications of a specific scheme. For Zelle related information, this may include:</p> <ul style="list-style-type: none"> • Zelle Payment Request Identification • Requestor Payment Profile ID <p>**Please refer to the “Zelle Implementation Guide” for details on specific mapping guidance.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) for first occurrence or scheme specific format for subsequent occurrences.</p> <p>Length: 35</p>

Element	Details
	<p>Rule(s): Member Identification validation must be 9 character valid Routing and Transit Number.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Sender is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DS0H') <p>Note(s): The system validates that the participant indicated in the Payment Information ID (positions 09-19) owns the Routing and Transit Number contained within this field.</p> <p>Example: 021200201</p>
INDEX: 1.35	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>Product Usage: Used to provide the sender identifications of a specific scheme (e.g. Zelle related information).</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>
INDEX: 1.37	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>Product Usage: Used to carry product type and sender type.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.0	<p>Name: Payment Information</p> <p>ISO Description: Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation.</p> <p>XML Tag: <PmtInfr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1	<p>Name: Payment Information Identification</p>

Element	Details
CdtrPmtActvtnReq +PmtInf ++PmtInflId	<p>ISO Description: Reference assigned by a sending party to unambiguously identify the payment information block within the message.</p> <p>Product Usage: The Payment Information Identifier is assigned by the Instructing Agent (Creditor FI) to uniquely identify a payment instruction throughout its existence within RTP. The Payment Information ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Request for Payment instruction.</p> <p>The uniqueness of an instruction is determined by the Payment Information Identification and is based on the format below. RTP will use the Payment Information ID to perform a check for a duplicate transaction within the duplicate checking period.</p> <p>XML Tag: <PmtInflId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: [0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02)(0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 19 characters of the Payment Information Identifications (positions 1-19) are validated for structural alignment in accordance with the format specification. Business validations for the Instruction Identification include: - Embedded date (positions 01-08) must be within 1 calendar day of the system date. - Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent.</p> <p>Reason Code(s): If structural validation fails, The RTP Network will reject with code '650' in Administration Advice message (admi.002). Reject with Message Status Report (pacs.002) if: - Payment Information ID matches a previously completed transaction (DUPL) - Embedded date is not within one calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DSOH)</p> <p>Note(s): Used for duplicate check and re-association to the resulting Credit Transfer. Must be used in the Transaction Identification (TxId) field in the subsequent Credit Transfer (pacs.008) message.</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 2.2 CdtrPmtActvtnReq +PmtInf	<p>Name: Payment Method</p> <p>ISO Description: Specifies the means of payment that will be used to move the amount of money.</p> <p>XML Tag: <PmtMtd></p>

Element	Details
++PmtMtd	<p>Occurrence: [1..1] Length: 3 Rule(s): Only a value of 'TRF' is allowed.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if value is not 'TRF'</p> <p>Note(s): This is a mandatory field and only the value TRF is expected.</p> <p>Example: TRF</p> <p>Permitted Codes</p> <p>TRF CreditTransfer</p> <p>Name: Requested Execution Date</p> <p>ISO Description: Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>Usage: This is the date on which the debtor's account(s) is (are) to be debited.</p> <p>Product Usage: Requested date on which the Customer Credit Transfer should be executed. Either Date or Date and Time must be provided. If only Date is provided, the Request for Payment will be expected to be paid by the end of the designated calendar day in Eastern Time. The Debtor FI must display the Requested Execution Date to the Debtor.</p> <p>XML Tag: <ReqdExctnDt></p> <p>Occurrence: [1..1]</p> <p>Note(s): If only Date is provided the time would be signified as 23:59:59 ET.</p>
INDEX: 2.15	<p>Name: Date</p> <p>ISO Description: Specified date.</p> <p>Product Usage: Requested date by which the Customer Credit Transfer should be executed.</p> <p>XML Tag: <Dt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD Length: 10</p> <p>Rule(s): Must be a valid processing date.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): In a Business/Consumer to Business scenario this could be also the due date of Payment. When this field is used, it is assumed that payment is requested to be made by the end of the indicated calendar day in the local time zone.</p>

Element	Details
INDEX: 2.16 Choice: {Or} CdtrPmtActvtnReq +PmtInf ++ReqdExctnDt +++DtTm	<p>Example: 2017-11-12</p> <p>Name: Date Time</p> <p>ISO Description: Specified date and time.</p> <p>Product Usage: Requested date and specific time by which the Customer Credit Transfer should be executed.</p> <p>XML Tag: <DtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Must be a valid processing date and time.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date and time is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T16:00:00</p>
INDEX: 2.17 CdtrPmtActvtnReq +PmtInf ++XpryDt	<p>Name: Expiry Date</p> <p>ISO Description: Date by which the debtor must have accepted or rejected the request.</p> <p>Usage: Beyond this date, the request becomes void and cannot be processed anymore.</p> <p>Product Usage: The date or date and time upon which the Debtor FI should no longer allow the Debtor to make a payment that references this Request for Payment message.</p> <p>XML Tag: <XpryDt></p> <p>Occurrence: [1..1]</p> <p>Note(s): The Debtor FI may optionally display the Expiry Date to the Debtor.</p>
INDEX: 2.18 Choice: {Or} CdtrPmtActvtnReq +PmtInf ++XpryDt +++Dt	<p>Name: Date</p> <p>ISO Description: Specified date.</p> <p>XML Tag: <Dt></p> <p>Occurrence: [1..1]</p> <p>Length: 10</p> <p>Rule(s): Date cannot be before Requested Execution Date.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p>
INDEX: 2.19 Choice: {Or}	<p>Name: Date Time</p> <p>ISO Description: Specified date and time.</p>

Element	Details
CdtrPmtActvtnReq +PmtInf ++XpryDt +++DtTm	<p>XML Tag: <DtTm></p> <p>Occurrence: [1..1]</p> <p>Length: 19</p> <p>Rule(s): Date cannot be before Requested Execution Date.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p>
INDEX: 2.29	<p>Name: Debtor</p> <p>ISO Description: Party that owes an amount of money to the (ultimate) creditor.</p> <p>Product Usage: Effective June 30, 2023, when sending a pain.013 message, a Message Sending Participant must populate at least one of the applicable data elements in any one of the following 'Postal Address' or 'Organization Identification' or 'Private Identification' as follows:</p> <ul style="list-style-type: none"> When using 'Postal Address' a Message Sending Participant must populate at least one of the following fields: 'Street Name', 'Post Code' or 'Town Name' with the relevant address information associated with the Message Receiver. Other mandatory fields may be populated with the relevant address information associated with the Message Receiver or "NOREF" if such information is unavailable. 'Country Code' must be populated with the correct code. When using 'Organization Identification', a Message Sending Participant must populate 'LEI' field. When using 'Private Identification', a Message Sending Participant must populate at least one of the following fields: 'Birth Date' or 'City of Birth' with the relevant information associated with the Message Receiver. If 'Birth Date' is unavailable, the field may be populated with 1111-11-11. If 'City of Birth' is unavailable, the field may be populated with "NOREF". 'Country Code' must be populated with the correct code. <p>XML Tag: <Dbtr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.30	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: Debtor Name</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Note(s): Official Name Debtor FI has registered for the account.</p> <p>Example: Debtor Name</p>
INDEX: 2.31	Name: Postal Address

Element	Details
CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr	<p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 2.40 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++StrtNm	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 2.41 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++BldgNb	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>
INDEX: 2.46 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++PstCd	<p>Name: Post Code</p> <p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 2.47 CdtrPmtActvtnReq +PmtInf ++Dbtr +++PstlAdr ++++TwnNm	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>

Element	Details
INDEX: 2.50	Example: New York City Name: Country Sub Division ISO Description: Identifies a subdivision of a country such as state, region, county. Product Usage: Identifies the state (could include full name or two character state abbreviation). XML Tag: <CtrySubDvsn> Occurrence: [1..1] Length: 35 Example: New York
INDEX: 2.51	Name: Country ISO Description: Nation with its own government. XML Tag: <Ctry> Occurrence: [1..1]
INDEX: 2.52	Name: Address Line ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag: <AdrLine> Occurrence: [0..1]
INDEX: 2.53	Name: Identification ISO Description: Unique and unambiguous identification of a party. Product Usage: This element is used on a conditional basis for identification of any other specific identifier of the receiver. XML Tag: <Id> Occurrence: [0..1]

Element	Details
INDEX: 2.54 Choice: {Or CdtrPmtActvtnReq +PmtInfnf ++Dbtr ++Id ++++OrgId}	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.56 CdtrPmtActvtnReq +PmtInfnf ++Dbtr ++Id ++++OrgId +++++LEI	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 2.63 Choice: Or} CdtrPmtActvtnReq +PmtInfnf ++Dbtr ++Id ++++PrvtId	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.64 CdtrPmtActvtnReq +PmtInfnf ++Dbtr ++Id ++++PrvtId +++++DtAndPlcOfBirth	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 2.65	<p>Name: Birth Date</p>

Element	Details
CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	<p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 1950-09-27</p>
INDEX: 2.67 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.</p> <p>Example: City ABC</p>
INDEX: 2.68 CdtrPmtActvtnReq +PmtInf ++Dbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	<p>Name: Country Of Birth</p> <p>ISO Description: Country where a person was born.</p> <p>XML Tag: <CtryOfBirth></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.91 CdtrPmtActvtnReq +PmtInf ++DbtrAcct	<p>Name: Debtor Account</p> <p>ISO Description: Account used to process charges associated with a transaction.</p> <p>XML Tag: <DbtrAcct></p> <p>Occurrence: [1..1]</p>
INDEX: 2.92 CdtrPmtActvtnReq +PmtInf ++DbtrAcct +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.94 CdtrPmtActvtnReq +PmtInfnf ++DbtrAcct +++Id ++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>Product Usage: Unique identification of an account, as assigned by the Debtor FI.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.95 CdtrPmtActvtnReq +PmtInfnf ++DbtrAcct +++Id ++++Othr +++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: Identification of the account, this could be a tokenized account number or an account number in the clear.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Example: 11000179512199000</p>
INDEX: 2.104 CdtrPmtActvtnReq +PmtInfnf ++DbtrAcct +++Nm	<p>Name: Name</p> <p>ISO Description: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.</p> <p>Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.</p> <p>Product Usage: Name by which the debtor is known to the creditor.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p>
INDEX: 2.105 CdtrPmtActvtnReq +PmtInfnf ++DbtrAcct +++Prxy	<p>Name: Proxy</p> <p>ISO Description: Specifies an alternate assumed name for the identification of the account.</p> <p>Product Usage: This field can be used to include the alias (proxy) used to address a Request for Payment initiated.</p> <p>XML Tag: <Prxy></p> <p>Occurrence: [0..1]</p>
INDEX: 2.109 CdtrPmtActvtnReq +PmtInfnf	<p>Name: Identification</p> <p>ISO Description: Identification used to indicate the account identification under another specified name.</p> <p>Product Usage: Information about the alias which might be a mobile number, an email address etc.</p>

Element	Details
<pre>++DbtrAcct +++Prxy ++++Id</pre>	<p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 256</p> <p>Note(s): When an alias is used to retrieve the debtor's account credentials prior to sending a Request for Payment, the alias used to retrieve the account credentials must be included in this field.</p> <p>Example: 2125551212 or jane.doe@domain.ext</p>
INDEX: 2.110 <pre>CdtrPmtActvtnReq +PmtInf ++DbtrAgt</pre>	<p>Name: Debtor Agent</p> <p>ISO Description: Financial institution servicing an account for the debtor.</p> <p>Product Usage: Except for special use cases, this is the Debtor FI that holds the Debtor's account that is used to make the payment. Notwithstanding the ISO term 'agent' this entity will always be a Participant and party to a RTP payment.</p> <p>XML Tag: <DbtrAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.111 <pre>CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId</pre>	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.113 <pre>CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld</pre>	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.117 <pre>CdtrPmtActvtnReq +PmtInf ++DbtrAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld</pre>	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identifier of the Debtor FI that will receive the Request for Payment. This may be a true Routing and Transit Number or a token Routing and Transit Number.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number. Note, this value may include alphabetic</p>

Element	Details
	<p>characters.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is not authorized to receive this business message (reason code 'AG03') - Routing and Transit number is not included in the RTP routing file/database (reason code 'RC03') - Agent is signed-off (reason code '9910') - Agent is suspended (reason code '9947') - Receiver connection is unavailable (reason code '9912') <p>Example: 11401533</p>
INDEX: 2.174	<p>Name: Ultimate Debtor</p> <p>ISO Description: Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>Product Usage: Ultimate Debtor is only permitted when Local Instrument is set to "INTERMEDIARY" or "ZELLE". See guidelines for these use cases for a description of how Ultimate Debtor is used.</p> <p>XML Tag: <UltmtDbtr></p> <p>Occurrence: [0..1]</p>
INDEX: 2.175	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p>
INDEX: 2.176	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 2.185	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Ave of the Americas, 17th floor</p>

Element	Details
INDEX: 2.186	Name: Building Number
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++BldgNb	ISO Description: Number that identifies the position of a building on a street. XML Tag: <BldgNb> Occurrence: [0..1] Length: 16 Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. Example: 1114
INDEX: 2.191	Name: Post Code
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++PstCd	ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. XML Tag: <PstCd> Occurrence: [1..1] Length: 16 Example: 10016
INDEX: 2.192	Name: Town Name
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++TwnNm	ISO Description: Name of a built-up area, with defined boundaries, and a local government. XML Tag: <TwnNm> Occurrence: [1..1] Length: 35 Example: New York
INDEX: 2.195	Name: Country Sub Division
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++PstlAdr ++++CtrySubDvsn	ISO Description: Identifies a subdivision of a country such as state, region, county. Product Usage: Identifies the state (could include full name or two character state abbreviation). XML Tag: <CtrySubDvsn> Occurrence: [1..1] Length: 35 Example: New York
INDEX: 2.196	Name: Country
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr	ISO Description: Nation with its own government. XML Tag: <Ctry>

Element	Details
+++PstlAdr ++++Ctry	<p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.197	<p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.198	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 2.199	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.201	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [0..1]</p>

Element	Details
+++++LEI	<p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): LEI has to be present if Othr is not present under Id>>OrgId.</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 2.202	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>Product Usage: In the case of a Business Ultimate Debtor, the first two instances of Identification may be populated to carry over the Receiver of the RFP's Bank Information when sending an RTP Request for Payment.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 2.203	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.204	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>
INDEX: 2.206	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>Product Usage: The instance of the specified scheme must match the instance used in the Identification field.</p> <p>XML Tag: <Prtry></p>

Element	Details
<pre>++++OrgId +++++Othr ++++++SchmeNm ++++++Prtry</pre> INDEX: 2.208 <p>Choice: Or}</p> <p>CdtrPmtActvtnReq +PmtInf ++UltmtDbtr ++Id ++++PrvtId</p>	<p>Occurrence: [1..1] Length: 35 Example: BIC</p> <p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.209 <p>CdtrPmtActvtnReq +PmtInf ++UltmtDbtr ++Id ++++PrvtId +++++DtAndPlcOfBirth</p>	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [0..1]</p>
INDEX: 2.210 <p>CdtrPmtActvtnReq +PmtInf ++UltmtDbtr ++Id ++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt</p>	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD Length: 10 Example: 1969-06-28</p>
INDEX: 2.212 <p>CdtrPmtActvtnReq +PmtInf ++UltmtDbtr ++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth</p>	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.</p> <p>Example: City ABC</p>

Element	Details
INDEX: 2.213	Name: Country Of Birth
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US
INDEX: 2.214	Name: Other
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr	ISO Description: Unique identification of a person, as assigned by an institution, using an identification scheme. Product Usage: In the case of a Consumer Ultimate Debtor, the first two instances of Identification may be populated to carry over the receiver of the RFP's Bank information when sending an IXB RTP Request for Payment. XML Tag: <Othr> Occurrence: [0..5]
INDEX: 2.215	Name: Identification
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++Id	ISO Description: Unique and unambiguous identification of a person. Product Usage: Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.). XML Tag: <Id> Occurrence: [1..1] Length: 35 Example: MaxMustermann_1705
INDEX: 2.216	Name: Scheme Name
CdtrPmtActvtnReq +PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++SchmeNm	ISO Description: Name of the identification scheme. XML Tag: <SchmeNm> Occurrence: [0..1]
INDEX: 2.218	Name: Proprietary
CdtrPmtActvtnReq	

Element	Details
+PmtInf ++UltmtDbtr +++Id ++++PrvtId +++++Othr +++++SchmeNm ++++++Prtry	<p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.237	Name: Credit Transfer Transaction
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	<p>ISO Description: Payment processes required to transfer cash from the debtor to the creditor.</p> <p>XML Tag: <CdtTrfTx></p> <p>Occurrence: [1..1]</p>
INDEX: 2.238	Name: Payment Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId	<p>ISO Description: Set of elements used to reference a payment instruction.</p> <p>XML Tag: <PmtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.239	Name: Instruction Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId ++++InstrId	<p>ISO Description: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>Product Usage: For a Zelle RFP, this field must carry the Zelle Customer Event ID. For all other RFPs, this must be equal to the Payment Information ID.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [0..1]</p>
	<p>Format: see description for PaymentInformationIdentification</p> <p>Length: 35</p>
	<p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 2.240	Name: End To End Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtId	<p>ISO Description: 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.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be</p>

Element	Details
++++EndToEndId	<p>included in several messages related to the transaction.</p> <p>Product Usage: The identifier is assigned by the sender of the Request for Payment and known by both the sender and receiver. This is the customer reference for the transaction. The end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction from the Creditor to the Debtor. It can be included in several messages related to the transaction.</p> <p>XML Tag: <EndToEndId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): If the end-user does not provide a reference number for an RFP, TCH recommends the use of 'NOREF' within the End To End ID field.</p> <p>Example: E2E-Ref001</p>
INDEX: 2.241	<p>Name: UETR</p> <p>ISO Description: Universally unique identifier to provide an end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <UETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 2.242	<p>Name: Payment Type Information</p> <p>ISO Description: Set of elements used to further specify the type of transaction.</p> <p>XML Tag: <PmtTpInf></p> <p>Occurrence: [1..1]</p>
INDEX: 2.244	<p>Name: Service Level</p> <p>ISO Description: Agreement under which or rules under which the transaction should be processed.</p> <p>XML Tag: <SvcLvl></p> <p>Occurrence: [1..1]</p>

Element	Details
++++SvcLvl	<p>Name: Code</p> <p>ISO Description: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.</p> <p>Product Usage: The Service level of the transaction. 'SDVA' means Payment must be executed with same day value to the creditor (for RTP this will be done in seconds).</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'SDVA'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.</p> <p>Note(s): This is a mandatory ISO field required for the message type, but not used by RTP.</p> <p>Example: SDVA</p>
Permitted Codes	SDVA SameDayValue
INDEX: 2.247	<p>Name: Local Instrument</p> <p>ISO Description: User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p> <p>Product Usage: Identifies the type of the payment initiated by Sender of the message. This element also indicates whether the payment initiation origin from a <ul style="list-style-type: none"> - domestic customer - Third Party Provider (intermediary) or - ZELLE. </p> <p>XML Tag: <LclInstrm></p> <p>Occurrence: [1..1]</p> <p>Note(s): Only Proprietary element is allowed.</p>
INDEX: 2.249	<p>Name: Proprietary</p> <p>ISO Description: Specifies the local instrument, as a proprietary code.</p> <p>Product Usage: Identifies the origination condition of the instruction so as to allow the instructed agent to properly process the transaction.</p>

Element	Details
++++LclInstrm +++++Prtry	<p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): * Subject to future RTP Operating Rule changes.</p> <p>Example: STANDARD</p>
Permitted Codes	
<p>INTERMEDIARY Intermediary must be used when a payment is part of an end-to-end flow that involves a payer that is not the RTP Sender and/or a payee that is not the RTP Receiver, unless a more specific code applies such as INDIRECT DOMESTIC. If this code used, at least one ultimate party ("Ultimate Debtor" or "Ultimate Creditor") must be present.</p> <p>IXB Immediate Cross Border RTP Payment.*</p> <p>STANDARD Standard RTP payment</p> <p>ZELLE Instruction originated as a Zelle message.</p>	
INDEX: 2.250	<p>Name: Category Purpose</p> <p>ISO Description: Specifies the high level purpose of the instruction based on a set of pre-defined categories.</p> <p>Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p>XML Tag: <CtgyPurp></p> <p>Occurrence: [1..1]</p> <p>Note(s): Only element Proprietary is allowed</p>
INDEX: 2.252	<p>Name: Proprietary</p> <p>ISO Description: Category purpose, in a proprietary form.</p> <p>Product Usage: Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field indicates whether the Sender is a consumer or a business. This field will assist Member FIs in identifying whether the sender of the message is a consumer or business. Note, intermediated transactions that are part of end-to-end flow that involves a payer that is not the RTP Sender and/or a payee that is not the RTP Receiver must carry the entity type of the Sender.</p> <p>Example: CONSUMER</p>
Permitted Codes	

Element	Details
	Permitted Codes
INDEX: 2.253	Permitted Codes
	BUSINESS Business initiated Request for Payment
	CONSUMER Consumer initiated Request for Payment
INDEX: 2.253	Name: Payment Condition
	ISO Description: Conditions for the execution of the payment.
	XML Tag: <PmtCond>
	Occurrence: [0..1]
INDEX: 2.254	Name: Amount Modification Allowed
	ISO Description: Indicates if the debtor is allowed to pay a different amount than the requested amount.
	Product Usage: Indicator if the exact amount indicated in Instructed Amount must be paid, or if under/over payment is permitted.
	true - Amount may be modified by the Debtor
	false - Amount of payment must equal the Instructed Amount
	XML Tag: <AmtModAllwd>
	Occurrence: [1..1]
	Format: Only value 'true' or 'false' is allowed.
	Length: 5
	Note(s): The system does not validate that the payment made matches the Instructed Amount if the Creditor FI indicates 'false'.
INDEX: 2.255	Name: Early Payment Allowed
	ISO Description: Indicates if the debtor is allowed to pay before the requested execution date.
	Product Usage: Indicator if payment can be made prior to the Requested Execution Date.
	true - Payment may be made any time before or on the Requested Execution Date
	false - Payment may not be made any time before the requested Execution Date
	XML Tag: <EarlyPmtAllwd>
	Occurrence: [1..1]
	Format: Only value 'true' or 'false' is allowed.
	Length: 5
	Note(s): The value of 'false' should not be used in RTP. If Early Payment Allowed element is used, the value should always be set
	to 'true' by the sending participant. The system does not validate that the payment is made on the Requested Execution
	Date if the Creditor FI indicates 'false'. If a participant receives a value of 'false' in this field, the transaction should not
	be rejected, and the participant should interpret the value as 'true'.
INDEX: 2.261	Name: Guaranteed Payment Requested

Element	Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++PmtCond ++++GrntedPmtReqd	<p>ISO Description: Indicates if a payment guarantee is requested, assuming a payment guarantee contract exists between the different actors.</p> <p>Product Usage: Mandatory field to indicate whether a guaranteed payment is requested. true - The Creditor requests a payment guarantee if the Debtor schedules a payment. false - The Creditor does not request a payment guarantee if the Debtor schedules a payment.</p> <p>XML Tag: <GrntedPmtReqd></p> <p>Occurrence: [1..1]</p> <p>Format: Only value 'true' or 'false' is allowed.</p> <p>Length: 5</p> <p>Note(s): For Guaranteed Payment Request, the value 'true' should not be used in RTP. . If a Receiving bank receives a value of 'true' in this field, the transaction should not be rejected, the participant should interpret the value as 'false'. For future use, If a guaranteed payment is requested, and the Debtor schedules a payment, the Debtor FI must indicate whether they are guaranteeing that the payment will be sent in the Payment Conditions / Guaranteed Payment field of the Response to Request for Payment (pain.014) message. RTP does not validate or guarantee that a transaction is actually sent on the indicated date if a guaranteed payment is indicated by the Debtor FI in the Response to Request for Payment (pain.014) message.</p>
INDEX: 2.262	Name: Amount
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Amt	<p>ISO Description: 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.</p> <p>XML Tag: <Amt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.263	Name: Instructed Amount
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Amt ++++InstdAmt	<p>ISO Description: 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.</p> <p>Usage: This amount has to be transported unchanged through the transaction chain.</p> <p>Product Usage: The amount of money the sender of the Request for Payment message requests to be paid by the receiver of the message. Attribute is the currency code of amount.</p> <p>XML Tag: <InstdAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): Amount must comply with the scheme rules.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: - The value of the request is less than or equal to zero</p>

Element	Details		
	<ul style="list-style-type: none"> - The value is greater than supported by the ISO definition for the maximum number of digits - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition <p>Note(s): RTP only supports USD and the maximum decimal digits are two.</p> <p>Example: 310.5</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>		
INDEX: 2.264	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The currency code is not valid </p> <p>Example: USD</p>		
INDEX: 2.269	<p>Permitted Codes</p> <table border="1" style="margin-bottom: 10px;"> <tr> <td style="text-align: center;">USD</td> <td>US Dollar</td> </tr> </table> <p>Name: Charge Bearer</p> <p>ISO Description: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Product Usage: There will be no charging for RTP payments. Hence, 'SLEV' will be used in this field, which indicates that a service level agreement determines how charges are to be applied. RTP Rules will serve as the agreement and will specify no charging</p> <p>XML Tag: <ChrgBr></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'SLEV'. Others values are not supported as charges are applied external to RTP.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Charge Bearer Code is not valid.</p> <p>Note(s): This is a mandatory ISO field and must be populated, but it is not used by RTP.</p>	USD	US Dollar
USD	US Dollar		

Element	Details
	Example: SLEV Permitted Codes
	SLEV FollowingServiceLevel
INDEX: 2.585 CdtrPmtActvtnReq +PmtInfn ++CdtTrfTx +++CdtrAgt	Name: Creditor Agent ISO Description: Financial institution servicing an account for the creditor. Product Usage: Except for special use cases, this is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term 'agent' this entity will always be a Participant and party to a RTP payment. XML Tag: <CdtrAgt> Occurrence: [1..1]
INDEX: 2.586 CdtrPmtActvtnReq +PmtInfn ++CdtTrfTx +++CdtrAgt ++++FinInstnId	Name: Financial Institution Identification ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.588 CdtrPmtActvtnReq +PmtInfn ++CdtTrfTx +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld	Name: Clearing System Member Identification ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 2.592 CdtrPmtActvtnReq +PmtInfn ++CdtTrfTx +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld	Name: Member Identification ISO Description: Identification of a member of a clearing system. Product Usage: Identifier of the Creditor FI that is sending the Request for Payment. If the Creditor Account is a token, this may be a token Routing and Transit Number. XML Tag: <Mmbld> Occurrence: [1..1]
	Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9 Rule(s): Member Identification must be valid 9 character Routing and Transit Number. This routing and transit number will also be used by the Receiving FI for routing purposes when creating any subsequent payment and non-payment messages (e.g., Credit Transfer).

Element	Details
	<p>Reason Code(s): Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Sender is not authorized to send this business message (reason code 'AG03') - Agent is signed-off (reason code '9934') - Agent is suspended (reason code '9946') - the sender of the message is not authorized to submit messages on behalf of this agent (reason code 'DSOH') <p>The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not included in the RTP routing database.</p> <p>Example: 11400223</p>
INDEX: 2.649	<p>Name: Creditor</p> <p>ISO Description: Party to which an amount of money is due.</p> <p>Product Usage: The party (Receiver) that receives payment from the Debtor / Sender.</p> <p>XML Tag: <Cdtr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.650	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: Creditor Name; this is the legal name of the owner(s) of the account of the pain.013 Message Sender. In certain circumstances, an additional party may also need to be identified (e.g., when the Message Sender's account is an FBO account).</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Example: Creditor Name</p>
INDEX: 2.651	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 2.660	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p>

Element	Details
++++PstlAdr +++++StrtNm	Length: 70 Example: Park Lane
INDEX: 2.661	Name: Building Number
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++BldgNb	ISO Description: Number that identifies the position of a building on a street. XML Tag: <BldgNb> Occurrence: [0..1] Length: 16 Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. Example: 45
INDEX: 2.666	Name: Post Code
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++PstCd	ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. XML Tag: <PstCd> Occurrence: [1..1] Length: 16 Example: 10016
INDEX: 2.667	Name: Town Name
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++TwnNm	ISO Description: Name of a built-up area, with defined boundaries, and a local government. XML Tag: <TwnNm> Occurrence: [1..1] Length: 35 Example: New York City
INDEX: 2.670	Name: Country Sub Division
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++CtrySubDvsn	ISO Description: Identifies a subdivision of a country such as state, region, county. Product Usage: Identifies the state (could include full name or two character state abbreviation). XML Tag: <CtrySubDvsn> Occurrence: [1..1] Length: 35 Example: New York
INDEX: 2.671	Name: Country

Element	Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++Ctry	<p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.672	Name: Address Line
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++PstlAdr +++++AddrLine	<p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.673	Name: Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id	<p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p>
INDEX: 2.674	Name: Organisation Identification
Choice: {Or CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++OrgId	<p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.676	Name: LEI
CdtrPmtActvtnReq +PmtInf	<p>ISO Description: Legal entity identification as an alternate identification for a party.</p>

Element	Details
++CdtTrfTx +++Cdtr ++++Id +++++OrgId +++++LEI	<p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 2.683 Choice: Or} CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.684 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 2.685 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth ++++++BirthDt	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 1969-06-28</p>

Element	Details
INDEX: 2.687	Name: City Of Birth
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth ++++++CityOfBirth	ISO Description: City where a person was born. XML Tag: <CityOfBirth> Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: City ABC
INDEX: 2.688	Name: Country Of Birth
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth ++++++CtryOfBirth	ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US
INDEX: 2.696	Name: Contact Details
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++CtctDtls	ISO Description: Set of elements used to indicate how to contact the party. XML Tag: <CtctDtls> Occurrence: [0..1]
INDEX: 2.699	Name: Phone Number
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Cdtr ++++CtctDtls +++++PhneNb	ISO Description: Collection of information that identifies a phone number, as defined by telecom services. Product Usage: This element is used to provide contact information for the Creditor in case the Debtor needs to contact the Creditor directly regarding questions related to the Request for Payment. XML Tag: <PhneNb> Occurrence: [0..1] Format: Format expression: \+[0-9]{1,3}-[0-9()]+\-[1,30] First position fixed value '+' followed up to 3 numeric positions followed by the fixed value '-'. After these values up to 30 numeric characters including the values '()' and - RegEx: \+[0-9]{1,3}-[0-9()]+\-[1,30]

Element	Details
	Length: 35 Example: +1-555-123-4567 +1-5551234567
INDEX: 2.711	Name: Creditor Account ISO Description: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. XML Tag: <CdtrAcct> Occurrence: [1..1]
INDEX: 2.712	Name: Identification ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer. XML Tag: <Id> Occurrence: [1..1]
INDEX: 2.714	Name: Other ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme. Product Usage: Unique identification of an account, as assigned by the Creditor FI. XML Tag: <Othr> Occurrence: [1..1]
INDEX: 2.715	Name: Identification ISO Description: Identification assigned by an institution. Product Usage: Identification of the account, this could be a tokenized account number or an account number in the clear. XML Tag: <Id> Occurrence: [1..1] Length: 34 Example: 120001795121990099
INDEX: 2.724	Name: Name ISO Description: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account. Usage: The account name is different from the account owner name. The account name is used in certain user

Element	Details
++++Nm	<p>communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.</p>
	<p>Product Usage: Name by which the creditor is known to the debtor.</p>
	<p>This field may be used when a different name for the pain.013 Message Sender/Creditor will be more readily recognizable to the Message Receiver than the Creditor Name provided in the name field (index 2.650). For example, this may be the case where the Message Sender has a "doing business as" or trade name.</p>
	<p>In certain cases, this field may be used where the Message Sender sends a Request for Payment on behalf of a partner organization. Such arrangements are subject to the RTP Rules and Rules interpretations.</p>
	<p>XML Tag: <Nm></p>
	<p>Occurrence: [0..1]</p>
	<p>Length: 70</p>
INDEX: 2.730	<p>Name: Ultimate Creditor</p>
CdtrPmtActvtnReq +PmtlInf ++CdtTrfTx +++UltmtCdtr	<p>ISO Description: Ultimate party to which an amount of money is due.</p>
	<p>Product Usage: Ultimate Creditor may only be used when Local Instrument / Proprietary code is set to 'INTERMEDIARY', or 'ZELLE'. See guidelines for these use cases for a description of how Ultimate Creditor is used.</p>
	<p>XML Tag: <UltmtCdtr></p>
	<p>Occurrence: [0..1]</p>
INDEX: 2.731	<p>Name: Name</p>
CdtrPmtActvtnReq +PmtlInf ++CdtTrfTx +++UltmtCdtr ++++Nm	<p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p>
	<p>XML Tag: <Nm></p>
	<p>Occurrence: [1..1]</p>
	<p>Length: 140</p>
INDEX: 2.732	<p>Name: Postal Address</p>
CdtrPmtActvtnReq +PmtlInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr	<p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p>
	<p>XML Tag: <PstlAdr></p>
	<p>Occurrence: [0..1]</p>
	<p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 2.741	<p>Name: Street Name</p>
CdtrPmtActvtnReq	<p>ISO Description: Name of a street or thoroughfare.</p>

Element	Details
+PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++StrtNm	XML Tag: <StrtNm> Occurrence: [1..1] Length: 70 Example: Park Lane
INDEX: 2.742 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++BldgNb	Name: Building Number ISO Description: Number that identifies the position of a building on a street. XML Tag: <BldgNb> Occurrence: [0..1] Length: 16 Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line. Example: 45, Apt. 203
INDEX: 2.747 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++PstCd	Name: Post Code ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. XML Tag: <PstCd> Occurrence: [1..1] Length: 16 Example: 10016
INDEX: 2.748 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++TwnNm	Name: Town Name ISO Description: Name of a built-up area, with defined boundaries, and a local government. XML Tag: <TwnNm> Occurrence: [1..1] Length: 35 Example: Chicago
INDEX: 2.751 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++PstlAdr +++++CtrySubDvsn	Name: Country Sub Division ISO Description: Identifies a subdivision of a country such as state, region, county. Product Usage: Identifies the state (could include full name or two character state abbreviation). XML Tag: <CtrySubDvsn> Occurrence: [1..1] Length: 35

Element	Details
INDEX: 2.752	<p>Example: Illinois</p> <p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Note(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 2.753	<p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an "Address Line 2". When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 2.754	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for identification of any other specific identifier of the ultimate recipient.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 2.755	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.757	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): LEI has to be present if Othr is not present under Id>>OrgId.</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 2.758	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>Product Usage: In the case of a Business Ultimate Creditor, the first two instances of Identification may be populated to carry over the Sender of the RFP's Bank information when receiving an RTP Request for Payment.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 2.759	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.760	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>

Element	Details
<pre>+---+Id +++++OrgId ++++++Othr ++++++SchmeNm</pre> INDEX: 2.762	Name: Proprietary
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr +---+Id +++++OrgId ++++++Othr ++++++SchmeNm ++++++Prtry</pre>	<p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: BIC</p>
INDEX: 2.764 <p>Choice: Or{</p> <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr +---+Id +++++PrvtId</pre>	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.765 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr +---+Id +++++PrvtId ++++++DtAndPlcOfBirth</pre>	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [0..1]</p>
INDEX: 2.766 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr +---+Id</pre>	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p>

Element	Details
<pre>+++++PrvtId ++++++DtAndPlcOfBirth ++++++BirthDt</pre>	Length: 10 Example: 1950-09-27
INDEX: 2.768	Name: City Of Birth
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth ++++++CityOfBirth</pre>	ISO Description: City where a person was born. XML Tag: <CityOfBirth> Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: City ABC
INDEX: 2.769	Name: Country Of Birth
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth ++++++CtryOfBirth</pre>	ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US
INDEX: 2.770	Name: Other
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr</pre>	ISO Description: Unique identification of a person, as assigned by an institution, using an identification scheme. Product Usage: In the case of a Consumer/Person Ultimate Creditor, the first two instances of Identification may be populated to carry over the Sender of the RFP's Bank information when receiving an RTP Request for Payment. XML Tag: <Othr> Occurrence: [0..5]
INDEX: 2.771	Name: Identification
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr ++++Id</pre>	ISO Description: Unique and unambiguous identification of a person. Product Usage: Specific Identifier for the Ultimate Creditor within the Creditor's system of record (e.g. username, account name/ID, email address, etc.). XML Tag: <Id>

Element	Details
<pre>+----+PrvtId +-----+Othr +-----+Id</pre>	<p>Occurrence: [1..1] Length: 35</p>
INDEX: 2.772 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr +++++Id +++++PrvtId +++++Othr ++++++SchmeNm</pre>	<p>Name: Scheme Name ISO Description: Name of the identification scheme. XML Tag: <SchmeNm> Occurrence: [0..1]</p>
INDEX: 2.774 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++UltmtCdtr +++++Id +++++PrvtId +++++Othr ++++++SchmeNm ++++++Prtry</pre>	<p>Name: Proprietary ISO Description: Name of the identification scheme, in a free text form. XML Tag: <Prtry> Occurrence: [1..1] Length: 35</p>
INDEX: 2.792 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++InstrForCdtrAgt</pre>	<p>Name: Instruction For Creditor Agent ISO Description: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. Product Usage: Either the code VLTK, PRTK, TOKN, RECI, TKCM to TKXP are used to differentiate the information provided in Element Details the Instruction Information field. VLTK used for 'Validation Token'. PRTK used for 'Sender Token Requested' and TOKN used for 'Token Information'. Codes 'TKCM' to 'TKXP' are used for different Token control information that may be passed to the Receiving Participant as additional information to impact its decision to accept or reject the transaction. RECI used for 'Sender Identification of a Zelle payment'.</p>
	<p>XML Tag: <InstrForCdtrAgt> Occurrence: [0..5] Rule(s): For Zelle initiated Request for Payment the Instruction for Creditor Agent with code 'RECI' is mandatory.</p>

Element	Details
	<p>Reason Code(s): Reject with code '9954' in pacs.002 if Local Instrument = 'ZELLE' and Instruction for Creditor Agent does not contain Instruction Information with the code 'RECI'</p> <p>Note(s): The code VLTK can be used up to 3 times to allow all the validation data to be provided.</p>
INDEX: 2.793 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++InstrForCdtrAgt +++;Cd	<p>Name: Code</p> <p>ISO Description: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.</p> <p>Product Usage: Either the code VLTK, PRTK, TOKN, RECI, TKCM to TKXP are used to differentiate the information provided in Element Details the Instruction Information field.</p> <p>VLTK used for 'Validation Token'. PRTK used for 'Sender Token Requested' and TOKN used for 'Token Information'. Codes 'TKCM' to 'TKXP' are used for different Token control information that may be passed to the Receiving Participant as additional information to impact its decision to accept or reject the transaction. RECI used for 'Sender Identification of a Zelle payment'.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Only specified valid codes (according code list) are expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Instruction Code is not valid.</p> <p>Example: TOKN</p> <p>Permitted Codes</p> <ul style="list-style-type: none"> PRTK SenderTokenRequested RECI ReceiverCustomerInformation TKCM Counterparty Mismatch TKSG Single Use Token Already Used TKSP Token Suspended Status TKVE Token Value Limit Breach TKXP Token Expired TOKN Token Information VLTK Token Validation Information or Foreign Exchange and Currency Information (IXB) <p>INDEX: 2.794 CdtrPmtActvtnReq +PmtInf</p> <p>Name: Instruction Information</p> <p>ISO Description: Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.</p>

Element	Details
<pre>++CdtTrfTx +++InstrForCdtrAgt ++++Instrlnf</pre>	<p>Product Usage: Information about the necessary data. For code 'TOKN' - The Receiving Participant will always receive a real account numbers in the account field, and receive the token used in the message in this field if a token was used. For code 'VLTK' - Supports the optional additional validation methods in conjunction with the token, e.g., B2B cypher, device ID, cryptograms, etc.. This information will be used up to 3 times. For code 'PRTK' - Include code 'PRTK' if a token is requested for the sender's Account. For code 'RECI' - provide Sender Identification for Zelle payment. For codes 'TKXP' to 'TKSP' the description of the code has to be provided (see details under Note).</p> <p>XML Tag: <Instrlnf></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Note(s): The following fixed texts are used for codes: - TKXP - 'Token found but with expired status.' - TKCM - 'Token found with counterparty mismatch.' - TKVE - 'Token found with dollar limit rule violation.' - TKSG - 'Single Use Token already used.' - TKSP - 'Token found with invalid or negative status.'</p>
INDEX: 2.795 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Purp	<p>Name: Purpose</p> <p>ISO Description: Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.</p> <p>XML Tag: <Purp></p> <p>Occurrence: [0..1]</p>
INDEX: 2.796 Choice: {Or CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++Purp +++;Cd	<p>Name: Code</p> <p>ISO Description: Underlying reason for the payment transaction, as published in an external purpose code list.</p> <p>Product Usage: The Creditor or Ultimate Creditor may use the purpose code to identify the type of request for payment. Note: This purpose code is not verified by any FIs that the code matches the actual purpose of the request for payment.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be one of Permitted codes listed in Appendix E.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if the Purpose Code is not supported on the Permitted Codes list (reason</p>

Element	Details
INDEX: 2.797	<p>code 'FF02' with "Invalid Purpose Code" in the Additional Information element).</p> <p>Note(s): This purpose code is not verified by any FIs that the code matches the actual purpose of the request for payment.</p> <p>Example: ACCT</p> <p>Name: Proprietary</p> <p>ISO Description: Purpose, in a proprietary form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Must be one of Permitted Proprietary values listed in Appendix E.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if the Purpose Code is not supported on the Permitted Codes list (reason code 'FF02' with "Invalid Purpose Code" in the Additional Information element).</p>
INDEX: 2.861	<p>Name: Related Remittance Information</p> <p>ISO Description: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.</p> <p>Product Usage: This element will be used if a remittance advice has been sent (remt.001) by the creditor or for identifying the external location of the remittance information if the remt.001 is not being used.</p> <p>XML Tag: <RltdRmtlnf></p> <p>Occurrence: [0..1]</p>
INDEX: 2.862	<p>Name: Remittance Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.</p> <p>Product Usage: Used to provide an identifier associated with the Message Sender of the pain.013 (Creditor). Information ID used to identify the separate remittance advice (remt.001) sent by the Creditor.</p> <p>XML Tag: <RmtId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Rule(s): This element may be used if a separate Remittance Advice (remt.001) message is sent related to this Request for Payment. Reference in this element, if used, must be identical to the reference provided in the Remittance Advice message (field Remittance Identification). RTP will not validate the information provided in this field, but will pass on this data to the next party in the Payment chain.</p> <p>Note(s): The reference provided in the remittance advice message (Remittance Identification) will validate the linkage to this</p>

Element	Details
	<p>element, and must be the original reference provided in the separate remittance advice message (remt.001).</p> <p>Example: 20171112INFOABCD</p>
INDEX: 2.863 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf ++++RmtLctnDtls	<p>Name: Remittance Location Details</p> <p>ISO Description: Set of elements used to provide information on the location and/or delivery of the remittance information.</p> <p>XML Tag: <RmtLctnDtls></p> <p>Occurrence: [0..1]</p>
INDEX: 2.864 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf ++++RmtLctnDtls +++++Mtd	<p>Name: Method</p> <p>ISO Description: Method used to deliver the remittance advice information.</p> <p>XML Tag: <Mtd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Example: URID</p>
Permitted Codes	
EMAL Email URID UniformResourceIdentifier	
INDEX: 2.865 CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RltdRmtInf ++++RmtLctnDtls +++++ElctrncAdr	<p>Name: Electronic Address</p> <p>ISO Description: Electronic address to which an agent is to send the remittance information.</p> <p>Product Usage: Email address where Remittance Information was sent. For TCH Document Exchange usage, the code ‘DX’ will be used followed by the parameters required for processing. The associated Remittance Method should specify ‘URID’. The formatting of the ‘DX’ parameters will be defined in the TCH Document Exchange Technical Specifications.</p> <p>Electronic Address may be used by the Message Sender to provide either the “Tenure” or “IP Address” of the Message Receiver in this field as an additional verification of relationship with the Message Receiver. These elements do not count as “+1” data defined in Index 2.29.</p> <ul style="list-style-type: none"> - “IP Address” is captured by the RfP Sender for their customer. - “Tenure” is number of months and days customer receiving the invoice has been a customer with the RfP Sender.
XML Tag: <ElctrncAdr> Occurrence: [1..1]	
Length: 2048	
Example: first.name@address.com	

INDEX: 2.890

CdtrPmtActvtnReq
+PmtInf
++CdtTrfTx
+++RmtInf

Name: Remittance Information

ISO Description: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

XML Tag: <RmtInf>

Occurrence: [0..1]

Element	Details
INDEX: 2.891	Name: Unstructured
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Ustrd	ISO Description: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Product Usage: Unstructured 140 character field for additional remittance related information. XML Tag: <Ustrd> Occurrence: [0..1] Length: 140 Example: Unstructured Information
INDEX: 2.892	Name: Structured
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd	ISO Description: 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 a structured form. Product Usage: Structured Remittance Information for additional information on Amounts (e.g., discount, full) and/or Creditor Reference Information. XML Tag: <Strd> Occurrence: [0..1]
INDEX: 2.893	Name: Referred Document Information
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocInf	ISO Description: Provides the identification and the content of the referred document. Product Usage: Used to indicate that there is additional information related to the Request for Payment (pain.013), and to carry account and invoice numbers of the receiver for RTP Bill Pay use cases. XML Tag: <RfrdDocInf> Occurrence: [0..5]
INDEX: 2.894	Name: Type
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocInf ++++++Tp	ISO Description: Specifies the type of referred document. Product Usage: Used to provide additional information throughout the payment chain for Bill Pay use cases (e.g. biller account numbers or invoice numbers) XML Tag: <Tp> Occurrence: [0..1]
INDEX: 2.895	Name: Code Or Proprietary
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	ISO Description: Provides the type details of the referred document. XML Tag: <CdOrPrtry>

Element	Details
<pre>+--RmtInf +---Strd +----RfrdDocInf +----Tp +-----CdOrPrtry</pre>	<p>Occurrence: [1..1]</p>
INDEX: 2.896 <p>Choice: {Or</p> <p>CdtrPmtActvtnReq</p> <p>+PmtInf</p> <p>++CdtTrfTx</p> <p>+++RmtInf</p> <p>++++Strd</p> <p>+++++RfrdDocInf</p> <p>+++++Tp</p> <p>++++++CdOrPrtry</p> <p>++++++Cd</p>	<p>Name: Code</p> <p>ISO Description: Document type in a coded form.</p> <p>Product Usage: Used to carry the additional information related to the payment. - If this is populated with "CINV", an invoice number is expected to be included</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Example: CINV</p>
Permitted Codes	
	<p>CINV CommercialInvoice</p>
INDEX: 2.897 <p>Choice: Or}</p> <p>CdtrPmtActvtnReq</p> <p>+PmtInf</p> <p>++CdtTrfTx</p> <p>+++RmtInf</p> <p>++++Strd</p> <p>+++++RfrdDocInf</p> <p>+++++Tp</p> <p>++++++CdOrPrtry</p> <p>++++++Prtry</p>	<p>Name: Proprietary</p> <p>ISO Description: Proprietary identification of the type of the remittance document.</p> <p>Product Usage: Used to carry the additional information related to the payment. - If this is populated with "CSCM", an account number is intended to be included</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: CSCM</p>
Permitted Codes	
	<p>CSCM Account Number</p>
INDEX: 2.899 <p>CdtrPmtActvtnReq</p> <p>+PmtInf</p> <p>++CdtTrfTx</p>	<p>Name: Number</p> <p>ISO Description: Unique and unambiguous identification of the referred document.</p> <p>Product Usage: 'Number' should be populated under the following conditions: If 'Proprietary' is populated with 'CSCM' then 'Number' should be populated with a biller account number.</p>

Element	Details
<pre>+++RmtInf ++++Strd +++++RfrdDocInf +++++Nb</pre>	<p>If 'Code' is populated with 'CINV' then 'Number' should be populated with an invoice number.</p> <p>XML Tag: <Nb></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.900	Name: Related Date
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocInf +++++RltdDt</pre>	<p>ISO Description: Date associated with the referred document.</p> <p>Product Usage: May be optionally used at the sender's discretion.</p> <p>XML Tag: <RltdDt></p> <p>Occurrence: [0..1]</p> <p>Length: 10</p>
INDEX: 2.936	Name: Referred Document Amount
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt</pre>	<p>ISO Description: Provides details on the amounts of the referred document.</p> <p>Product Usage: The element Referred Document Amount is used for the ability to show specific amounts referred either from the Creditor or Debtor (including their FIs).</p> <p>XML Tag: <RfrdDocAmt></p> <p>Occurrence: [0..1]</p> <p>Note(s): At this point only discounted amounts are used under the element Discount Applied Amount.</p>
INDEX: 2.939	Name: Discount Applied Amount
<pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt +++++DscntApIldAmt</pre>	<p>ISO Description: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.</p> <p>Product Usage: The element Referred Document Amount is used for the ability to show a discounted amount. Discounted Applied Amount field used to relay the discounted amount. Use of new proprietary codes will also allow multiple iterations.</p> <p>XML Tag: <DscntApIldAmt></p> <p>Occurrence: [0..3]</p> <p>Rule(s): If type code 'DSCT' is present the code 'FULL' must be also present.</p> <p>Reason Code(s): Reject with code '9953' in Message Status Report (pacs.002) if code 'DSCT' is present without code 'FULL'.</p> <p>Note(s): See section "Referred Document Amount Usage in RTP Request for Payment Messages."</p>
INDEX: 2.940	Name: Type
<pre>CdtrPmtActvtnReq +PmtInf</pre>	<p>ISO Description: Specifies the type of the amount.</p>

Element	Details
<pre>++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt ++++++Tp</pre>	<p>Product Usage: The Type identifies which discount is applied. Under the element Proprietary new codes for the info of discounted amount (DSCT) full amount payable (FULL) are used until these codes are included in the ISO code list.</p> <p>XML Tag: <Tp></p> <p>Occurrence: [1..1]</p>
INDEX: 2.942 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt ++++++Tp ++++++Prtry</pre>	<p>Name: Proprietary</p> <p>ISO Description: Specifies the amount type, in a free-text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Note(s): See chapter 'Details regarding Referred document Amount Usage' above for more details.</p> <p>Example: FULL</p>
INDEX: 2.943 <pre>CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++RfrdDocAmt ++++++DscntApldAmt ++++++Amt</pre>	<p>Permitted Codes</p> <p>DSCT Discounted Amount – used to reflect the amount of a discount already offered in the requested amount</p> <p>FULL Full amount payable according to contract</p> <p>Name: Amount</p> <p>ISO Description: Amount of money, which has been typed.</p> <p>XML Tag: <Amt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Example: 6284</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 2.944	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p>

Element	Details
	<p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>
INDEX: 2.968	Permitted Codes
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcr	<p>Name: Invoicer</p> <p>ISO Description: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>Product Usage: The Invoicer is the creditor in the Request for payment (pain.013). The field is used to carry identifications or account numbers related to the invoicer of the Request for payment (pain.013).</p> <p>XML Tag: <Invcr></p> <p>Occurrence: [0..1]</p>
INDEX: 2.992	Permitted Codes
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcr ++++++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.993	Permitted Codes
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcr ++++++Id ++++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.996	Permitted Codes
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p>

Element	Details
+++RmtInf	Occurrence: [1..1]
++++Strd	
+++++Invcr	
+++++Id	
++++++OrgId	
++++++Othr	

INDEX: 2.997

CdtrPmtActvtnReq
 +Pmtlnf
 ++CdtTrfTx
 +++Rmtlnf
 +++;Strd
 +++;Invcr
 +++;Id
 +++++OrgId
 ++++++Othr
 +++++++Id

Name: Identification

ISO Description: Identification assigned by an institution.

Product Usage: This field may be used to carry additional information about the sender of the RFP. Information may include Use Case, Industry Category and Sender ID.

As soon as reasonably practicable, but no later than June 30, 2024, Message Sending Participants must comply with the following:

For all RFP (pain.013) messages, this field must include the appropriate RFP use case code. For the Consumer Bill Pay, A2A, Down/Final Payment, Government Payments, Healthcare Payments, and Trusted Party use cases the Industry Category and Sender ID must also be included.

XML Tag: <Id>

Occurrence: [1..1]

Format: Pos. 01-04: Use Case Code. This is required for all RFPs and identifies the “permissible use” for the RFP under the RTP Rules.

Permitted Codes: The permitted use case codes are as follows:

- 0001 - B2B
- 0002 - Consumer Bill Pay
- 0003 - A2A
- 0004 - Down/Final Payment
- 0005 - GOV (Government Payments)
- 0006 - Healthcare Payments
- 0007 - Trusted Party

Pos. 05: |

Pos. 06-09: Industry Category Code. Please refer to appendix D for a full list. This is required for the Consumer Bill Pay, A2A, Down/Final Payment, Government Payments, Healthcare Payments, and Trusted Party use cases.

Pos. 10: |

Pos. 11-22: Sender ID, 12-digit alphanumeric characters provided during RFP Sender registration. Consumer Bill Pay, A2A and Down/Final Payment use cases.

Length: 35

Example: B2B Use Case #1: 0001|1013|123456789101

B2B Use Case #2: 0001|1013

B2B Use Case #3: 0001

Non B2B Use Case: 0002|1001|123456789101

INDEX: 2.1030

CdtrPmtActvtnReq

Name: Invoicee

Element	Details
+PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcee	<p>ISO Description: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>Product Usage: The Invoicee is the debtor of the Request for Payment (pain.013) , this field is used to carry identifications or account numbers related to the invoicee of the Request for Payment(pain.013).</p> <p>XML Tag: <Invcee></p> <p>Occurrence: [0..1]</p>
INDEX: 2.1054	Name: Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcee ++++++Id	<p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1055	Name: Organisation Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcee ++++++Id ++++++OrgId	<p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1058	Name: Other
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx +++RmtInf ++++Strd +++++Invcee ++++++Id ++++++OrgId ++++++Othr	<p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1059	Name: Identification
CdtrPmtActvtnReq +PmtInf ++CdtTrfTx	<p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: This field is used to carry additional payment information for Zelle or Zelle Bill Pay use cases.</p>

Element	Details
+++RmtInf	XML Tag: <Id>
++++Strd	Occurrence: [1..1]
+++++Invcee	
+++++Id	Length: 35
++++++OrgId	
++++++Othr	
++++++Id	

10.1.4 Referred Document Amount Usage in RTP Request for Payment Messages

The RTP® Request for Payment (pain.013) message allows for up to three amounts to be present in the message. The amount that is being requested, and which will be displayed as the requested amount to the recipient, should be placed in the Instructed Amount field. Additionally, two occurrences of Referred Document Amount / Discount Applied Amount fields and their respective codes can be used to communicate additional amount information to the message recipient. Usage of these fields and codes are defined in this section. The available amount types include the following:

- DSCT – Discount amount
- FULL – Full amount

In commercial use cases, Discount Amount and Full Amount must be used in conjunction. Discounted amount should be used to show that the Instructed Amount field includes a discount for the indicated amount. The recipient is entitled to this discount at least until the indicated Requested Execution Date or Requested Execution Date Time, whichever is present. If the discount expires with the Requested Execution Date, the sender should send an RFP Cancellation message (camt.056) upon the cancellation of the discount. Whenever Discount Amount is present, a second occurrence of Referred Document Amount with the Type ‘FULL’ must also be included.

Full amount should be used to carry the gross amount of the request. In commercial use cases, the Instructed Amount, plus the Discount Amount, will equal the Full Amount.

In consumer use cases, Discount amount should not be used. Full amount should be used to carry the full (or statement) value of the debt/invoice/transaction for which this RFP is being sent.

Commercial use case example:

Company A sends an RFP to Company B for \$11,500 for Invoices X, Y, and Z, which have a gross amount of \$11,600.

- Invoice X has a gross amount of \$5,000 and is eligible for a \$100 discount due to trading terms.
- Invoice Y has a gross amount of \$4,100 and is not eligible for any discount.
- Invoice Z has a gross amount of \$2,500 and is not eligible for any discount.

In the RFP, Company A includes the following amounts:

- Instructed Amount = \$11,500
- Referred Document Amount, Type FULL = \$11,600
- Referred Document Amount, Type DSCT = \$100

Optionally, Company A provides detailed information about each invoice in a Remittance Advice (remt.001) message.

Consumer use case example:

On March 1, Biller A sends an RFP to Consumer for a statement for the previous statement period that has a balance of \$1,500 and a minimum amount due of \$200. The Instructed Amount includes the value \$200 and the 'FULL' amount includes the value \$1,500.

10.2 Response to Request for Payment – pain.014.001.07

10.2.1 Scope

The Response to Request for Payment message is used to provide a business response to a Request for Payment (pain.013) message in two scenarios:

- The Debtor schedules a payment for a future date/time; or
- The Debtor FI renders the Request for Payment unpayable prior to the Expiry Date included in the original request.

If the Debtor has scheduled a payment for a future date/time, the Response to Request for Payment message is sent with the status ACTC, and includes details regarding the conditions of the payment (i.e., date/time and amount of the scheduled payment, guaranteed payment indicator).

The Debtor FI may render the Request for Payment unpayable prior to the Expiry Date included in the original request for a number of reasons (e.g. account is closed while RFP is still unpaid, account holder indicates payment will not be made). In this case, the Response to Request for Payment message is sent with the status RJCT with a reason code indicating the reason for the rejection.

In either case, the Creditor FI must respond to the Response to Request for Payment Message with a Message Status Report indicating whether or not the pain.014 was successfully processed.

10.2.2 Message Structure Description – pain.014.001.07

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	CdtrPmtActvtnReqStsRpt	Creditor Payment Activation Request Status Report V07	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
1.3	InitgPty	Initiating Party	[1..1]		M
1.27	Id	Identification	[1..1]		M
1.28	OrgId	Organisation Identification	[1..1]		M
1.31	Othr	Other	[1..1]		M
1.32	Id	Identification	[1..1]	9	M
2.0	OrgnlGrpInfAndSts	Original Group Information And Status	[1..1]		M
2.1	OrgnlMsgId	Original Message Identification	[1..1]	35	M
2.2	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
2.3	OrgnlCreDtTm	Original Creation Date Time	[1..1]	19	M
2.4	OrgnlNbOfTxns	Original Number Of Transactions	[1..1]	1	M
3.0	OrgnlPmtInfnfAndSts	Original Payment Information And Status	[1..1]		M
3.1	OrgnlPmtInfnfId	Original Payment Information Identification	[1..1]	35	M
3.76	TxInfnfAndSts	Transaction Information And Status	[1..1]		M
3.79	OrgnlEndToEndId	Original End To End Identification	[0..1]	35	O
3.80	OrgnlUETR	Original UETR	[0..1]	36	O
3.81	TxSts	Transaction Status	[1..1]	4	M
3.82	StsRsnInfnf	Status Reason Information	[0..1]		C
3.145	Rsn	Reason	[1..1]		M
3.146 {Or	Cd	Code	[1..1]	4	C
3.147 Or}	Prtry	Proprietary	[1..1]	4	C
3.148	AddtlInfnf	Additional Information	[0..1]	105	O
3.149	PmtCondSts	Payment Condition Status	[0..1]		O
3.150	AcptdAmt	Accepted Amount	[1..1]	18	M
3.151	Ccy	Currency	[required]	3	M
3.152	GrntedPmt	Guaranteed Payment	[1..1]	5	M
3.153	EarlyPmt	Early Payment	[1..1]	5	M
3.225	OrgnlTxRef	Original Transaction Reference	[1..1]		M
3.226	Amt	Amount	[0..1]		C
3.227	InstdAmt	Instructed Amount	[1..1]	18	M
3.228	Ccy	Currency	[required]	3	M
3.233	ReqdExctnDt	Requested Execution Date	[1..1]		M
3.234 {Or	Dt	Date	[1..1]	10	M
3.235 Or}	DtTm	Date Time	[1..1]	19	M
3.949	CdtrAgt	Creditor Agent	[1..1]		M
3.950	FinInstnId	Financial Institution Identification	[1..1]		M
3.952	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
3.956	MmbId	Member Identification	[1..1]	9	M
3.1013	Cdtr	Creditor	[1..1]		M
3.1014	Nm	Name	[1..1]	140	M
3.1037	Id	Identification	[0..1]		C
3.1038 {Or	OrgId	Organisation Identification	[1..1]		C
3.1040	LEI	LEI	[1..1]	20	M

Index	XML Tag	Element Name	Occurr.	Length	M/O/C	
3.1047	Or}	PrvtId	Private Identification	[1..1]	C	
3.1048		DtAndPlcOfBirth	Date And Place Of Birth	[1..1]	M	
3.1049		BirthDt	Birth Date	[1..1]	10	M
3.1051		CityOfBirth	City Of Birth	[1..1]	35	M
3.1052		CtryOfBirth	Country Of Birth	[1..1]	2	M

10.2.3 Detail Message Field Description

Element	Details
CdtrPmtActvtnReqStsRpt	<p>Name: Creditor Payment Activation Request Status Report V07</p> <p>ISO Description: The CreditorPaymentActivationRequestStatusReport message is sent by a party to the next party in the creditor payment activation request chain. It is used to inform the latter about the positive or negative status of a creditor payment activation request (either single or file).</p> <p>Product Usage: This message type is used to provide a business response to a Request for Payment (pain.013).</p> <p>XML Tag: <CdtrPmtActvtnReqStsRpt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 CdtrPmtActvtnReqStsRpt +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 CdtrPmtActvtnReqStsRpt +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.</p> <p>Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing Agent (Debtor FI). The Instructing Agent (Debtor FI) must ensure uniqueness of this message identification.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 20 characters of the Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification.</p>

Element	Details
	<p>Reason Code(s): If structural validation fails, The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: M2017111212345678901BRFP00000000014</p>
INDEX: 1.2 CdtrPmtActvtnReqStsRpt +GrpHdr ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the status report was created by the instructing party.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 1.3 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty	<p>Name: Initiating Party</p> <p>ISO Description: Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.</p> <p>Product Usage: This is the Instructing Agent (Debtor FI) that initiates the Response to Request for Payment.</p> <p>XML Tag: <InitgPty></p> <p>Occurrence: [1..1]</p> <p>Note(s): In the interbank space (Debtor FI to Creditor FI) only element Identification/OrganisationIdentification is allowed.</p>
INDEX: 1.27 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 1.28 CdtrPmtActvtnReqStsRpt +GrpHdr ++InitgPty +++Id ++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.31	<p>Name: Other</p>

Element	Details
CdtrPmtActvtnReqstsRpt +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr	<p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.32 CdtrPmtActvtnReqstsRpt +GrpHdr ++InitgPty +++Id ++++OrgId +++++Othr +++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: Instructing Agent (Debtor FI) Identification.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be: <ul style="list-style-type: none"> - Identical to the Member Identification of the Instructed Agent (Debtor FI) of the original Request for Payment (pain.013) message - A valid 9 character valid Routing and Transit Number </p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> - Sender is not authorized to send this specific message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') </p> <p>Example: 123456789</p>
INDEX: 2.0 CdtrPmtActvtnReqstsRpt +OrgnlGrpInfAndSts	<p>Name: Original Group Information And Status</p> <p>ISO Description: Original group information concerning the group of transactions, to which the status report message refers to.</p> <p>XML Tag: <OrgnlGrpInfAndSts></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 CdtrPmtActvtnReqstsRpt +OrgnlGrpInfAndSts ++OrgnlMsgId	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage: The Original Message ID of the Request for Payment (pain.013).</p>

Element	Details
INDEX: 2.2 CdtrPmtActvtnReqstsRpt +OrgnlGrpInfAndsts ++OrgnlMsgNmId	<p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: M2017111202120020101BRFP00000000013</p> <p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Specifies the original message, which is a pain.013 in all cases.</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Expected values is pain.013.001.07</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pain.013.001.07</p>
INDEX: 2.3 CdtrPmtActvtnReqstsRpt +OrgnlGrpInfAndsts ++OrgnlCreDtTm	<p>Permitted Codes</p> <p>pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07</p> <p>Name: Original Creation Date Time</p> <p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage: The Creation Date Time from the original pain.013 message.</p> <p>XML Tag: <OrgnlCreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not valid.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 2.4 CdtrPmtActvtnReqstsRpt +OrgnlGrpInfAndsts ++OrgnlNbOfTxns	<p>Name: Original Number Of Transactions</p> <p>ISO Description: Number of individual transactions contained in the original message.</p> <p>XML Tag: <OrgnlNbOfTxns></p> <p>Occurrence: [1..1]</p>

Element	Details
	<p>RegEx: [1]{1,1}</p> <p>Length: 1</p> <p>Rule(s): Expected value is 1.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if value is > '1'.</p> <p>Example: 1</p>
INDEX: 3.0 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts	<p>Name: Original Payment Information And Status</p> <p>ISO Description: Information concerning the original payment information, to which the status report message refers.</p> <p>XML Tag: <OrgnlPmtInfAndSts></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++OrgnlPmtInfd	<p>Name: Original Payment Information Identification</p> <p>ISO Description: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.</p> <p>Product Usage: The Payment Information Identification for which this message is the response (i.e. the Payment Information Identification for the pain.013).</p> <p>XML Tag: <OrgnlPmtInfd></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: 201711120120020101BSRFP00000000013</p>
INDEX: 3.76 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfd	<p>Name: Transaction Information And Status</p> <p>ISO Description: Provides information on the original transactions to which the status report message refers.</p> <p>XML Tag: <TxInfd></p> <p>Occurrence: [1..1]</p>
INDEX: 3.79 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfd +++OrgnlEndToEndId	<p>Name: Original End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Product Usage: The identifier that was assigned by the sender (creditor) of the Request for Payment. The original end-to-end identification must be passed on throughout the entire end-to-end Request for Payment chain. The original end-to-end identification can be used for reconciliation or to link tasks relating to the transaction from the sender (debtor) to the receiver (creditor).</p> <p>XML Tag: <OrgnlEndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p>

Element	Details
INDEX: 3.80	<p>Note(s): If 'NOREP' is used in the Request for Payment (pain.013), this should be carried within the End to End ID field in the Response to Request for Payment (pain.014) message.</p> <p>Example: E2E-Ref001</p>
CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 3.81	<p>Name: Transaction Status</p> <p>ISO Description: Specifies the status of a transaction, in a coded form.</p> <p>Product Usage: Information about the status of the Request for Payment (pain.013), either: a) confirmation that payment has been scheduled for the date and amount provided in this message; or b) indication that the Request for Payment will not result in a payment from the Debtor.</p> <p>XML Tag: <TxSts></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Only 'RJCT' or 'ACTC' is expected</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if invalid code.</p> <p>Note(s): ACTC is used to indicate that a payment has been scheduled in response to the Request for Payment. RJCT is used to indicate that the Request for Payment will not result in a payment from the Debtor.</p> <p>Example: RJCT</p>
Permitted Codes	
	ACTC AcceptedTechnicalValidation
	RJCT Rejected
INDEX: 3.82	Name: Status Reason Information

Element	Details
CdtrPmtActvtnReqStsRpt +OrgnPmtInfAndSts ++TxInfAndSts +++StsRsnInf	<p>ISO Description: Provides detailed information on the status reason.</p> <p>Product Usage: The Status Reason Information is only provided in case of code 'RJCT' in element Transaction Status.</p> <p>XML Tag: <StsRsnInf></p> <p>Occurrence: [0..1]</p> <p>Rule(s): If Reason/Code is equal to NARR, then AdditionalInformation must be present.</p>
INDEX: 3.145 CdtrPmtActvtnReqStsRpt +OrgnPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++Rsn	<p>Name: Reason</p> <p>ISO Description: Specifies the reason for the status report.</p> <p>XML Tag: <Rsn></p> <p>Occurrence: [1..1]</p> <p>Note(s): Both the ISO reason codes and also proprietary codes are available. Only one proprietary code with the value '1100' (Any Other Reasons) is allowed. Additional information must be provided for the codes 'NARR' and '1100'.</p>
INDEX: 3.146 Choice: {Or CdtrPmtActvtnReqStsRpt +OrgnPmtInfAndSts ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd	<p>Name: Code</p> <p>ISO Description: Reason for the status, as published in an external reason code list.</p> <p>Product Usage: Reason code for the reject of the original instruction.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Note(s): See the agreed Reason Codes for usage with pain.014 in the Appendix section.</p> <p>Example: AC06</p>

Permitted Codes

- AC06** BlockedAccount
- AG01** TransactionForbidden
- AG03** TransactionNotSupported
- AM09** WrongAmount
- AM14** AmountExceedsAgreedLimit
- BE04** MissingCreditorAddress
- BE07** MissingDebtorAddress
- CH11** CreditorIdentifierIncorrect - Customer indicates creditor is unknown
- CUST** RequestedByCustomer - customer indicates payment will not be made

Element	Details
	Permitted Codes
INDEX: 3.147	<p>DS04 OrderRejected - The order was rejected by the bank side (for reasons concerning content)</p>
	<p>MD07 EndCustomerDeceased</p>
	<p>NARR Narrative</p>
	<p>SL12 Debtor has indicated it does not wish to receive RFPs from the Creditor.</p>
Choice: Or}	<p>Name: Proprietary</p>
CdtrPmtActvtnReqStsRpt	<p>ISO Description: Reason for the status, in a proprietary form.</p>
+OrgnlPmtInfAndSts	<p>Product Usage: Proprietary reason code for the reject of the original instruction (pain.013).</p>
++TxInfAndSts	<p>XML Tag: <Prtry></p>
+++StsRsnInf	<p>Occurrence: [1..1]</p>
++++Rsn	<p>Length: 4</p>
+++++Prtry	<p>Note(s): See the agreed Reason Codes for usage with pain.014 in the Appendix section. RTP will not restrict the information provided in this field.</p>
	<p>Example: 1100</p>
	Permitted Codes
	<p>1100 Any Other Reasons - i.e. not covered by ISO reason codes.</p>
INDEX: 3.148	<p>Name: Additional Information</p>
CdtrPmtActvtnReqStsRpt	<p>ISO Description: Further details on the status reason.</p>
+OrgnlPmtInfAndSts	<p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p>
++TxInfAndSts	<p>Product Usage: Additional information for the following codes:</p>
+++StsRsnInf	<ul style="list-style-type: none"> - '1100' - Any Other Reasons
++++AddtlInf	<ul style="list-style-type: none"> - 'NARR' - Reason in narrative information
	<p>XML Tag: <AddtlInf></p>
	<p>Occurrence: [0..1]</p>
	<p>Length: 105</p>
	<p>Rule(s): Only applicable for reason codes '1100' – Any Other Reasons and 'NARR' - narrative information</p>
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.</p>
	<p>Example: Additional Information for reject reason</p>
INDEX: 3.149	<p>Name: Payment Condition Status</p>

Element	Details
CdtrPmtActvtnReqstsRpt +OrgnlPmtInfnAndsts ++TxlnfAndsts +++PmtCondsts	<p>ISO Description: Status related to the requested conditions for the execution of the payment.</p> <p>Product Usage: If the Transaction Status is set to ACTC, the Payment Condition Status is used to provide information about the scheduled payment.</p> <p>XML Tag: <PmtCondsts></p> <p>Occurrence: [0..1]</p>
INDEX: 3.150 CdtrPmtActvtnReqstsRpt +OrgnlPmtInfnAndsts ++TxlnfAndsts +++PmtCondsts ++++AccptdAmt	<p>Name: Accepted Amount</p> <p>ISO Description: Amount accepted to be paid.</p> <p>Usage: May only be present when AmountModificationAllowed is present in the request.</p> <p>Product Usage: Amount of the payment that has been scheduled.</p> <p>XML Tag: <AccptdAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Note(s): The system does not validate or confirm that the amount indicated is different from the amount of the original Request for Payment. Further, the system does not validate that the amount indicated is what is sent in the relevant future Credit Transfer (pacs.008).</p> <p>Example: 6545.56</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 3.151	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Cc></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>

Element	Details
	Permitted Codes
INDEX: 3.152 CdtrPmtActvtnReqstsRpt +OrgnlPmtInfAndsts ++TxlnfAndsts +++PmtCondsts ++++GrntedPmt	<p>USD US Dollar</p> <p>Name: Guaranteed Payment</p> <p>ISO Description: Indicates if the DebtorAgent guarantees the payment, assuming a payment guarantee contract exists between the different actors.</p> <p>Product Usage: Indicator of whether a payment guarantee request is granted or not. This indicator must be included if the original Request for Payment included a value of "true" in the "Payment Conditions / Guaranteed Payment Requested" field. True - The Debtor FI guarantees that an RTP Credit Transfer will be sent in the amount indicated on the date indicated in the Response to RFP message (i.e. Debtor FI will send the credit transfer even if the Debtor does not have sufficient funds to cover the payment). False - The Debtor FI does not guarantee that an RTP Credit Transfer will be sent in the amount indicated on the date indicated in the Response to RFP message (i.e. Debtor FI will only send the Credit Transfer if the Debtor has sufficient funds to cover the payment).</p> <p>XML Tag: <GrntedPmt></p> <p>Occurrence: [1..1]</p> <p>Format: Only value 'true' or 'false' is allowed.</p> <p>Length: 5</p> <p>Note(s): For Guaranteed Payment Request, the value 'true' should not be used in RTP. If a participant receives a value of 'true' in this field, the transaction should not be rejected, the participant should interpret the flag as 'false'. RTP does not validate or guarantee that a transaction is actually sent on the indicated date if a guaranteed payment is indicated by the Debtor FI in the Response to Request for Payment (pain.014) message.</p>
INDEX: 3.153 CdtrPmtActvtnReqstsRpt +OrgnlPmtInfAndsts ++TxlnfAndsts +++PmtCondsts ++++EarlyPmt	<p>Name: Early Payment</p> <p>ISO Description: Indicates if the debtor will pay before the requested execution date.</p> <p>Product Usage: Indicator if payment will be made prior to the Requested Execution Date. true - Payment will be made prior to the Requested Execution Date false - Payment will be made on or after the Requested Execution Date / Date and Time.</p> <p>XML Tag: <EarlyPmt></p> <p>Occurrence: [1..1]</p> <p>Format: Only value 'true' or 'false' is allowed.</p> <p>Length: 5</p> <p>Note(s): The value of 'false' should not be used in RTP. If Early Payment Allowed element is used, the value should always be set to 'true'. The system does not validate that the payment is made on the Requested Execution Date if the Creditor FI indicates 'false'.</p>

Element	Details
INDEX: 3.225	The date on which the payment is scheduled is carried in the Requested Execution Date below.
CdtrPmtActvtnReqstsRpt +OrgnlPmtInfAndsts ++TxlnfAndsts +++OrgnlTxRef	Name: Original Transaction Reference ISO Description: Key elements used to identify the original transaction that is being referred to. XML Tag: <OrgnlTxRef> Occurrence: [1..1]
INDEX: 3.226	Name: Amount ISO Description: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Product Usage: This element is to be used if the amount from the original Request for Payments is different to the amount scheduled to be paid. XML Tag: <Amt> Occurrence: [0..1]
INDEX: 3.227	Name: Instructed Amount ISO Description: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain. Product Usage: Amount originally requested in the Instructed Amount field of the Request for Payment (pain.013). XML Tag: <InstdAmt> Occurrence: [1..1] Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. Note(s): The system does not validate or confirm that the amount indicated is different from the amount of the original Request for Payment. Further, the system does not validate that the amount indicated is what is sent in the relevant future Credit Transfer (pacs.008). Example: 284534 Frac Digits: 2 Total Digits: 18
INDEX: 3.228	Name: Currency ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Element	Details
	<p>XML Tag: <Cc></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>
Permitted Codes	Permitted Codes
INDEX: 3.233	<p>USD US Dollar</p> <p>Name: Requested Execution Date</p> <p>ISO Description: Date at which the initiating party requests the clearing agent to process the payment.</p> <p>Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>Product Usage: When transaction status is ACTC, this field is used to provide the Date on which or the Date and Time at which the payment has been scheduled. Either Date or Date and Time must be provided.</p> <p>XML Tag: <ReqdExctnDt></p> <p>Occurrence: [1..1]</p> <p>Note(s): The system is not checking if this date is linked to the final payment (pacs.008). If only Date is provided the time would be signified as 23:59:59.</p>
INDEX: 3.234	<p>Choice: {Or</p> <p>CdtrPmtActvtnReqstsRpt +OrgnlPmtInfAndsts ++TxlnfAndsts +++OrgnlTxRef ++++ReqdExctnDt</p> <p>++++Dt</p> <p>Name: Date</p> <p>ISO Description: Specified date.</p> <p>Product Usage: The Date on which the Credit Transfer (pacs.008) is scheduled to be sent. This may or may not match the Requested Execution Date of the original Request for Payment (pain.013) message. This date must not be past the Expiry Date of the original Request for Payment.</p> <p>XML Tag: <Dt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Rule(s): Must be a valid settlement date.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET). Even if the original Request for Payment (pain.013) message included only Requested Execution Date, the sender of the Response to Request for Payment (pain.014) may opt to</p>

Element	Details
INDEX: 3.235	<p>include the scheduled payment date and time in the Requested Execution Date field (see below).</p> <p>Example: 2017-11-12</p>
Choice: Or}	
CdtrPmtActvtnReqstsRpt	
+OrgnlPmtInfAndsts	
++TxlnfAndsts	
+++OrgnlTxRef	
++++ReqdExctnDt	
+++++DtTm	
Name: Date Time	
ISO Description:	Specified date and time.
Product Usage:	The Date and Time at which the Credit Transfer (pacs.008) is scheduled to be sent. This may or may not match the Requested Execution Date and Time of the original Request for Payment (pain.013) message. This date and time must not be past the Expiry Date of the original Request for Payment.
XML Tag:	<DtTm>
Occurrence:	[1..1]
Format:	YYYY-MM-DDThh:mm:ss
Length:	19
Rule(s):	Must be a valid settlement date and time.
Reason Code(s):	The RTP Network will reject with code '650' in Administration Advice message (admi.002).
Note(s):	The date is required to be set to Eastern Time (ET). Even if the original Request for Payment (pain.013) message included Requested Execution Date and Time, the sender of the Response to Request for Payment (pain.014) may opt to only include the scheduled payment date in the Requested Execution Date field (see above).
Example:	2017-11-12T16:00:00
INDEX: 3.949	Name: Creditor Agent
CdtrPmtActvtnReqstsRpt	ISO Description: Financial institution servicing an account for the creditor.
+OrgnlPmtInfAndsts	
++TxlnfAndsts	
+++OrgnlTxRef	
++++CdtrAgt	
Product Usage:	This is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term 'agent' this entity will always be a Member FI and party to a RTP payment.
XML Tag:	<CdtrAgt>
Occurrence:	[1..1]
INDEX: 3.950	Name: Financial Institution Identification
CdtrPmtActvtnReqstsRpt	ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
+OrgnlPmtInfAndsts	
++TxlnfAndsts	
+++OrgnlTxRef	
++++CdtrAgt	
+++++FinInstnId	
XML Tag:	<FinInstnId>
Occurrence:	[1..1]
INDEX: 3.952	Name: Clearing System Member Identification
CdtrPmtActvtnReqstsRpt	ISO Description: Information used to identify a member within a clearing system.

Element	Details
+OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbld	XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 3.956 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++ClrSysMmbld ++++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Creditor FI Identification which is receiving this message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> - Routing and Transit number is not included in the RTP routing file/database (reason code 'RC04') - Receiver is not authorized to receive this business message (reason code 'AG01') - Agent is signed-off (reason code '9910') - Agent is suspended (reason code '9947') - Receiver connection is unavailable (reason code '9912') </p> <p>Example: 11400223</p>
INDEX: 3.1013 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr	<p>Name: Creditor</p> <p>ISO Description: Party to which an amount of money is due.</p> <p>Product Usage: The party (Receiver) that receives payment from the Debtor / Sender.</p> <p>XML Tag: <Cdtr></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1014 CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Nm	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: Creditor Name</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p>

Element	Details
INDEX: 3.1037	Example: Creditor Name Name: Identification ISO Description: Unique and unambiguous identification of a party. Product Usage: Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available. XML Tag: <Id> Occurrence: [0..1]
INDEX: 3.1038	Choice: {Or CdtrPmtActvtnReqstsRpt +OrgnlPmtInfAndsts ++TxlnfAndsts +++OrgnlTxRef ++++Cdtr +++++Id ++++++OrgId
INDEX: 3.1040	Name: LEI ISO Description: Legal entity identification as an alternate identification for a party. Product Usage: Optional legal entity identifier when the referenced party is not a consumer. XML Tag: <LEI> Occurrence: [1..1] RegEx: [A-Z0-9]{18,18}[0-9]{2,2} Length: 20 Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above. Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002). Example: 54930084UKLVMY22DS16
INDEX: 3.1047	Choice: Or} CdtrPmtActvtnReqstsRpt +OrgnlPmtInfAndsts ++TxlnfAndsts Name: Private Identification ISO Description: Unique and unambiguous identification of a person, for example a passport. XML Tag: <PrvtId> Occurrence: [1..1]

Element	Details
<pre>+++OrgnITxRef +++++Cdtr +++++Id ++++++PrvtId</pre> INDEX: 3.1048	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
<pre>CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnITxRef +++++Cdtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth</pre> INDEX: 3.1049	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 1969-06-28</p>
<pre>CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts ++TxInfAndSts +++OrgnITxRef +++++Cdtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++BirthDt</pre> INDEX: 3.1051	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.</p> <p>Example: City ABC</p>
<pre>CdtrPmtActvtnReqStsRpt +OrgnlPmtInfAndSts</pre> INDEX: 3.1052	<p>Name: Country Of Birth</p> <p>ISO Description: Country where a person was born.</p> <p>XML Tag: <CtryOfBirth></p>

Element	Details
++TxInfAndSts	Occurrence: [1..1]
+++Orgn TxRef	RegEx: [A-Z]{2,2}
++++Cdtr	Length: 2
+++++Id	
++++++PrvtId	Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
++++++DtAndPlcOfBirth	Example: US
++++++CtryOfBirth	

11 MESSAGE STRUCTURE SPECIFICATION REQUEST FOR RETURN OF FUNDS & SYSTEM TIME-OUT

11.1 Request for Return of Funds – camt.056.001.08

This chapter defines the standard product message formats used by the TCH RTP System for sending and receiving a System Time-out / Request for Return of Funds / Request for Payment Cancellation message (camt.056), between RTP and Participants using the System.

This chapter covers the following:

- The message structure of the camt.056 and the camt.029 used in RTP
- The required data types and usage rules of the data fields in these messages

11.1.1 Scope

RTP employs the ISO 20022 Payment Cancellation Request (camt.056) message for three purposes within RTP:

- System Time-Out: notification to the Creditor FI that a Credit Transfer has timed-out
- Request for Return of Funds: initiated by the Debtor FI to (i) request the Creditor FI investigate and return funds for any reason, or (ii) to make a claim under the RFP warranty in the RTP Operating Rules (when used with the UPAY code).
- Request for Payment cancellation: initiated by the Creditor FI to facilitate the cancellation of a Request for Payment such that the Debtor can no longer make an RTP payment referencing the expired RFP.

The System Time-Out message is initiated by the System and sent to the Creditor FI that failed to respond to the System prior to cancellation of the time-out counter. Upon receipt of a System Time-out message, the Creditor FI must respond with a Message Status Report (pacs.002) confirming receipt of the System Time-out message. Note: for non-pacs.008 messages, When the RTP time-out counter expires for the receiving FI, the original transaction is removed from the blackboard and the transaction is considered complete. System will not send a cancelation message to the Receiver of the original message and will not send a pacs.002 indicating timeout to the Sender of the message. A Request for Return of Funds message is initiated by the original Debtor FI upon notification from the debtor of an erroneous or fraudulently induced payment. The system forwards the message to the original Creditor FI, who must respond with a Message Status Report (pacs.002) confirming receipt of the Request for Return of Funds message.

The business response to the Request for Return of Funds is a Resolution of Investigation (camt.029) message, also referred to as a Response to the Request for Return of Funds. The Resolution of Investigation (camt.029) message may either be a positive response, indicating that funds will be returned, or negative (rejected), indicating that funds will not be returned. In either case, the response is not expected to be immediate, but after an investigation by the Creditor FI.

If the Creditor FI returns funds either via the Real-time Payment System or another Payment System. In case of RTP it will create a new Credit Transfer message (pacs.008) that includes a reference to the corresponding Request for Return of Funds in the pacs.008.

A Request for Payment Cancellation (RFP Cancellation) is initiated by the Creditor FI to notify the Debtor FI that the conditions for the original Request for Payment may have changed and that payment should not be made referencing the original Request for Payment. Upon receipt of an RFP Cancellation message, the Debtor FI must respond with a Message Status Report (pacs.002) indicating whether or not the RFP Cancellation can be applied. If the Message Status Report includes the status RCVD, the Debtor FI must no longer allow the Debtor to create an RTP Credit Transfer that references the original Request for Payment message indicated within the RFP Cancellation.

Note: To identify which business purpose the camt.056 message is being used to support, three different product usages are provided:

- **Product Usage – Time-out** to describe functionality relating to a message time-out
- **Product Usage – Return** to describe functionality relating to Request for Return of Funds (pacs.008) message
- **Product Usage – RFP Cancellation** to describe functionality relating to Cancellation of Request for Payment (pain.013) message. A Cancellation of Request for Payment message only needs to be sent to cancel a RFP prior to its expiration date. A RFP is automatically cancelled once the expiration date is reached.

11.1.2 Message Structure Description – camt.056.001.08

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	FIToFIPmtCxlReq	FITo FIPayment Cancellation Request V08	[1..1]		M
1.0	Assgnmt	Assignment	[1..1]		M
1.1	Id	Identification	[1..1]	35	M
1.2	Assgnr	Assigner	[1..1]		M
1.65	Agt	Agent	[1..1]		M
1.66	FinInstnId	Financial Institution Identification	[1..1]		M
1.68	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
1.72	Mmbld	Member Identification	[1..1]	9	M
1.129	Assgne	Assignee	[1..1]		M
1.192	Agt	Agent	[1..1]		M
1.193	FinInstnId	Financial Institution Identification	[1..1]		M
1.195	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
1.199	Mmbld	Member Identification	[1..1]	9	M
1.256	CreDtTm	Creation Date Time	[1..1]	19	M
2.0	Case	Case	[1..1]		M
2.1	Id	Identification	[1..1]	35	M
2.2	Cretr	Creator	[1..1]		M
2.65	Agt	Agent	[1..1]		M
2.66	FinInstnId	Financial Institution Identification	[1..1]		M
2.68	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.72	Mmbld	Member Identification	[1..1]	9	M
4.0	Undrlyg	Underlying	[1..1]		M
4.1	OrgnlGrpInfAndCxl	Original Group Information And Cancellation	[1..1]		M
4.133	OrgnlMsgId	Original Message Identification	[1..1]	35	M
4.134	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
4.135	OrgnlCreDtTm	Original Creation Date Time	[0..1]	19	C
4.206	TxInf	Transaction Information	[1..1]		M
4.342	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
4.343	OrgnlEndToEndId	Original End To End Identification	[0..1]	35	O
4.344	OrgnlTxId	Original Transaction Identification	[1..1]	35	M
4.345	OrgnlUETR	Original UETR	[0..1]	36	O
4.346	OrgnlClrSysRef	Original Clearing System Reference	[1..1]	35	M
4.347	OrgnlIntrBkSttlmAmt	Original Interbank Settlement Amount	[1..1]	18	M
4.348	Ccy	Currency	[required]	3	M
4.349	OrgnlIntrBkSttlmDt	Original Interbank Settlement Date	[1..1]	10	M
4.478	CxlRsnInf	Cancellation Reason Information	[1..1]		M
4.479	Orgtr	Originator	[0..1]		C
4.480	Nm	Name	[0..1]	140	C
4.503	Id	Identification	[0..1]		C
4.504	OrgId	Organisation Identification	[1..1]		M
4.507	Othr	Other	[1..1]		M
4.508	Id	Identification	[1..1]	9	M
4.541	Rsn	Reason	[1..1]		M
4.542 {Or	Cd	Code	[1..1]	4	C
4.543 Or}	Prtry	Proprietary	[1..1]	4	C
4.544	AddtlInf	Additional Information	[0..1]	105	O
4.545	OrgnlTxRef	Original Transaction Reference	[0..1]		C

Index	XML Tag	Element Name	Occur.	Length	M/O/C
4.1775	Dbtr	Debtor	[0..1]		C
4.1776	Pty	Party	[1..1]		M
4.1777	Nm	Name	[1..1]	140	M
4.1778	PstlAdr	Postal Address	[0..1]		C
4.1787	StrtNm	Street Name	[1..1]	70	M
4.1788	BldgNb	Building Number	[0..1]	16	O
4.1793	PstCd	Post Code	[1..1]	16	M
4.1794	TwnNm	Town Name	[1..1]	35	M
4.1797	CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.1798	Ctry	Country	[1..1]	2	M
4.1799	AdrLine	Address Line	[0..1]	70	O
4.1800	Id	Identification	[0..1]		C
4.1801 {Or}	OrgId	Organisation Identification	[1..1]		C
4.1803	LEI	LEI	[1..1]	20	M
4.1810 Or}	PrvtId	Private Identification	[1..1]		C
4.1811	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
4.1812	BirthDt	Birth Date	[1..1]	10	M
4.1814	CityOfBirth	City Of Birth	[1..1]	35	M
4.1815	CtryOfBirth	Country Of Birth	[1..1]	2	M
4.2087	Cdtr	Creditor	[0..1]		C
4.2088	Pty	Party	[1..1]		M
4.2089	Nm	Name	[1..1]	140	M
4.2090	PstlAdr	Postal Address	[0..1]		C
4.2099	StrtNm	Street Name	[1..1]	70	M
4.2100	BldgNb	Building Number	[0..1]	16	O
4.2105	PstCd	Post Code	[1..1]	16	M
4.2106	TwnNm	Town Name	[1..1]	35	M
4.2109	CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.2110	Ctry	Country	[1..1]	2	M
4.2111	AdrLine	Address Line	[0..1]	70	O
4.2112	Id	Identification	[0..1]		C
4.2113 {Or}	OrgId	Organisation Identification	[1..1]		C
4.2115	LEI	LEI	[1..1]	20	M
4.2122 Or}	PrvtId	Private Identification	[1..1]		C
4.2123	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
4.2124	BirthDt	Birth Date	[1..1]	10	M
4.2126	CityOfBirth	City Of Birth	[1..1]	35	M
4.2127	CtryOfBirth	Country Of Birth	[1..1]	2	M
4.2135	CtctDtls	Contact Details	[0..1]		O
4.2138	PhneNb	Phone Number	[0..1]	35	O

11.1.3 Detail Message Field Description

Element	Details
FIToFIPmtCxlReq INDEX: 1.0 FIToFIPmtCxlReq +Assgnmt	<p>Name: FITo FIPayment Cancellation Request V08</p> <p>Product Usage Time- Notification to a Creditor FI that a Credit Transfer has timed-out. out:</p> <p>Product Usage Debtor FI requests a Return of Funds from the Creditor FI due to an error condition. Return:</p> <p>Product Usage RFP Creditor FI notifies Debtor FI of the cancellation of a Request for Payment (pain.013) message. Cancellation:</p> <p>XML Tag: <FIToFIPmtCxlReq></p> <p>Occurrence: [1..1]</p> <p>Name: Assignment</p> <p>ISO Description: Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.</p> <p>XML Tag: <Assgnmt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 FIToFIPmtCxlReq +Assgnmt ++Id	<p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case assignment.</p> <p>Product Usage Time- Assigned by RTP to uniquely identify the System Time-out message. out:</p> <p>Product Usage Assigned by the Debtor FI to uniquely identify the Request for Return of Funds message. Return:</p> <p>Product Usage RFP Assigned by the Creditor FI to uniquely identify the RFP Cancellation message. Cancellation:</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBAAaaaaaaaaaaaa Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant, 'H' if generated by RTP) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.*</p>

Element	Details
	<p>Length: 35</p> <p>Rule(s): The Assignment Identification structure position 01 to 20 is validated for structural alignment according to the format specification. The Creation Date provided in the Assignment Identification must be in the date range -/+ one day. The Participant ID provided in the Assignment Identification must be owned by the sender of the message. The Assignment Identification must be unique for a calendar day and is used to perform the duplicate message check.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p style="text-align: center;">Reject with Message Status Report (pacs.002) if validation</p> <ul style="list-style-type: none"> - of Creation Date fails (reason code 'DT04') - of Participation ownership fails (reason code 'DS0H') - against duplication check occur (reason code 'DUPL') <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: M2017111213100000001BROF00000000056</p>
INDEX: 1.2 FIToFIPmtCxlReq +Assgnmt ++Assgnr	<p>Name: Assigner</p> <p>ISO Description: Party who assigns the case. Usage: This is also the sender of the message.</p> <p>XML Tag: <Assgnr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.65 FIToFIPmtCxlReq +Assgnmt ++Assgnr +++Agt	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.66 FIToFIPmtCxlReq +Assgnmt ++Assgnr +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.68 FIToFIPmtCxlReq +Assgnmt ++Assgnr	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p>

Element	Details
<code>+++Agt</code> <code>++++FinInstnId</code> <code>+++++ClrSysMmbld</code>	<p>Occurrence: [1..1]</p>
INDEX: 1.72 <code>FIToFIPmtCxlReq</code> <code>+Assgnmt</code> <code>++Assgnr</code> <code>+++Agt</code> <code>++++FinInstnId</code> <code>+++++ClrSysMmbld</code> <code>+++++Mmbld</code>	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage Time- The assigned 9 character Routing Number of RTP. out:</p> <p>Product Usage Identification of the Debtor FI that initiated the Request for Funds message.</p> <p>Return:</p> <p>Product Usage RFP Identification of the Creditor FI that initiated the Request for Payment Cancellation message</p> <p>Cancellation:</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number for an FI or 9 character Routing Number assigned to RTP.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.</p> <p>Example: 131000000</p>
INDEX: 1.129 <code>FIToFIPmtCxlReq</code> <code>+Assgnmt</code> <code>++Assgne</code>	<p>Name: Assignee</p> <p>ISO Description: Party to which the case is assigned.</p> <p>Usage: This is also the receiver of the message.</p> <p>XML Tag: <Assgne></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 1.192 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.193 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.195 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 1.199 FIToFIPmtCxlReq +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage Time- The 9 character routing number of the sender of the timed-out message. out:</p> <p>Product Usage The 9 character routing number of the Creditor FI. Return:</p> <p>Product Usage RFP The 9 character routing number of the Debtor FI.</p> <p>Cancellation:</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Rule(s): Member Identification validation must be 9 character valid Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if :</p> <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03')

Element	Details
INDEX: 1.256 FIToFIPmtCxlReq +Assgnmt ++CreDtTm	<ul style="list-style-type: none"> - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') <p>Example: 021200201</p> <p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the assignment was created.</p> <p>Product Usage Time- The date and time the assignment was created. out:</p> <p>Product Usage Same usage as above</p> <p>Return:</p> <p>Product Usage RFP Same usage as above</p> <p>Cancellation:</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:09:33</p>
INDEX: 2.0 FIToFIPmtCxlReq +Case	<p>Name: Case</p> <p>ISO Description: Identifies the investigation case.</p> <p>XML Tag: <Case></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 FIToFIPmtCxlReq +Case ++Id	<p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case.</p> <p>Product Usage Time- Assigned by RTP to uniquely identify the System Time-out message. out:</p> <p>Product Usage Must be equal to Assignment ID.</p> <p>Return:</p> <p>Product Usage RFP Must be equal to Assignment ID.</p> <p>Cancellation:</p>

Element	Details
	<p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): Format specification see element Assignment/Id.</p> <p>Example: M2017111213100000001BROF00000000056</p>
INDEX: 2.2	<p>Name: Creator</p> <p>ISO Description: Party that created the investigation case.</p> <p>Product Usage Time-out: Information of RTP who initiated the System Time-out message.</p> <p>Product Usage Return: The creator of the Request for Return of Funds message will only use the element Agent (Debtor FI).</p> <p>Product Usage RFP Cancellation: The creator of the Request for Payment Cancellation message will only use the element Agent to identify Creditor FI.</p> <p>XML Tag: <Cretr></p> <p>Occurrence: [1..1]</p> <p>Rule(s): Only element Agent is allowed.</p>
INDEX: 2.65	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.66	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.68	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>

Element	Details
+++++ClrSysMmbld INDEX: 2.72 FIToFIPmtCxlReq +Case ++Cretr +++Agt ++++FinInstId +++++ClrSysMmbld ++++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage Time- The assigned 9 character Routing Number for RTP out:</p> <p>Product Usage The Routing Number of the Debtor FI initiating the request.</p> <p>Return:</p> <p>Product Usage RFP The Routing Number of the Creditor FI initiating the request.</p> <p>Cancellation:</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') </p> <p>Example: 131000000</p>
INDEX: 4.0 FIToFIPmtCxlReq +Undrlyg	<p>Name: Underlying</p> <p>ISO Description: Identifies the payment instruction to be cancelled.</p> <p>Product Usage Time- Identifies the payment instruction that timed-out. out:</p> <p>Product Usage Identifies the payment instruction from the original Credit Transfer (pacs.008).</p> <p>Return:</p> <p>Product Usage RFP Identifies the payment instruction from the original Request for Payment (pain.013).</p> <p>Cancellation:</p> <p>XML Tag: <Undrlyg></p> <p>Occurrence: [1..1]</p>
INDEX: 4.1 FIToFIPmtCxlReq +Undrlyg ++OrgnlGrpInfAndCxl	<p>Name: Original Group Information And Cancellation</p> <p>ISO Description: Provides information on the original message, to which the cancellation refers.</p> <p>XML Tag: <OrgnlGrpInfAndCxl></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 4.133	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage Time- Message Identification from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request for out: Payment (pain.013) message.</p> <p>Product Usage Message identification from the original Credit Transfer (pacs.008) message.</p> <p>Return:</p> <p>Product Usage RFP Message identification from the original Request for Payment (pain.013) message.</p> <p>Cancellation:</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbbbBAAaaaaaaaaaaaa</p> <p>Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Example: M201711202120020101BTRF00000000011</p>
INDEX: 4.134	<p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage Time- Message Name Identification from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request out: for Payment (pain.013) message.</p> <p>Product Usage Message Name Identification from the original Credit Transfer (pacs.008).</p> <p>Return:</p> <p>Product Usage RFP Message Name Identification from the original Request for Payment (pain.013).</p> <p>Cancellation:</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Must be pacs.008.001.08 for Credit Transfer or pain.013.001.07 for Request for Payment</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not valid.</p>

Element	Details
	<p>Example: pacs.008.001.08</p> <p>Permitted Codes</p> <p>pacs.008.001.06 Credit Transfer pacs.008.001.08 Credit Transfer - V08 pacs.009.001.08 FI to FI Credit Transfer - V08 pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07</p>
INDEX: 4.135 FIToFIPmtCxlReq +Undrlyg ++OrgnlGrpInfAndCxl +++OrgnlCreDtTm	<p>Name: Original Creation Date Time</p> <p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage Time- Not being used in case of a system time-out. out: Product Usage Creation Date Time from the original Credit Transfer (pacs.008) message. Return: Product Usage RFP Creation Date Time from the original Request for Payment (pain.013) message. Cancellation: XML Tag: <OrgnlCreDtTm> Occurrence: [0..1] Format: YYYY-MM-DDThh:mm:ss Length: 19 Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not valid. Note(s): The date is required to be set to Eastern Time (ET). Example: 2017-11-12T10:05:00</p>
INDEX: 4.206 FIToFIPmtCxlReq +Undrlyg ++TxInf	<p>Name: Transaction Information</p> <p>ISO Description: Provides information on the original transactions to which the cancellation request message refers.</p> <p>XML Tag: <TxInf> Occurrence: [1..1]</p>
INDEX: 4.342 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlnstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>Product Usage Time- The Instruction ID from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009) or Request for out: Payment (pain.013) message. In the case of a pain.013 message, this is the Payment Information Identification from the original pain.013.</p>

Element	Details
	<p>Product Usage The Instruction ID from the original Credit Transfer (pacs.008) message.</p> <p>Return:</p> <p>Product Usage RFP The Payment Information Identification from the original Request for Payment (pain.013) message.</p> <p>Cancellation:</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected Format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn</p> <p>Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This is the Identification from the pacs.008 / pain.013 assigned by the Debtor / Creditor FI to uniquely identify a single payment instruction within a pacs.008 / pain.013 throughout its existence within the system. This format is not validated by the system, it is an example format only</p> <p>Example: 2017111202120020101BSTRF00000000011</p>
INDEX: 4.343 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlEndToEndId	<p>Name: Original End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Product Usage Time- The End To End ID from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or Request for out: Payment (pain.013) message.</p> <p>Product Usage The End To End ID from the original Credit Transfer (pacs.008) instruction.</p> <p>Return:</p> <p>Product Usage RFP The End To End ID from the original Request for Payment (pain.013) instruction.</p> <p>Cancellation:</p> <p>XML Tag: <OrgnlEndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Note(s): This field should be only populated if there was an original End To End ID except if provided with 'NOREF'.</p> <p>Example: E2E-Ref001</p>
INDEX: 4.344 FIToFIPmtCxlReq +Undrlyg	<p>Name: Original Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p>

Element	Details
++TxInf +++OrgnlTxId	<p>Product Usage Time- The unique identifier, assigned from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009), or out: Request for Payment (pain.013) message to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain.</p> <p>This is the Transaction Identifier assigned by the original Debtor FI (pacs.008/pacs.009) or Original Payment Information Identification assigned by the original Creditor FI (pain.013) and is an mandatory field.</p> <p>Product Usage The unique identifier, assigned by the first instructing agent (Debtor FI) to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain.</p> <p>Return: This is the transaction identifier assigned by the original Debtor FI (pacs.008) and is an mandatory field.</p> <p>Product Usage RFP The unique identifier, assigned by the first instructing agent (Creditor FI) to unambiguously identify the transaction that is passed on unchanged throughout the entire interbank chain.</p> <p>Cancellation: It is based on the original Payment Information Identification from the pain.013.</p> <p>XML Tag: <OrgnlTxId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): If the Credit Transfer (pacs.008) message is based on a Request for Payment (pain.013) the original Payment Information Identification from the pain.013 must be populated in this field.</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 4.345 FIToFIPmtCxIReq +Undrlyg ++TxInf +++OrgnlUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 4.346 FIToFIPmtCxIReq +Undrlyg ++TxInf +++OrgnlClrSysRef	<p>Name: Original Clearing System Reference</p> <p>ISO Description: Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction.</p> <p>Product Usage Time- The Reconciliation Window from the original Credit Transfer (pacs.008), FI-to-FI Credit Transfer (pacs.009) instruction. In out: the case of a timed-out Request for Payment (pain.013) this value will be fixed to '001'.</p> <p>Product Usage The Reconciliation Window from the original Credit Transfer (pacs.008) instruction.</p>

Element	Details
INDEX: 4.347 FIToFIPmtCxlReq +Undrlyg ++TxInfl +++OrgnlIntrBkSttlmAmt	Return: Product Usage RFP Since RFP message does not include Clearing System Reference, fix this value to '001' Cancellation: XML Tag: <OrgnlClrSysRef> Occurrence: [1..1] Length: 35 Example: 1
INDEX: 4.348	Name: Original Interbank Settlement Amount ISO Description: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. Product Usage Time- The Interbank Settlement Amount from the original Credit Transfer (pacs.008) or FI-to-FI Credit Transfer (pacs.009) out: instruction. In the case of a timed-out Request for Payment (pain.013) this will be the Instructed Amount Product Usage The Interbank Settlement Amount from the original Credit Transfer (pacs.008) message. Return: Product Usage RFP The Instructed Amount from the original Request for Payment (pain.013) message. Cancellation: XML Tag: <OrgnlIntrBkSttlmAmt> Occurrence: [1..1] Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. Example: 525.5 Frac Digits: 2 Total Digits: 18
	Name: Currency ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds". XML Tag: <Ccy> RegEx: [A-Z]{3,3} Length: 3 Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

Element	Details
	<p>Example: USD</p> <p>Permitted Codes</p> <p>USD US Dollar</p>
INDEX: 4.349 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++OrgnlIntrBkSttlmDt	<p>Name: Original Interbank Settlement Date</p> <p>ISO Description: Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage Time- The Settlement date (pacs.008/pacs.009) or Requested Execution Date linked to this Time-out message. out: Takes the date element from the Reconciliation Window in which the payment was intended to settled (see note below).</p> <p>Product Usage The Settlement date of the original Credit Transfer (pacs.008).</p> <p>Return:</p> <p>Product Usage RFP The Requested Execution Date from original Request for Payment (pain.013).</p> <p>Cancellation:</p> <p>XML Tag: <OrgnlIntrBkSttlmDt></p> <p>Occurrence: [1..1]</p> <p>Length: 10</p> <p>Note(s): This element is included in the System Time-Out message even though the original transaction did not settle.</p> <p>Example: 2017-11-12</p>
INDEX: 4.478 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++CxlRsnlnf	<p>Name: Cancellation Reason Information</p> <p>ISO Description: Provides detailed information on the cancellation reason.</p> <p>XML Tag: <CxlRsnlnf></p> <p>Occurrence: [1..1]</p>
INDEX: 4.479 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++CxlRsnlnf ++++Orgtr	<p>Name: Originator</p> <p>ISO Description: Party that issues the cancellation request.</p> <p>Product Usage Identification of the original initiator for the Request for Return of Funds (either Debtor or Debtor FI). Return:</p> <p>Product Usage RFP Identification of the original initiator for the RFP Cancellation message (either Creditor or Creditor FI).</p> <p>Cancellation:</p> <p>XML Tag: <Orgtr></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either Name or Participant Routing Number is present but not both.</p>

Element	Details
INDEX: 4.480	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage Official name of the Debtor as associated with the Request for Return of Funds message.</p> <p>Return:</p> <p>Product Usage RFP Official name of the Creditor as associated with the RFP Cancellation message.</p> <p>Cancellation:</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p> <p>Example: Initiator Name</p>
INDEX: 4.503	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage Time- This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>out:</p> <p>Product Usage Identification of the Debtor FI which initiated the Request for Return message.</p> <p>Return:</p> <p>Product Usage RFP Identification of the Creditor FI which initiated the Request for Payment Cancellation message.</p> <p>Cancellation:</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p>
INDEX: 4.504	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.507	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>

Element	Details
+++++Id ++++++OrgId ++++++Othr INDEX: 4.508 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++CxlRsnInf ++++Orgtr +++++Id ++++++OrgId ++++++Othr ++++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage Identification of the Debtor FI which initiated the Request for Return message. Return:</p> <p>Product Usage RFP Identification of the Creditor FI which initiated the Cancellation of Request for Payment message.</p> <p>Cancellation:</p> <ul style="list-style-type: none"> XML Tag: <Id> Occurrence: [1..1] <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if : <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC03' for Debtor/Assignee and 'RC04' for Creditor/Assigner) - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') </p> <p>Example: 131000000</p>
 INDEX: 4.541 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++CxlRsnInf ++++Rsn	<p>Name: Reason</p> <p>ISO Description: Specifies the reason for the cancellation.</p> <p>Product Usage Time-out: As a result of a time-out, the code 'DS24' (Time-out) is used.</p> <p>Product Usage For the Request for Return of Funds message, the relevant return reason code must be used. One of 'Code' or 'Proprietary' must be used.</p> <p>Product Usage RFP For the Request for Payment Cancellation message, the relevant return reason code must be used. Only one of 'Code' or 'Proprietary' must be used.</p> <p>Cancellation: must be used.</p> <ul style="list-style-type: none"> XML Tag: <Rsn> Occurrence: [1..1]
 INDEX: 4.542 Choice: {Or	<p>Name: Code</p> <p>ISO Description: Reason for the cancellation request, in a coded form.</p>

Element	Details	
FIToFIPmtCxlReq +Undrlyg ++Txlnf +++CxlRsnInf ++++Rsn +++++Cd	<p>Product Usage Time-out: The reason for the system time-out - code 'DS24' (Time-out)</p> <p>Product Usage Reason code for the Request for Return of Funds.</p> <p>Return:</p> <p>Product Usage RFP Reason code for the RFP Cancellation message.</p> <p>Cancellation:</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Note(s): Not all of the provided code might be relevant for the Request for Return of Funds. See the agreed Reason Codes for usage with camt.056 in the Appendix section. RTP will not restrict the existing available ISO codes. CUST could be a creditor wanting to pull back an RFP and sending a camt.056.</p> <p>Example: DUPL</p>	
Permitted Codes		
<p>AC03 InvalidCreditorAccountNumber - Requested by the customer due to mistake or error.</p> <p>AM09 WrongAmount - Amount of the Credit Transfer or Request for Payment is not correct.</p> <p>CUST Requested by Customer - Cancellation requested by the Debtor due to Debtor's mistake or error.</p> <p>DS24 TimeOut - Reserved for use by RTP for System Time-Out messages.</p> <p>DUPL DuplicatePayment - Debtor FI submitted a second unique Credit Transfer or Creditor FI submitted a second unique Request for Payment for a single customer request.</p> <p>FRAD Customer claims Credit Transfer was unauthorized.</p> <p>FRTR FinalResponse - Repeat attempt to prior non-response.</p> <p>TECH TechnicalProblem - Debtor FI experienced a technical issue that resulted in a misdirected payment.</p> <p>UAPA Customer claims Credit Transfer is fraudulently induced.</p> <p>UPAY UnduePayment - Payment has been made through another payment channel (for Request for Payment cancellation) or the Participant is initiating an RFP warranty claim.</p> <p>INDEX: 4.543</p> <p>Choice: Or}</p> <p>FIToFIPmtCxlReq +Undrlyg ++Txlnf +++CxlRsnInf</p>	<p>Name: Proprietary</p> <p>ISO Description: Reason for the cancellation request, in a proprietary form.</p> <p>Product Usage Proprietary reason code for the Request for Return of Funds used to provide indemnity to the receiving institution.</p> <p>Return:</p> <p>XML Tag: <Prtry></p>	

Element	Details
++++Rsn +++++Prtry	<p>Occurrence: [1..1] Length: 4 Note(s): See the agreed Reason Codes for usage with camt.056 in the Appendix section. RTP will not restrict the information provided in this field.</p>
Permitted Codes	
	<p>WIAM WrongAmount with Indemnity WICT RequestedByCustomer with indemnity WIDP DuplicatePayment with indemnity WIFD FraudulentOrigin with indemnity WIFT FinalResponse with indemnity WITH TechnicalProblem with indemnity</p>
INDEX: 4.544	<p>Name: Additional Information</p> <p>ISO Description: Further details on the cancellation request reason.</p> <p>Product Usage This field is being used to provide additional information why the Request for Return of Funds was initiated.</p> <p>Return:</p> <p>Product Usage RFP This field is being used to provide additional information why the RFP Cancellation message was initiated.</p> <p>Cancellation:</p> <p>Product Usage RFP In case of RFP warranty claim:</p> <p>Warranty: The following codes maybe used to signify warranty component that was alleged to have been breached:</p> <ul style="list-style-type: none"> N: No Legitimate Purpose F: Part of Fraudulent Scheme to Induce Payment H: Harassing U: Otherwise Unlawful <p>See RFP Warranty Claims Procedures for more information</p> <p>XML Tag: <AddtlInfr></p> <p>Occurrence: [0..1]</p> <p>Length: 105</p> <p>Example: More details why the Request was initiated.</p>
INDEX: 4.545	<p>Name: Original Transaction Reference</p> <p>ISO Description: Key elements used to identify the original transaction that is being referred to.</p> <p>Product Usage Time- not used</p> <p>out:</p> <p>Product Usage Provides Information about the Debtor and Creditor involved in the original the payment.</p>

Element	Details
	Return:
Product Usage RFP Provides Information about the Debtor and Creditor involved in the original the Request for Payment.	
Cancellation:	
XML Tag: <OrgnlTxRef>	
Occurrence: [0..1]	
INDEX: 4.1775	Name: Debtor
FIToFIPmtCxlReq	ISO Description: Party that owes an amount of money to the (ultimate) creditor.
+Undrlyg	Product Usage Debtor information from the original Credit Transfer. All elements that were provided in the original Credit Transfer
++TxInf	Return: should be included in the Request for Return of Funds.
+++OrgnlTxRef	Product Usage RFP Debtor information from the original Request for Payment. All elements that were provided in the original Request for
++++Dbtr	Cancellation: Payment should be included in the RFP Cancellation.
	XML Tag: <Dbtr>
	Occurrence: [0..1]
INDEX: 4.1776	Name: Party
FIToFIPmtCxlReq	ISO Description: Identification of a person or an organisation.
+Undrlyg	XML Tag: <Pty>
++TxInf	Occurrence: [1..1]
+++OrgnlTxRef	
++++Dbtr	
+++++Pty	
INDEX: 4.1777	Name: Name
FIToFIPmtCxlReq	ISO Description: Name by which a party is known and which is usually used to identify that party.
+Undrlyg	Product Usage The Debtor Name from the original Credit Transfer.
++TxInf	Return:
+++OrgnlTxRef	Product Usage RFP The Debtor Name from the original Request for Payment.
++++Dbtr	Cancellation:
+++++Pty	XML Tag: <Nm>
++++++Nm	Occurrence: [1..1]
	Length: 140
	Example: Debtor Name
INDEX: 4.1778	Name: Postal Address
FIToFIPmtCxlReq	ISO Description: Information that locates and identifies a specific address, as defined by postal services.
+Undrlyg	XML Tag: <PstlAdr>

Element	Details
<pre>++TxInf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr</pre>	<p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 4.1787	Name: Street Name
<pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++StrtNm</pre>	<p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 4.1788	Name: Building Number
<pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++BldgNb</pre>	<p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45, Apt. 203</p>
INDEX: 4.1793	Name: Post Code
<pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++PstCd</pre>	<p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: NY 10016</p>
INDEX: 4.1794	Name: Town Name
<pre>FIToFIPmtCxlReq +Undrlyg ++TxInf</pre>	<p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p>

Element	Details
+++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++TwnNm	<p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York City</p>
INDEX: 4.1797 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++CtrySubDvsn	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage Identifies the state (could include full name or two character state abbreviation).</p> <p>Return:</p> <p>Product Usage RFP Identifies the state (could include full name or two character state abbreviation).</p> <p>Cancellation:</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York</p>
INDEX: 4.1798 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++Ctry	<p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 4.1799 FIToFIPmtCxlReq +Undrlyg ++Txlnf +++OrgnTxRef ++++Dbtr +++++Pty ++++++PstlAdr ++++++AdrLine	<p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an 'Address Line 2'. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 4.1800	<p>Name: Identification</p>

Element	Details
FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef +++++Dbtr +++++Pty ++++++Id	<p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage Time- This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver. out:</p> <p>Product Usage Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are</p> <p>Return: available.</p> <p>Product Usage RFP Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are</p> <p>Cancellation: available.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p>
INDEX: 4.1801	Name: Organisation Identification
Choice: {Or FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef +++++Dbtr +++++Pty ++++++Id +++++++OrgId	<p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.1803	Name: LEI
FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef +++++Dbtr +++++Pty ++++++Id +++++++OrgId +++++++LEI	<p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage Optional legal entity identifier when the referenced party is not a consumer. Return:</p> <p>Product Usage RFP Optional legal entity identifier when the referenced party is not a consumer.</p> <p>Cancellation:</p> <p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>

Element	Details
INDEX: 4.1810 Choice: Or} FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef ++++Dbtr +++++Pty +++++Id ++++++PrvtId	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.1811 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef ++++Dbtr +++++Pty +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 4.1812 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef ++++Dbtr +++++Pty +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth ++++++BirthDt	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD Length: 10 Example: 1969-06-28</p>
INDEX: 4.1814 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p> <p>Occurrence: [1..1]</p>

Element	Details
<pre>+----+Dbtr +-----+Pty +-----+Id +-----+PrvtId +-----+DtAndPlcOfBirth +-----+CityOfBirth</pre>	<p>Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: Birth City</p>
INDEX: 4.1815	<p>Name: Country Of Birth ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US</p>
INDEX: 4.2087	<p>Name: Creditor ISO Description: Party to which an amount of money is due. Product Usage Creditor information from the original Credit Transfer. All elements that were provided in the original Credit Transfer Return: should be included in the Request for Return of Funds. Product Usage RFP Creditor information from the original Request for Payment. All elements that were provided in the original Request for Cancellation: Payment should be included in the RFP Cancellation. XML Tag: <Cdtr> Occurrence: [0..1]</p>
INDEX: 4.2088	<p>Name: Party ISO Description: Identification of a person or an organisation. XML Tag: <Pty> Occurrence: [1..1]</p>
INDEX: 4.2089	<p>Name: Name ISO Description: Name by which a party is known and which is usually used to identify that party. Product Usage Creditor Name from the original Credit Transfer.</p>

Element	Details
<pre>++TxInf +++OrgnTxRef ++++Cdtr +++++Pty +++++Nm</pre>	<p>Return: Product Usage RFP Creditor Name from the original Request for Payment.</p> <p>Cancellation:</p> <p>XML Tag: <Nm></p> <p>Occurrence: [1..1]</p> <p>Length: 140</p> <p>Example: Creditor Name</p>
INDEX: 4.2090 <pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty +++++PstlAdr</pre>	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 4.2099 <pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty +++++PstlAdr ++++++StrtNm</pre>	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 4.2100 <pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty +++++PstlAdr ++++++BldgNb</pre>	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45, Apt. 203</p>
INDEX: 4.2105 <pre>FIToFIPmtCxlReq</pre>	<p>Name: Post Code</p>

Element	Details
+Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty ++++++PstlAdr ++++++PstCd	<p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: NY 10016</p>
INDEX: 4.2106 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty ++++++PstlAdr ++++++TwnNm	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York City</p>
INDEX: 4.2109 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty ++++++PstlAdr ++++++CtrySubDvsn	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage Identifies the state (could include full name or two character state abbreviation).</p> <p>Return:</p> <p>Product Usage RFP Identifies the state (could include full name or two character state abbreviation).</p> <p>Cancellation:</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York</p>
INDEX: 4.2110 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty ++++++PstlAdr ++++++Ctry	<p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p>

Element	Details
INDEX: 4.2.111 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef ++++Cdtr +++++Pty ++++++PstlAdr ++++++AdrLine	<p>Example: US</p> <p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 4.2.112 FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef ++++Cdtr +++++Pty +++++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage Time- This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver. out:</p> <p>Product Usage Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available.</p> <p>Return: available.</p> <p>Product Usage RFP Either element Private Identification / Date and Place of Birth (private) or Organisation Identification (business) are available.</p> <p>Cancellation: available.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p>
INDEX: 4.2.113 Choice: {Or FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnITxRef ++++Cdtr +++++Pty +++++Id ++++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.2.115 FIToFIPmtCxlReq +Undrlyg ++TxInf	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage Optional legal entity identifier when the referenced party is not a consumer.</p> <p>Return:</p>

Element	Details
<pre>+++OrgnTxRef ++++Cdtr +++++Pty +++++Id ++++++OrgId ++++++LEI</pre>	<p>Product Usage RFP Optional legal entity identifier when the referenced party is not a consumer.</p> <p>Cancellation:</p> <p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 4.2122 <pre>Choice: Or} FIToFIPmtCxIReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty +++++Id ++++++PrvtId</pre>	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.2123 <pre>FIToFIPmtCxIReq +Undrlyg ++TxInf +++OrgnTxRef ++++Cdtr +++++Pty +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth</pre>	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 4.2124 <pre>FIToFIPmtCxIReq +Undrlyg ++TxInf +++OrgnTxRef</pre>	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p>

Element	Details
<pre>++++Cdtr +++++Pty +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++BirthDt</pre>	<p>Format: YYYY-MM-DD Length: 10 Example: 1969-06-28</p>
INDEX: 4.2126 <pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CityOfBirth</pre>	<p>Name: City Of Birth ISO Description: City where a person was born. XML Tag: <CityOfBirth> Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: Birth City</p>
INDEX: 4.2127 <pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CtryOfBirth</pre>	<p>Name: Country Of Birth ISO Description: Country where a person was born. XML Tag: <CtryOfBirth> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US</p>
INDEX: 4.2135 <pre>FIToFIPmtCxlReq +Undrlyg ++TxInf +++OrgnlTxRef ++++Cdtr +++++Pty +++++CtctDtls</pre>	<p>Name: Contact Details ISO Description: Set of elements used to indicate how to contact the party. XML Tag: <CtctDtls> Occurrence: [0..1]</p>

Element	Details
INDEX: 4.2138 FIToFIPmtCxIReq +Undrlyg ++Txlnf +++OrgnITxRef +++++Cdtr +++++Pty ++++++CtctDtls +++++++PhneNb	<p>Name: Phone Number</p> <p>ISO Description: Collection of information that identifies a phone number, as defined by telecom services.</p> <p>Product Usage RFP: This element is only used to provide contact information for the creditor.</p> <p>Cancellation:</p> <p>XML Tag: <PhneNb></p> <p>Occurrence: [0..1]</p> <p>Format: Format expression: \+[0-9]{1,3}-[0-9()]+\-{1,30} First position fixed value '+' followed up to 3 numeric positions followed by the fixed value '-'. After these values up to 30 numeric characters including the values '()' and '-'.</p> <p>RegEx: \+[0-9]{1,3}-[0-9()]+\-{1,30}</p> <p>Length: 35</p> <p>Example: +1-555-123-4567 +1-5551234567</p>

11.2 Response to Request for Return of Funds – camt.029.001.09

11.2.1 Scope

This message type is being used as the business response to a Request for Return of Funds (camt.056) message. The Response to Request for Return of Funds message indicates the outcome of the Creditor FI's investigation following a Request for Return of Funds message.

11.2.2 Message Structure Description – camt.029.001.09

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	RsltnOfInvstgtn	Resolution Of Investigation V09	[1..1]		M
1.0	Assgnmt	Assignment	[1..1]		M
1.1	Id	Identification	[1..1]	35	M
1.2	Assgnr	Assigner	[1..1]		M
1.65	Agt	Agent	[1..1]		M
1.66	FinInstnId	Financial Institution Identification	[1..1]		M
1.68	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.72	MmbId	Member Identification	[1..1]	9	M
1.129	Assgne	Assignee	[1..1]		M
1.192	Agt	Agent	[1..1]		M
1.193	FinInstnId	Financial Institution Identification	[1..1]		M
1.195	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.199	MmbId	Member Identification	[1..1]	9	M
1.256	CreDtTm	Creation Date Time	[1..1]	19	M
3.0	Sts	Status	[1..1]		M
3.1	Conf	Confirmation	[1..1]	4	M
4.0	CxlDtls	Cancellation Details	[1..1]		M
4.1	OrgnlGrplnfoAndSts	Original Group Information And Status	[1..1]		M
4.3	RslvdCase	Resolved Case	[1..1]		M
4.4	Id	Identification	[1..1]	35	M
4.5	Cretr	Creator	[1..1]		M
4.68	Agt	Agent	[1..1]		M
4.69	FinInstnId	Financial Institution Identification	[1..1]		M
4.71	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
4.75	MmbId	Member Identification	[1..1]	9	M
4.133	OrgnlMsgId	Original Message Identification	[1..1]	35	M
4.134	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
4.135	OrgnlCreDtTm	Original Creation Date Time	[1..1]	19	M
4.139	CxlStsRsnInf	Cancellation Status Reason Information	[0..1]		C
4.202	Rsn	Reason	[1..1]		M
4.203	Cd	Code	[1..1]	4	M
4.2448	TxInfAndSts	Transaction Information And Status	[0..1]		C
4.2449	CxlStsId	Cancellation Status Identification	[0..1]	35	C
4.2588	OrgnlUETR	Original UETR	[0..1]	36	O
4.2657	RsltnRltldInf	Resolution Related Information	[0..1]		O
4.2661	IntrBkSttlmAmt	Interbank Settlement Amount	[1..1]	18	O
4.2662	Ccy	Currency	[required]	3	M
4.2663	IntrBkSttlmDt	Interbank Settlement Date	[0..1]	10	O
4.2664	ClrChnl	Clearing Channel	[0..1]	4	O
4.2799	Chrgs	Charges	[0..1]		O
4.2800	Amt	Amount	[1..1]	18	M
4.2801	Ccy	Currency	[required]	3	M
4.2802	Agt	Agent	[1..1]		M
4.2803	FinInstnId	Financial Institution Identification	[1..1]		M
4.2805	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
4.2809	MmbId	Member Identification	[1..1]	9	M

11.2.3 Detail Message Field Description

Element	Details
RsltOfInvstgtn	<p>Name: Resolution Of Investigation V09</p> <p>ISO Description: Scope The ResolutionOfInvestigation message is sent by a case assignee to a case creator/case assigner. This message is used to inform of the resolution of a case, and optionally provides details about. - the corrective action undertaken by the case assignee - information on the return where applicable</p> <p>Product Usage: This message is used to provide the business response to a Request for Return of Funds message.</p> <p>XML Tag: <RsltOfInvstgtn></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 RsltOfInvstgtn +Assgnmt	<p>Name: Assignment</p> <p>ISO Description: Identifies the assignment of an investigation case from an assigner to an assignee. Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.</p> <p>XML Tag: <Assgnmt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 RsltOfInvstgtn +Assgnmt ++Id	<p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case assignment.</p> <p>Product Usage: Assigned by Instructing Agent (Creditor FI) to uniquely identify the message.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: Format: MYYYMMDDbbbbbbbbBAAAnnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters) RegEx: M[0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.* Length: 35 Rule(s): The Assignment Identification structure position 01 to 20 is validated for structural alignment according to the format specification. The Creation Date provided in the Assignment Identification must be in the date range -/+ one day. The Participant ID provided in the Assignment Identification must be owned by the sender of the message.</p>

Element	Details
	<p>The Assignment Identification must be unique for a calendar day and is used to perform the duplicate message check.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002). Reject with Message Status Report (pacs.002) if validation <ul style="list-style-type: none"> - of Creation Date fails (reason code 'DT04') - of Participation ownership fails (reason code 'DSOH') - against duplication check occur (reason code 'DUPL') </p> <p>Example: M201711120212002101BRRF00000000026</p>
INDEX: 1.2 RsltnOfInvstgtn +Assgnmt ++Assgnr	<p>Name: Assigner</p> <p>ISO Description: Party who assigns the case. Usage: This is also the sender of the message.</p> <p>XML Tag: <Assgnr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.65 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.66 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.68 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 1.72 RsltnOfInvstgtn +Assgnmt ++Assgnr +++Agt	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit Number of the FI initiating this response message. This is the original Assignee (Creditor FI) that is responding to the Request for Return of Funds message (camt.056).</p>

Element	Details
<code>++++FinInstnId</code> <code>+++++ClrSysMmbld</code> <code>++++++Mmbld</code>	<p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification validation must be 9 character Routing and Transit Number.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.</p> <p>Example: 021200201</p>
INDEX: 1.129	<p>Name: Assignee</p> <p>ISO Description: Party to which the case is assigned.</p> <p>Usage: This is also the receiver of the message.</p> <p>XML Tag: <Assgne></p> <p>Occurrence: [1..1]</p>
INDEX: 1.192	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.193	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.195	<p>Name: Clearing System Member Identification</p>
RsltnOfInvstgtn	

Element	Details
+Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 1.199 RsltnOfInvstgtn +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit Number of the FI receiving this message. This is the original Assigner (Debtor FI) that originated the Request for Return of Funds message (camt.056).</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Rule(s): Member Identification must be a valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if :</p> <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC03') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') <p>Example: 020010201</p>
INDEX: 1.256 RsltnOfInvstgtn +Assgnmt ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the assignment was created.</p> <p>Product Usage: The date and time this response was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:09:33</p>

Element	Details
INDEX: 3.0 RsltnOfInvstgtn +Sts	<p>Name: Status</p> <p>ISO Description: Indicates the status of the investigation.</p> <p>XML Tag: <Sts></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1 RsltnOfInvstgtn +Sts ++Conf	<p>Name: Confirmation</p> <p>ISO Description: Specifies the status of the investigation, in a coded form.</p> <p>Product Usage: This field identifies the status of the Request for Return of Funds message. Possible statuses include:</p> <ul style="list-style-type: none"> - 'RJCR' – rejected (funds will not be returned) - 'IPAY' – the requested amount will be returned - 'PECR' – Partially Executed Cancellation Return: funds will be returned, but may not match the original amount. <p>RFP Warranty: See RFP Warranty Claims Procedures for more information.</p> <p>XML Tag: <Conf></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Only 'RJCR', 'IPAY' or 'PECR' is expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if code is not "RJCR", "IPAY" or "PECR".</p> <p>Example: RJCR</p>
Permitted Codes	
	<p>IPAY PaymentInitiated</p> <p>PECR PartiallyExecutedCancellationRequest</p> <p>RJCR RejectedCancellationRequest</p>
INDEX: 4.0 RsltnOfInvstgtn +CxlDtls	<p>Name: Cancellation Details</p> <p>ISO Description: Specifies the details of the underlying transactions being cancelled.</p> <p>XML Tag: <CxlDtls></p> <p>Occurrence: [1..1]</p>
INDEX: 4.1 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts	<p>Name: Original Group Information And Status</p> <p>ISO Description: Provides information on the original cancellation message, to which the resolution refers.</p> <p>XML Tag: <OrgnlGrpInfAndSts></p> <p>Occurrence: [1..1]</p>
INDEX: 4.3	<p>Name: Resolved Case</p>

Element	Details
RsltnOfInvstgtn +CxIDtls ++OrgnlGrpInfAndSts +++RslvdCase	<p>ISO Description: Identifies the case.</p> <p>XML Tag: <RslvdCase></p> <p>Occurrence: [1..1]</p>
INDEX: 4.4	Name: Identification
RsltnOfInvstgtn +CxIDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Id	<p>ISO Description: Uniquely identifies the case.</p> <p>Product Usage: The Case ID used in the original Request for Return of Funds (Equals the Assignment ID of the original camt.056 message).</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
	<p>Format: Format: YYYYMMDDbbbbbbbbBAAaaaaaaaaaaaa</p> <p>Pos. 01-01 – Prefix ‘M’</p> <p>Pos. 02-09 - File creation date in format YYYYMMDD</p> <p>Pos. 10-20 - Participant ID (11 characters)</p> <p>Pos. 21-21 - Message generation source (“B” if generated by a Participant)</p> <p>Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.)</p> <p>Pos. 25-35 - Message serial number (11 numeric characters)</p>
	<p>Length: 35</p>
	<p>Example: M201711121310000001BROF00000000056</p>
INDEX: 4.5	Name: Creator
RsltnOfInvstgtn +CxIDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr	<p>ISO Description: Party that created the investigation case.</p> <p>Product Usage: The Creator of the original Request for Return of Funds (camt.056) message.</p> <p>XML Tag: <Cretr></p> <p>Occurrence: [1..1]</p>
	<p>Rule(s): Only element Agent is allowed.</p>
	<p>Note(s): Information from original Request message are copied into these elements.</p>
INDEX: 4.68	Name: Agent
RsltnOfInvstgtn +CxIDtls ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt	<p>ISO Description: Identification of a financial institution.</p> <p>Product Usage: Original Agent information as provided in the original Request for Return of Funds (camt.056) message.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 4.69 RsltnOfInvstgtn +CxIDtIs ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt ++++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.71 RsltnOfInvstgtn +CxIDtIs ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt ++++++FinInstnId ++++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 4.75 RsltnOfInvstgtn +CxIDtIs ++OrgnlGrpInfAndSts +++RslvdCase ++++Cretr +++++Agt ++++++FinInstnId ++++++ClrSysMmbld ++++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit number of the original Agent that initiated the Request for Return of Funds (camt.056) message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p> <p>Example: 131000000</p>
INDEX: 4.133 RsltnOfInvstgtn +CxIDtIs ++OrgnlGrpInfAndSts +++OrgnlMsgId	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage: The Original Assignment Identification from the Request for Return of Funds message (camt.056).</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbbbBAAAnnnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD</p>

Element	Details
INDEX: 4.134 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++OrgnlMsgNmId	<p>Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Example: M2017111213100000001BROF00000000056</p>
	<p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Message Name Identification from the original Request for Return of Funds message (camt.056)</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Must be camt.056.001.08</p> <p>Example: camt.056.001.08</p>
	<p>Permitted Codes</p> <p>camt.056.001.05 Payment Cancellation (Request for Return of Funds or System Time-out) camt.056.001.08 Payment Cancellation (Request for Return of Funds or System Time-out) - V08</p>
INDEX: 4.135 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++OrgnlCreDtTm	<p>Name: Original Creation Date Time</p> <p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage: The date of the original camt.056 message.</p> <p>XML Tag: <OrgnlCreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not valid.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 4.139 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts	<p>Name: Cancellation Status Reason Information</p> <p>ISO Description: Provides detailed information on the cancellation status reason.</p> <p>Product Usage: This element is only used if the Status Confirmation is 'RJCR'.</p> <p>XML Tag: <CxlStsRsnInf></p>

Element	Details
+++CxlStsRsnInf INDEX: 4.202 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++CxlStsRsnInf ++++Rsn	<p>Occurrence: [0..1]</p> <p>Name: Reason</p> <p>ISO Description: Specifies the reason for the status report.</p> <p>Product Usage: Specifies the reason for the negative Response to Request for Return of Funds.</p> <p>XML Tag: <Rsn></p> <p>Occurrence: [1..1]</p>
INDEX: 4.203 RsltnOfInvstgtn +CxlDtls ++OrgnlGrpInfAndSts +++CxlStsRsnInf ++++Rsn +++++Cd	<p>Name: Code</p> <p>ISO Description: Reason for the cancellation status, in a coded form.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Note(s): See the agreed Reason Codes for usage with pacs.002 in the Appendix section. RTP will not restrict the existing available ISO codes.</p> <p>Example: CUST</p>
Permitted Codes	
	<p>AC04 ClosedAccountNumber</p> <p>AM04 InsufficientFunds</p> <p>ARDT AlreadyReturned</p> <p>CUST CustomerDecision</p> <p>LEG1 LegalDecision</p> <p>NOAS NoAnswerFromCustomer</p> <p>NOOR NoOriginalTransactionReceived</p>
INDEX: 4.2448 RsltnOfInvstgtn +CxlDtls ++TxInfAndSts	<p>Name: Transaction Information And Status</p> <p>ISO Description: Provides details on the original transactions to which the cancellation request message refers.</p> <p>Product Usage: This element is used to provide additional information about the execution of an accepted or partially executed Request for Return of Funds (camt.056) message.</p> <p>XML Tag: <TxInfAndSts></p> <p>Occurrence: [0..1]</p>
INDEX: 4.2449 RsltnOfInvstgtn +CxlDtls	<p>Name: Cancellation Status Identification</p> <p>ISO Description: Unique and unambiguous identifier of a cancellation request status, as assigned by the assigner.</p>

Element	Details
++TxInfAndSts +++CxIStsId	<p>Usage: The cancellation status identification can be used for reconciliation or to link tasks relating to the cancellation request.</p> <p>Product Usage: This field is required if the Status is 'PECR' or if the Status is 'IPAY' and the funds are being returned through a payment channel other than RTP.</p> <p>XML Tag: <CxIStsId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Note(s): When returning funds outside of RTP, the unique identifier of the transaction used to return the funds must be included in this field. ACH -- Trace Number FedWire -- IMAD CHIPS -- System Sequence Number (SSN)</p>
INDEX: 4.2588 RsltnOfInvstgtn +CxIDtIs ++TxInfAndSts +++OrgnLUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnLUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 4.2657 RsltnOfInvstgtn +CxIDtIs ++TxInfAndSts +++RsltnRltdInfo	<p>Name: Resolution Related Information</p> <p>ISO Description: Reference of a return or a reversal transaction that is initiated to fix the case under investigation as part of the resolution.</p> <p>XML Tag: <RsltnRltdInfo></p> <p>Occurrence: [0..1]</p>
INDEX: 4.2661 RsltnOfInvstgtn +CxIDtIs ++TxInfAndSts	<p>Name: Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage: In case of a partial return of funds the returned amount is provided in this field.</p>

Element	Details		
+++RsltRltlntf ++++IntrBkSttlmAmt	<p>XML Tag: <IntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Note(s): RTP does not confirm if the amount provided is less than, equal to, or greater than the original requested amount. Additionally, RTP does not confirm if the amount returned via RTP credit transfer is equal to the amount provided in this field.</p> <p>Example: 6284534</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>		
INDEX: 4.2662	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>		
	<p>Permitted Codes</p> <table> <tr> <td>USD</td> <td>US Dollar</td> </tr> </table>	USD	US Dollar
USD	US Dollar		
INDEX: 4.2663	<p>Name: Interbank Settlement Date</p> <p>ISO Description: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage: Indication of the date on which the return is intended to be settled.</p> <p>XML Tag: <IntrBkSttlmDt></p> <p>Occurrence: [0..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p>		
INDEX: 4.2664	<p>Name: Clearing Channel</p>		
RsltOfInvstgtn			

Element	Details
+TxInfAndSts ++RsltRltdInf +++ClrChanl	<p>ISO Description: Specifies the clearing channel to be used to process the payment instruction.</p> <p>Product Usage: Indication of the channel on which the return will be processed. If the return is going to be processed via an RTP Credit Transfer, this element should not be included.</p> <p>XML Tag: <ClrChanl></p> <p>Occurrence: [0..1]</p> <p>Length: 4</p> <p>Note(s): MPNS - for ACH payment RTGS - for FedWire RTNS - for CHIPS</p> <p>Example: RTGS</p>
Permitted Codes	
INDEX: 4.2799 RsltOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltRltdInf ++++Chrgs	<p>MPNS MassPaymentNetSystem</p> <p>RTGS RealTimeGrossSettlementSystem</p> <p>RTNS RealTimeNetSettlementSystem</p>
INDEX: 4.2800 RsltOfInvstgtn +CxlDtls ++TxInfAndSts +++RsltRltdInf ++++Chrgs +++++Amt	<p>Name: Charges</p> <p>ISO Description: Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.</p> <p>Product Usage: Indication of the indication if a participant charged fees to Debtor for initiating the return.</p> <p>XML Tag: <Chrgs></p> <p>Occurrence: [0..1]</p> <p>Name: Amount</p> <p>ISO Description: Transaction charges to be paid by the charge bearer.</p> <p>Product Usage: Information about the fees that have been applied by the Participant returning the funds from the returned amount.</p> <p>XML Tag: <Amt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Example: 6284534</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 4.2801	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in</p>

Element	Details
	<p>the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p>
	<p>XML Tag: <Cc></p>
	<p>RegEx: [A-Z]{3,3}</p>
	<p>Length: 3</p>
	<p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p>
	<p>Example: USD</p>
Permitted Codes	
	<p>USD US Dollar</p>
INDEX: 4.2802	<p>Name: Agent</p>
	<p>ISO Description: Agent that takes the transaction charges or to which the transaction charges are due.</p>
	<p>XML Tag: <Agt></p>
	<p>Occurrence: [1..1]</p>
INDEX: 4.2803	<p>Name: Financial Institution Identification</p>
	<p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p>
	<p>XML Tag: <FinInstnId></p>
	<p>Occurrence: [1..1]</p>
INDEX: 4.2805	<p>Name: Clearing System Member Identification</p>
	<p>ISO Description: Information used to identify a member within a clearing system.</p>
	<p>XML Tag: <ClrSysMmbId></p>
	<p>Occurrence: [1..1]</p>

Element	Details
INDEX: 4.2809 RsltnOfInvstgtn +CxIDtIs ++TxInfAndSts +++RsltnRltdInf ++++Chrgs +++++Agt ++++++FinInstnId ++++++ClrSysMmbId ++++++MmbId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Routing and Transit Number of the Participant who charged or collected a fee related to the return.</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Length: 9</p>

12 MESSAGE STRUCTURE SPECIFICATION REQUEST FOR INFORMATION

12.1 Request for Information – camt.026.001.07

This chapter defines the standard product message formats used by the RTP system for sending and receiving a Request for Information message (camt.026) and the associated Response to Request for Information (camt.028) message, between RTP and Participants using the System.

This chapter covers the following:

- The message structure of the camt.026 and the camt.028 used in RTP
- The required data types and usage rules of the data fields in these messages

12.1.1 Scope

The Request for Information (camt.026) message is used to request additional details related to a Credit Transfer (pacs.008) or a Request for Payment (pain.013) that has been received.

The Request for Information (camt.026) is always responded to with a Message Status Report (pacs.002) indicating whether or not the request is able to be displayed to the intended recipient. The Response to Request for Information (camt.028) is used to provide the information requested in the original message.

Information can be requested by an end-user or by an RTP Participant institution. Requests that are sent by end users must always be presented to the other end-user. Requests that are sent by an RTP Participant must be presented to an employee of the other RTP Participant involved in the original message.

		Message Recipient	
		End User	RTP Participant
Message Sender	End User	For Credit Transfer or Request For Payment	Not Permitted
	RTP Participant	Not permitted	For Credit Transfer or Request for Payment

12.1.2 Message Structure Description – camt.026.001.07

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	UblToApply	Unable To Apply V07	[1..1]		M
1.0	Assgnmt	Assignment	[1..1]		M
1.1	Id	Identification	[1..1]	35	M
1.2	Assgnr	Assigner	[1..1]		M
1.65	Agt	Agent	[1..1]		M
1.66	FinInstlId	Financial Institution Identification	[1..1]		M
1.68	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.72	MmbId	Member Identification	[1..1]	9	M
1.129	Assgne	Assignee	[1..1]		M
1.192	Agt	Agent	[1..1]		M
1.193	FinInstlId	Financial Institution Identification	[1..1]		M
1.195	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.199	MmbId	Member Identification	[1..1]	9	M
1.256	CreDtTm	Creation Date Time	[1..1]	19	M
2.0	Case	Case	[1..1]		M
2.1	Id	Identification	[1..1]	35	M
2.2	Cretr	Creator	[1..1]		M
2.3 {Or}	Pty	Party	[1..1]		C
2.4	Nm	Name	[1..1]	140	M
2.65 Or}	Agt	Agent	[1..1]		C
2.66	FinInstlId	Financial Institution Identification	[1..1]		M
2.68	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.72	MmbId	Member Identification	[1..1]	9	M
3.0	Undrlyg	Underlying	[1..1]		M
3.1 {Or}	Initn	Initiation	[1..1]		C
3.2	OrgnlGrpInf	Original Group Information	[1..1]		M
3.3	OrgnlMsgId	Original Message Identification	[1..1]	35	M
3.4	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
3.5	OrgnlCreDtTm	Original Creation Date Time	[1..1]	19	M
3.7	OrgnlPmtInflId	Original Payment Information Identification	[1..1]	35	M
3.9	OrgnlEndToEndId	Original End To End Identification	[0..1]	35	O
3.10	OrgnlUETR	Original UETR	[0..1]	36	O
3.11	OrgnlInstdAmt	Original Instructed Amount	[1..1]	18	M
3.12	Ccy	Currency	[required]	3	M
3.13	ReqdExctnDt	Requested Execution Date	[1..1]		M
3.14 {Or}	Dt	Date	[1..1]	10	M
3.15 Or}	DtTm	Date Time	[1..1]	19	M
3.1835 Or}	IntrBk	Interbank	[1..1]		C
3.1836	OrgnlGrpInf	Original Group Information	[1..1]		M
3.1837	OrgnlMsgId	Original Message Identification	[1..1]	35	M
3.1838	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
3.1839	OrgnlCreDtTm	Original Creation Date Time	[1..1]	19	M
3.1841	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
3.1842	OrgnlEndToEndId	Original End To End Identification	[0..1]	35	O
3.1843	OrgnlTxId	Original Transaction Identification	[1..1]	35	M
3.1844	OrgnlUETR	Original UETR	[0..1]	36	O
3.1845	OrgnlIntrBkSttlmAmt	Original Interbank Settlement Amount	[1..1]	18	M

Index	XML Tag	Element Name	Occur.	Length	M/O/C
3.1846	Ccy	Currency	[required]	3	M
3.1847	OrgnlIntrBkSttlmDt	Original Interbank Settlement Date	[1..1]	10	M
4.0	Justfn	Justification	[1..1]		M
4.2	MssngOrIncrctInf	Missing Or Incorrect Information	[1..1]		M
4.4	MssngInf	Missing Information	[0..10]		C
4.5	Cd	Code	[1..1]	4	M
4.6	AddtlMssngInf	Additional Missing Information	[0..1]	140	C
4.7	IncrctInf	Incorrect Information	[0..10]		C
4.8	Cd	Code	[1..1]	4	M
4.9	AddtlIncrctInf	Additional Incorrect Information	[0..1]	140	C

12.1.3 Detail Message Field Description

Element	Details
UblToApply	<p>Name: Unable To Apply V07</p> <p>Product Usage: This message is used as a Request for Information (RFI).</p> <p>XML Tag: <UblToApply></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 UblToApply +Assgnmt	<p>Name: Assignment</p> <p>ISO Description: Identifies the assignment of an investigation case from an assigner to an assignee.</p> <p>Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.</p> <p>XML Tag: <Assgnmt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 UblToApply +Assgnmt ++Id	<p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case assignment.</p> <p>Product Usage: Assigned by sending Participant to uniquely identify the message.</p> <p>The uniqueness of a Request for Information is determined by the Assignment Identification and is based on the format below. RTP will use the Assignment ID to perform a check for a duplicate transaction within the duplicate checking period and as a reference to the payment instruction in other non-payment messages (i.e. Response to Request for Information).</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: Expected Format: YYYYMMDDbbbbbbbbBBAAaaaaaaaaaaaa Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9]))) A-Z0-9{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 20 characters of Assignment Identification (positions 01-20) are validated for structural alignment in accordance with the format specification. Business validations for the Assignment Identification include: - Embedded date (positions 02-09) must be within 1 calendar day of the system date. - Embedded Participant ID (positions 10-20) must be owned by the sender of the message. The Assignment Identification must be unique for a calendar day and is used to perform the duplicate message check.</p>

Element	Details
INDEX: 1.2 UblToApply +Assgnmt ++Assgnr	<p>Reason Code(s): Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Assignment Identification matches a previously completed transaction (DUPL); - Embedded date is not within 1 calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DSOH) <p>In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: M2017111202120020101BRFI000000000001</p> <p>Name: Assigner</p> <p>ISO Description: Party who assigns the case. Usage: This is also the sender of the message.</p> <p>Product Usage: Sending (Creditor) FI requesting further information from the Debtor FI.</p> <p>XML Tag: <Assgnr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.65 UblToApply +Assgnmt ++Assgnr +++Agt	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.66 UblToApply +Assgnmt ++Assgnr +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.68 UblToApply +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 1.72 UblToApply +Assgnmt	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p>

Element	Details
<pre>++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld</pre>	<p>Product Usage: The 9 character Routing and Transit Number of the FI initiating the Request for Information message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be a valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is included in RTP.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.</p> <p>Example: 021200201</p>
INDEX: 1.129	<p>Name: Assignee</p> <p>ISO Description: Party to which the case is assigned. Usage: This is also the receiver of the message.</p> <p>Product Usage: Participant to whom the Request for Information message has been sent.</p> <p>XML Tag: <Assgne></p> <p>Occurrence: [1..1]</p>
INDEX: 1.192	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.193	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>

Element	Details
++++FinInstnId	Name: Clearing System Member Identification
INDEX: 1.195	ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 1.199	Name: Member Identification ISO Description: Identification of a member of a clearing system. Product Usage: The 9 character Routing and Transit Number of the FI receiving the Request for Information message. XML Tag: <Mmbld> Occurrence: [1..1] Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9 Rule(s): Member Identification must be a valid 9 character Routing and Transit Number. Reason Code(s): Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') Example: 021200201
INDEX: 1.256	Name: Creation Date Time ISO Description: Date and time at which the assignment was created. Product Usage: The date and time the assignment was created. XML Tag: <CreDtTm> Occurrence: [1..1] Format: YYYY-MM-DDThh:mm:ss Length: 19 Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time. Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.

Element	Details
INDEX: 2.0 UblToApply +Case	<p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:09:33</p>
INDEX: 2.1 UblToApply +Case ++Id	<p>Name: Case</p> <p>ISO Description: Identifies the investigation case.</p> <p>XML Tag: <Case></p> <p>Occurrence: [1..1]</p> <p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case.</p> <p>Product Usage: Case ID must be equal to Assignment ID. In RTP, only one Case is permitted per Assignment.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): This must be equal to the Assignment ID.</p> <p>Example: M2017111202120020101BRFI0000000000101</p>
INDEX: 2.2 UblToApply +Case ++Cretr	<p>Name: Creator</p> <p>ISO Description: Party that created the investigation case.</p> <p>Product Usage: Identifier of the sender of the RFI, either an end-user's name or an RTP Participant's nine-digit routing number. Both Party Name and Agent ... Member ID may not be present in the same message.</p> <p>XML Tag: <Cretr></p> <p>Occurrence: [1..1]</p> <p>Note(s): This field is used to identify the sender of the RFI as an end-user or an RTP Participant.</p>
INDEX: 2.3 Choice: {Or UblToApply +Case ++Cretr +++Pty}	<p>Name: Party</p> <p>ISO Description: Identification of a person or an organisation.</p> <p>XML Tag: <Pty></p> <p>Occurrence: [1..1]</p> <p>Note(s): Party name is only used when the initiator of the RFI is an end-user.</p>
INDEX: 2.4 UblToApply +Case ++Cretr +++Pty	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>Product Usage: Official name of the end-user that is requesting additional information.</p> <p>XML Tag: <Nm></p>

Element	Details
++++Nm	<p>Occurrence: [1..1] Length: 140</p>
INDEX: 2.65	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p> <p>Note(s): Agent is only used when the initiator of the RFI is an RTP Participant requesting information from another RTP Participant.</p>
INDEX: 2.66	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.68	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.72	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Used in RTP Participant initiated scenarios to provide the 9 character Routing and Transit number of the RTP Participant provided from the original Request for Information (camt.026) message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9</p> <p>Example: 021200201</p>
INDEX: 3.0	<p>Name: Underlying</p> <p>ISO Description: References the payment instruction or statement entry that a party is unable to execute or unable to reconcile.</p>

Element	Details
+Undrlyg INDEX: 3.1 Choice: {Or UblToApply +Undrlyg ++Initn	<p>Product Usage: Information about the underlying message for which this Request for Information is created. RFI sender will include either the Initiation element for an RFI related to a Request for Payment (pain.013) or the Interbank element for an RFI related to a Credit Transfer (pacs.008). Both Initiation and Interbank may not be present in the same request.</p> <p>XML Tag: <Undrlyg></p> <p>Occurrence: [1..1]</p>
INDEX: 3.2 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf	<p>Name: Initiation</p> <p>ISO Description: Set of elements used to reference the details of the original payment initiation.</p> <p>XML Tag: <Initn></p> <p>Occurrence: [1..1]</p> <p>Name: Original Group Information</p> <p>ISO Description: Set of elements used to provide information on the original message.</p> <p>XML Tag: <OrgnlGrpInf></p> <p>Occurrence: [1..1]</p>
INDEX: 3.3 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlMsgId	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage: Message identification from the original Request for Payment (pain.013) message that is being referenced.</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Example: M2017111202120020101BTRF00000000011</p>
INDEX: 3.4 UblToApply +Undrlyg ++Initn	<p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Specifies the type of the original message, to which this Request for Information message is being used.</p>

Element	Details
+++OrgnlGrpInf ++++OrgnlMsgNmId	<p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Expected value is pain.013.001.07 (for Request for Payment)</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pain.013.001.07</p>
Permitted Codes	pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07
INDEX: 3.5 UblToApply +Undrlyg ++Initn +++OrgnlGrpInf ++++OrgnlCreDtTm	<p>Name: Original Creation Date Time</p> <p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage: Reference to the Creation Date and Time of the original Request for Payment (pain.013) message.</p> <p>XML Tag: <OrgnlCreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not a valid date.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 3.7 UblToApply +Undrlyg ++Initn +++OrgnlPmtInfld	<p>Name: Original Payment Information Identification</p> <p>ISO Description: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.</p> <p>Product Usage: The Payment Information Identification of the Request for Payment (pain.013) message for which this Request for Information message is being sent.</p> <p>XML Tag: <OrgnlPmtInfld></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p>

Element	Details
INDEX: 3.9 UblToApply +Undrlyg ++Initn +++OrgnlEndToEndId	<p>Length: 35</p> <p>Note(s): The Payment Information ID from the pain.013 is assigned by the Creditor FI to uniquely identify the Request for Payment instruction within a pain.013. This value is carried forward in future messages related to the request (i.e. Credit Transfer, Request for Information, etc.).</p> <p>Example: 2017111202120020101BSRFP000000000013</p> <p>Name: Original End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Product Usage: The End To End ID from the pain.013 instruction for which this message is being sent.</p> <p>XML Tag: <OrgnlEndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: E2E-Ref001</p>
INDEX: 3.10 UblToApply +Undrlyg ++Initn +++OrgnlUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 3.11 UblToApply +Undrlyg ++Initn +++OrgnlInstdAmt	<p>Name: Original Instructed Amount</p> <p>ISO Description: Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.</p> <p>Product Usage: The Original Instructed Amount from the original Request for Payment (pain.013) message.</p> <p>XML Tag: <OrgnlInstdAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p>

Element	Details		
	<p>Reason Code(s): case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002) if:</p> <ul style="list-style-type: none"> - The value of the payment amount is less than or equal to zero - The value of the payment is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition <p>Example: 520.15</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>		
INDEX: 3.12	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the currency code is not supported by RTP.</p> <p>Example: USD</p>		
	<p>Permitted Codes</p> <table> <tr> <td style="vertical-align: top;"> USD US Dollar INDEX: 3.13 UblToApply +Undrlyg ++Initn +++ReqdExctnDt </td><td> <p>Name: Requested Execution Date</p> <p>ISO Description: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>Product Usage: The Requested Execution Date from the original Request for Payment message. The sender of the RFI should include either the Date or Date Time field, whichever was passed in the initial request.</p> <p>XML Tag: <ReqdExctnDt></p> <p>Occurrence: [1..1]</p> <p>Note(s): If only Date is provided the time would be signified as 23:59:59.</p> </td></tr> </table>	USD US Dollar INDEX: 3.13 UblToApply +Undrlyg ++Initn +++ReqdExctnDt	<p>Name: Requested Execution Date</p> <p>ISO Description: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>Product Usage: The Requested Execution Date from the original Request for Payment message. The sender of the RFI should include either the Date or Date Time field, whichever was passed in the initial request.</p> <p>XML Tag: <ReqdExctnDt></p> <p>Occurrence: [1..1]</p> <p>Note(s): If only Date is provided the time would be signified as 23:59:59.</p>
USD US Dollar INDEX: 3.13 UblToApply +Undrlyg ++Initn +++ReqdExctnDt	<p>Name: Requested Execution Date</p> <p>ISO Description: Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>Product Usage: The Requested Execution Date from the original Request for Payment message. The sender of the RFI should include either the Date or Date Time field, whichever was passed in the initial request.</p> <p>XML Tag: <ReqdExctnDt></p> <p>Occurrence: [1..1]</p> <p>Note(s): If only Date is provided the time would be signified as 23:59:59.</p>		
INDEX: 3.14	<p>Name: Date</p>		

Element	Details
Choice: {Or UblToApply +Undrlyg ++Intrn +++ReqdExctnDt ++++Dt	<p>ISO Description: Specified date.</p> <p>Product Usage: Requested date from the original Request for Payment (pain.013) message.</p> <p>XML Tag: <Dt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Rule(s): Must be a valid processing date.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 2017-11-12</p>
INDEX: 3.15 Choice: Or} UblToApply +Undrlyg ++Intrn +++ReqdExctnDt ++++DtTm	<p>Name: Date Time</p> <p>ISO Description: Specified date and time.</p> <p>Product Usage: Requested date and time from the original Request for Payment (pain.013) message.</p> <p>XML Tag: <DtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Must be a valid processing date.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 2017-11-12T16:00:00</p>
INDEX: 3.1835 Choice: Or} UblToApply +Undrlyg ++IntrBk	<p>Name: Interbank</p> <p>ISO Description: Set of elements used to reference the details of the original interbank payment transaction.</p> <p>XML Tag: <IntrBk></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1836 UblToApply +Undrlyg ++IntrBk +++OrgnlGrpInf	<p>Name: Original Group Information</p> <p>ISO Description: Set of elements used to provide information on the original message.</p> <p>XML Tag: <OrgnlGrpInf></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1837 UblToApply	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p>

Element	Details
+Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgId	<p>Product Usage: Message identification from the original Credit Transfer (pacs.008) message that is being referenced.</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnnn</p> <p>Pos. 01-09 – Prefix ‘M’</p> <p>Pos. 02-09 - File creation date in format YYYYMMDD</p> <p>Pos. 10-20 - Participant ID (11 characters)</p> <p>Pos. 21-21 - Message generation source (“B” if generated by a Participant)</p> <p>Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.)</p> <p>Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This format is not validated by the system, it is an example format only</p> <p>Example: M201711202120020101BTRF00000000011</p>
INDEX: 3.1838	<p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Specifies the type of the original message, to which this Request for Information message is being used.</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Expected value is pacs.008.001.08 or pacs.008.001.06 (for credit transfer)</p> <p>Reason Code(s): The RTP Network will reject with code ‘650’ in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pacs.008.001.08</p>
	Permitted Codes
UblToApply +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlCreDtTm	<p>pacs.008.001.06 Credit Transfer</p> <p>pacs.008.001.08 Credit Transfer - V08</p> <p>Name: Original Creation Date Time</p> <p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage: This Creation Date and Time from the original Credit Transfer (pacs.008) message.</p> <p>XML Tag: <OrgnlCreDtTm></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 3.1841 UblToApply +Undrlyg ++IntrBk +++OrgnlInstrId	<p>Format: YYYY-MM-DDThh:mm:ss Length: 19</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not a valid date.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p> <p>Name: Original Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>Product Usage: The Instruction Identification of the Credit Transfer (pacs.008) message for which this Request for Information message is being sent.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This is the Identification from the pacs.008 assigned by the Debtor FI to uniquely identify a single payment instruction within a pacs.008 throughout its existence within the system.</p> <p>Example: 2017111202120020101BSTRF00000000011</p>
INDEX: 3.1842 UblToApply +Undrlyg ++IntrBk +++OrgnlEndToEndId	<p>Name: Original End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Product Usage: The End To End ID from the original Credit Transfer (pacs.008) for which this message is being sent.</p> <p>XML Tag: <OrgnlEndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: E2E-Ref001</p>
INDEX: 3.1843 UblToApply +Undrlyg	<p>Name: Original Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>Product Usage: The transaction identifier from the original Credit Transfer (pacs.008) message.</p>

Element	Details
++IntrBk +++OrgnlTxId	<p>XML Tag: <OrgnlTxId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): If the Credit Transfer (pacs.008) message is based on a Request for Payment (pain.013), the original Payment Identification from the pain.013 must be populated in this field.</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 3.1844	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 3.1845	<p>Name: Original Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.</p> <p>Product Usage: The Interbank Settlement Amount from the original Credit Transfer (pacs.008) message.</p> <p>XML Tag: <OrgnlIntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The value of the payment amount is less than or equal to zero - The value of the payment is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition </p> <p>Note(s): RTP is only supporting USD and the maximum decimal digits allowed are two.</p>

Element	Details
INDEX: 3.1846	<p>Example: 520.15 Frac Digits: 2 Total Digits: 18</p> <p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Cc> RegEx: [A-Z]{3,3} Length: 3 Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the currency code is not supported by RTP.</p> <p>Example: USD</p>
	Permitted Codes
INDEX: 3.1847	<p>USD US Dollar</p> <p>Name: Original Interbank Settlement Date</p> <p>ISO Description: Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage: The original Reconciliation Window of the Credit Transfer (pacs.008) message, as assigned by RTP.</p> <p>XML Tag: <OrgnlIntrBkSttlmDt></p> <p>Occurrence: [1..1]</p> <p>Length: 10</p> <p>Example: 2017-11-12</p>
INDEX: 4.0	<p>Name: Justification</p> <p>ISO Description: Explains the reason why the case creator is unable to apply the instruction.</p> <p>Product Usage: This element is being used to identify why the sender is requesting more information.</p> <p>XML Tag: <Justfn></p> <p>Occurrence: [1..1]</p>
INDEX: 4.2	<p>Name: Missing Or Incorrect Information</p> <p>ISO Description: Set of elements used to indicate which information is missing or incorrect.</p>

Element	Details
++MssngOrIncrctInf	<p>XML Tag: <MssngOrIncrctInf></p> <p>Occurrence: [1..1]</p> <p>Note(s): If the Request for Information message is being used to obtain information that was missing from the original message, then the element MissingInformation is used. If the Request for Information message is being used to obtain information that was incorrect in the original message, then the element IncorrectInformation is used.</p> <p>For both elements there is the option to provide up to 140 characters of additional detailed information with each occurrence.</p>
INDEX: 4.4	<p>Name: Missing Information</p> <p>ISO Description: Indicates the missing information.</p> <p>XML Tag: <MssngInf></p> <p>Occurrence: [0..10]</p> <p>Rule(s): If Code is equal to NARR (Narrative), then AdditionalMissingInformation must be present. If any other code is used, AdditionalMissingInformation is optional.</p>
INDEX: 4.5	<p>Name: Code</p> <p>ISO Description: Specifies the missing information in a coded form.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Example: MS01</p>
Permitted Codes	<p>MS01 MissingRemittanceInformation</p> <p>NARR Narrative</p>
INDEX: 4.6	<p>Name: Additional Missing Information</p> <p>ISO Description: Further details about the missing information.</p> <p>Product Usage: This field is mandatory with the code NARR and being used to provide additional information.</p> <p>XML Tag: <AddtlMssngInf></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p> <p>Example: Additional Information for Missing Information</p>

Element	Details
INDEX: 4.7	<p>Name: Incorrect Information</p> <p>ISO Description: Indicates, in a coded form, the incorrect information.</p> <p>XML Tag: <IncrctInf></p> <p>Occurrence: [0..10]</p> <p>Rule(s): If Code is equal to NARR (Narrative), then AdditionalIncorrectInformation must be present. If any other code is used, AdditinalIncorrectInformation is optional.</p>
INDEX: 4.8	<p>Name: Code</p> <p>ISO Description: Specifies the missing information in a coded form.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Example: IN01</p>
Permitted Codes	<ul style="list-style-type: none"> IN01 IncorrectRelatedReference IN04 IncorrectRequestedExecutionDate IN06 IncorrectInterbankSettlementAmount IN15 IncorrectRemittanceInformation IN19 IncorrectInstructionForCreditorAgent IN38 IncorrectDebtorAddress IN39 IncorrectCreditorAddress MM20 MismatchCreditorNameAccount MM21 MismatchDebtorNameAccount NARR Narrative
INDEX: 4.9	<p>Name: Additional Incorrect Information</p> <p>ISO Description: Further details about the incorrect information.</p> <p>Product Usage: This field is mandatory with the code NARR and being used to provide additional information.</p> <p>XML Tag: <AddtlIncrctInf></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p> <p>Example: Additional Information for Incorrect Information.</p>

12.2 Response to Request for Information – camt.028.001.09

12.2.1 Scope

The Response to the Request for Information (camt.028) message is sent either:

- by the Debtor to the Creditor (pacs.008),
- by the Creditor to the Debtor (pain.013),
- by the Debtor FI to the Creditor FI (pacs.008), or
- by the Creditor FI to the Debtor FI (pain.013).

The message is used by the sender to provide the requested additional information in the form of an amendment to the original Request for Payment or Credit Transfer using the structured elements, or directly in response to the original request using the unstructured remittance information field available in the camt.028 message.

If multiple codes were included in the original Request for Information message, multiple answers for these different codes may be provided in multiple occurrences of the Unstructured remittance information field by referencing the relevant code starting and ending with '/' followed by the relevant information (e.g. /MS01/).

XML Example with code /MS01/ and /IN01/:

```
<Inf>
  <RmtInf>
    <Ustrd>/MS01/remittance info was provided via email on 18/07/2018</Ustrd>
    <Ustrd>/IN01/4711_12_2018</Ustrd>
  </RmtInf>
</Inf>
```

Note: If the end-user or the Participant cannot provide additional information, a negative Response to Request for Information can be sent by including the value '/RJCT/' in the 'Remittance Information / Unstructured' field.

XML Example with code /RJCT/:

```
<Inf>
  <RmtInf>
    <Ustrd>/RJCT/Information not available</Ustrd>
  </RmtInf>
</Inf>
```

12.2.2 Message Structure Description – camt.028.001.09

Index	XML Tag	Element Name	Occur.	Length	M/O/C	
	AddtlPmtInf	Additional Payment Information V09	[1..1]		M	
1.0	Assgnmt	Assignment	[1..1]		M	
1.1	Id	Identification	[1..1]	35	M	
1.2	Assgnr	Assigner	[1..1]		M	
1.65	Agt	Agent	[1..1]		M	
1.66	FinInstlId	Financial Institution Identification	[1..1]		M	
1.68	ClrSysMmbld	Clearing System Member Identification	[1..1]		M	
1.72	Mmbld	Member Identification	[1..1]	9	M	
1.129	Assgne	Assignee	[1..1]		M	
1.192	Agt	Agent	[1..1]		M	
1.193	FinInstlId	Financial Institution Identification	[1..1]		M	
1.195	ClrSysMmbld	Clearing System Member Identification	[1..1]		M	
1.199	Mmbld	Member Identification	[1..1]	9	M	
1.256	CreDtTm	Creation Date Time	[1..1]	19	M	
2.0	Case	Case	[1..1]		M	
2.1	Id	Identification	[1..1]	35	M	
2.2	Cretr	Creator	[1..1]		M	
2.3	{Or}	Pty	Party	[1..1]	C	
2.4		Nm	Name	[1..1]	140	M
2.65	Or}	Agt	Agent	[1..1]	C	
2.66		FinInstlId	Financial Institution Identification	[1..1]	M	
2.68		ClrSysMmbld	Clearing System Member Identification	[1..1]	M	
2.72		Mmbld	Member Identification	[1..1]	9	M
3.0	Undrlyg	Underlying	[1..1]		M	
3.1	{Or}	Initn	Initiation	[1..1]	C	
3.2		OrgnlGrpInf	Original Group Information	[1..1]	M	
3.3		OrgnlMsgId	Original Message Identification	[1..1]	35	M
3.4		OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
3.7		OrgnlPmtInfId	Original Payment Information Identification	[1..1]	35	M
3.9		OrgnlEndToEndId	Original End To End Identification	[0..1]	35	O
3.10		OrgnlUETR	Original UETR	[0..1]	36	O
3.11		OrgnlInstdAmt	Original Instructed Amount	[1..1]	18	M
3.12		Ccy	Currency	[required]	3	M
3.13		ReqdExctnDt	Requested Execution Date	[0..1]	M	
3.14	{Or}	Dt	Date	[1..1]	10	C
3.15	Or}	DtTm	Date Time	[1..1]	19	C
3.1835	Or}	IntrBk	Interbank	[1..1]	C	
3.1836		OrgnlGrpInf	Original Group Information	[1..1]	M	
3.1837		OrgnlMsgId	Original Message Identification	[1..1]	35	M
3.1838		OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
3.1841		OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
3.1842		OrgnlEndToEndId	Original End To End Identification	[0..1]	35	O
3.1843		OrgnlTxId	Original Transaction Identification	[1..1]	35	M
3.1844		OrgnlUETR	Original UETR	[0..1]	36	O
3.1845		OrgnlIntrBkSttlmAmt	Original Interbank Settlement Amount	[1..1]	18	M
3.1846		Ccy	Currency	[required]	3	M
3.1847		OrgnlIntrBkSttlmDt	Original Interbank Settlement Date	[1..1]	10	M

Index	XML Tag	Element Name	Occur.	Length	M/O/C
4.0	Inf	Information	[1..1]		M
4.1	InstrId	Instruction Identification	[0..1]	35	O
4.2	EndToEndId	End To End Identification	[0..1]	35	O
4.3	TxId	Transaction Identification	[0..1]	35	O
4.32	UltmtDbtr	Ultimate Debtor	[0..1]		O
4.33	Nm	Name	[0..1]	140	O
4.34	PstlAdr	Postal Address	[0..1]		O
4.43	StrtNm	Street Name	[1..1]	70	M
4.44	BldgNb	Building Number	[0..1]	16	O
4.49	PstCd	Post Code	[1..1]	16	M
4.50	TwnNm	Town Name	[1..1]	35	M
4.53	CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.54	Ctry	Country	[1..1]	2	M
4.55	AdrLine	Address Line	[0..1]	70	O
4.56	Id	Identification	[0..1]		C
4.57	{Or				
4.59	OrgId	Organisation Identification	[1..1]		C
4.60	LEI	LEI	[0..1]	20	C
4.61	Othr	Other	[0..5]		O
4.62	Id	Identification	[1..1]	35	M
4.63	SchmeNm	Scheme Name	[0..1]		O
4.64	Prtry	Proprietary	[1..1]	35	M
4.66	Or}				
4.67	PrvtId	Private Identification	[1..1]		C
4.68	DtAndPlcOfBirth	Date And Place Of Birth	[0..1]		O
4.69	BirthDt	Birth Date	[1..1]	10	M
4.70	CityOfBirth	City Of Birth	[1..1]	35	M
4.71	CtryOfBirth	Country Of Birth	[1..1]	2	M
4.72	Othr	Other	[0..5]		O
4.73	Id	Identification	[1..1]	35	M
4.74	SchmeNm	Scheme Name	[0..1]		O
4.76	Prtry	Proprietary	[1..1]	35	M
4.94	Dbtr	Debtor	[0..1]		O
4.95	Nm	Name	[0..1]	140	O
4.96	PstlAdr	Postal Address	[0..1]		O
4.105	StrtNm	Street Name	[1..1]	70	M
4.106	BldgNb	Building Number	[0..1]	16	O
4.111	PstCd	Post Code	[1..1]	16	M
4.112	TwnNm	Town Name	[1..1]	35	M
4.115	CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.116	Ctry	Country	[1..1]	2	M
4.117	AdrLine	Address Line	[0..1]	70	O
4.118	Id	Identification	[0..1]		C
4.119	{Or				
4.121	OrgId	Organisation Identification	[1..1]		C
4.122	LEI	LEI	[1..1]	20	M
4.128	Or}				
4.129	PrvtId	Private Identification	[1..1]		C
4.130	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
	BirthDt	Birth Date	[1..1]	10	M

Index	XML Tag	Element Name	Occur.	Length	M/O/C
4.132		CityOfBirth	[1..1]	35	M
4.133		CtryOfBirth	[1..1]	2	M
4.863	Cdtr	Creditor	[0..1]		O
4.864	Nm	Name	[0..1]	140	O
4.865	PstlAdr	Postal Address	[0..1]		O
4.874	StrtNm	Street Name	[1..1]	70	M
4.875	BldgNb	Building Number	[0..1]	16	O
4.880	PstCd	Post Code	[1..1]	16	M
4.881	TwnNm	Town Name	[1..1]	35	M
4.884	CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.885	Ctry	Country	[1..1]	2	M
4.886	AdrLine	Address Line	[0..1]	70	O
4.887	Id	Identification	[0..1]		C
4.888 {Or}	OrgId	Organisation Identification	[1..1]		C
4.890	LEI	LEI	[1..1]	20	M
4.897 Or}	PrvtId	Private Identification	[1..1]		C
4.898	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		M
4.899	BirthDt	Birth Date	[1..1]	10	M
4.901	CityOfBirth	City Of Birth	[1..1]	35	M
4.902	CtryOfBirth	Country Of Birth	[1..1]	2	M
4.910	CctdDtls	Contact Details	[0..1]		O
4.913	PhneNb	Phone Number	[0..1]	35	O
4.944	UltmtCdtr	Ultimate Creditor	[0..1]		O
4.945	Nm	Name	[0..1]	140	O
4.946	PstlAdr	Postal Address	[0..1]		O
4.955	StrtNm	Street Name	[1..1]	70	M
4.956	BldgNb	Building Number	[0..1]	16	O
4.961	PstCd	Post Code	[1..1]	16	M
4.962	TwnNm	Town Name	[1..1]	35	M
4.965	CtrySubDvsn	Country Sub Division	[1..1]	35	M
4.966	Ctry	Country	[1..1]	2	M
4.967	AdrLine	Address Line	[0..1]	70	O
4.968	Id	Identification	[0..1]		C
4.969 {Or}	OrgId	Organisation Identification	[1..1]		C
4.971	LEI	LEI	[0..1]	20	C
4.972	Othr	Other	[0..5]		O
4.973	Id	Identification	[1..1]	35	M
4.974	SchmeNm	Scheme Name	[0..1]		O
4.976	Prtry	Proprietary	[1..1]	35	M
4.978 Or}	PrvtId	Private Identification	[1..1]		C
4.979	DtAndPlcOfBirth	Date And Place Of Birth	[0..1]		O
4.980	BirthDt	Birth Date	[1..1]	10	M
4.982	CityOfBirth	City Of Birth	[1..1]	35	M
4.983	CtryOfBirth	Country Of Birth	[1..1]	2	M
4.984	Othr	Other	[0..5]		O
4.985	Id	Identification	[1..1]	35	M

Index	XML Tag	Element Name	Occur.	Length	M/O/C
4.986	SchmeNm	Scheme Name	[0..1]		O
4.988	Prtry	Proprietary	[1..1]	35	M
4.1265	RmtInf	Remittance Information	[0..1]		C
4.1266	Ustrd	Unstructured	[0..20]	140	O
4.1267	Strd	Structured	[0..1]		O
4.1311	RfrdDocAmt	Referred Document Amount	[0..1]		O
4.1314	DscntAppldAmt	Discount Applied Amount	[0..3]		O
4.1315	Tp	Type	[1..1]		M
4.1317	Prtry	Proprietary	[1..1]	4	M
4.1318	Amt	Amount	[1..1]	18	M
4.1319	Ccy	Currency	[required]	3	M

12.2.3 Detail Message Field Description

Element	Details
AddtlPmtInf INDEX: 1.0 AddtlPmtInf +Assgnmt INDEX: 1.1 AddtlPmtInf +Assgnmt ++Id	<p>Name: Additional Payment Information V09</p> <p>ISO Description: The Additional Payment Information message is sent by an account servicing institution to an account owner. This message is used to provide additional or corrected information on a payment instruction or statement entry, in order to allow reconciliation.</p> <p>Product Usage: This message is only sent in response to a Request for Information message (camt.026).</p> <p>XML Tag: <AddtlPmtInf></p> <p>Occurrence: [1..1]</p> <p>Name: Assignment</p> <p>ISO Description: Represents the assignment of a case to a party.</p> <p>XML Tag: <Assgnmt></p> <p>Occurrence: [1..1]</p> <p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case assignment.</p> <p>Product Usage: Assigned by sender of the message to uniquely identify the Response to the Request for Information message. The uniqueness of a Response to Request for Information is determined by the Assignment Identification and is based on the format below. RTP will use the Assignment ID to perform a check for a duplicate transaction within the duplicate checking period.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: Expected Format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}((01 03 05 07 08 10 12)(0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)(0[1-9]) ([1-2][0-9]) 30)) ((02)(0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 20 characters of Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification. Business validations for the Assignment Identification include: - Embedded date (positions 02-09) must be within 1 calendar day of the system</p>

Element	Details
	<ul style="list-style-type: none"> - Embedded Participant ID (positions 10-20) must be owned by the Instructing Agent. <p>Reason Code(s): Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Assignment Identification matches a previously completed transaction (DUPL); - Embedded date is not within 1 calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DSOH) <p>In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: M2017111212345678901BRFI000000000001</p>
INDEX: 1.2 AddtlPmtInf +Assgnmt ++Assgnr	<p>Name: Assigner</p> <p>ISO Description: Party who assigns the case. Usage: This is also the sender of the message.</p> <p>Product Usage: Sender of the message (same FI member ID as provided in Assignee of the original Request for Information (camt.026) message).</p> <p>XML Tag: <Assgnr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.65 AddtlPmtInf +Assgnmt ++Assgnr +++Agt	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.66 AddtlPmtInf +Assgnmt ++Assgnr +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.68 AddtlPmtInf +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 1.72	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit Number of the Participant sending this Response to RFI.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be a valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number does not exist in RTP.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Sender is not authorized to send this business message (reason code 'AG03') - Agent is signed off (reason code '9934') - Agent is suspended (reason code '9946') - The sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.</p> <p>Example: 131000000</p>
INDEX: 1.129	<p>Name: Assignee</p> <p>ISO Description: Party to which the case is assigned.</p> <p>Usage: This is also the receiver of the message.</p> <p>Product Usage: Identifier of the Participant that originated the Request for Information message (same FI as provided in Assigner of the Request for Information (camt.026) message).</p> <p>XML Tag: <Assgne></p> <p>Occurrence: [1..1]</p>
INDEX: 1.192	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.193	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or</p>

Element	Details
+Assgnmt ++Assgne +++Agt ++++FinInstnId	proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 1.195	Name: Clearing System Member Identification
AddtlPmtlInf +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld	ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 1.199	Name: Member Identification
AddtlPmtlInf +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld	ISO Description: Identification of a member of a clearing system. Product Usage: The 9 character Routing and Transit Number of the Original Assigner from the Request for Information message. XML Tag: <Mmbld> Occurrence: [1..1] Format: 9 character Routing and Transit Number (alphabetic characters may be present) Length: 9 Rule(s): Member Identification must be a valid 9 character Routing and Transit Number. Reason Code(s): Reject with Message Status Report (pacs.002) if : <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC03') - Routing and Transit number is not authorized to receive this business message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') Example: 021200201
INDEX: 1.256	Name: Creation Date Time
AddtlPmtlInf +Assgnmt ++CreDtTm	ISO Description: Date and time at which the assignment was created. Product Usage: The date and time the camt.028 was created. XML Tag: <CreDtTm> Occurrence: [1..1] Format: YYYY-MM-DDThh:mm:ss Length: 19

Element	Details
INDEX: 2.0 AddtlPmtInf +Case	<p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:09:33</p> <p>Name: Case</p> <p>ISO Description: Provides further details to identify an investigation case.</p> <p>XML Tag: <Case></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 AddtlPmtInf +Case ++Id	<p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case.</p> <p>Product Usage: The original Case Identification used in the Request for Information Message (Equals the Assignment ID of the original camt.026 message).</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This is to identify the original message</p> <p>Example: M2017111202120020101BRF100000000001</p>
INDEX: 2.2 AddtlPmtInf +Case ++Cretr	<p>Name: Creator</p> <p>ISO Description: Party that created the investigation case.</p> <p>Product Usage: Information provided in the original Request for Information (camt.026) message (either the end-user in Party / Name or the RTP Participant in Agent / ... / Member ID).</p> <p>XML Tag: <Cretr></p> <p>Occurrence: [1..1]</p> <p>Rule(s): Either element Party / Name or Agent / Financial Institution Identification is allowed.</p> <p>Note(s): Information provided in the original Request for Information (camt.026) message are copied into these elements.</p>
INDEX: 2.3 Choice: {Or AddtlPmtInf +Case ++Cretr +++Pty	<p>Name: Party</p> <p>ISO Description: Identification of a person or an organisation.</p> <p>Product Usage: Original Party information as provided in the original Request for Information (camt.026) message.</p> <p>XML Tag: <Pty></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.4 AddtlPmtInf +Case ++Cretr +++Pty +++;Nm	Name: Name ISO Description: Name by which a party is known and which is usually used to identify that party. Product Usage: Used in end-user initiated scenarios to provide the name of the sender of the original Request for Information (camt.026) message. XML Tag: <Nm> Occurrence: [1..1] Length: 140 Example: Creator Name
INDEX: 2.65 Choice: Or} AddtlPmtInf +Case ++Cretr +++Agt	Name: Agent ISO Description: Identification of a financial institution. Product Usage: Original Agent information as provided in the original Request for Information (camt.026) message. XML Tag: <Agt> Occurrence: [1..1]
INDEX: 2.66 AddtlPmtInf +Case ++Cretr +++Agt +++;FinInstnId	Name: Financial Institution Identification ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.68 AddtlPmtInf +Case ++Cretr +++Agt +++;FinInstnId +++;ClrSysMmbld	Name: Clearing System Member Identification ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 2.72 AddtlPmtInf +Case ++Cretr +++Agt +++;FinInstnId +++;ClrSysMmbld	Name: Member Identification ISO Description: Identification of a member of a clearing system. Product Usage: Used in RTP Participant initiated scenarios to provide the 9 character Routing and Transit number of the RTP Participant provided from the original Request for Information (camt.026) message. XML Tag: <Mmbld> Occurrence: [1..1]

Element	Details
+++++Mmbld	<p>Length: 9 Example: 021200201</p>
INDEX: 3.0 AddtlPmtInf +Undrlyg	<p>Name: Underlying ISO Description: Provides details of the underlying transaction, on which the investigation is processed. Product Usage: Information about the underlying message for which this Response to the Request for Information is created. If the RFI is linked to a Request for Payment (pain.013) the element Initiation is used. If the RFI is linked to a Credit Transfer (pacs.008), the Interbank element is used.</p> <p>XML Tag: <Undrlyg> Occurrence: [1..1]</p>
INDEX: 3.1 Choice: {Or AddtlPmtInf +Undrlyg ++Initn	<p>Name: Initiation ISO Description: Set of elements used to reference the details of the original payment initiation. Product Usage: All the information included in the original Request for Information's 'Initiation' fields are copied into these fields.</p> <p>XML Tag: <Initn> Occurrence: [1..1]</p>
INDEX: 3.2 AddtlPmtInf +Undrlyg ++Initn +++OrgnlGrplnf	<p>Name: Original Group Information ISO Description: Set of elements used to provide information on the original message.</p> <p>XML Tag: <OrgnlGrplnf> Occurrence: [1..1]</p>
INDEX: 3.3 AddtlPmtInf +Undrlyg ++Initn +++OrgnlGrplnf ++++OrgnlMsgId	<p>Name: Original Message Identification ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. Product Usage: Message identification from the original Request for Payment (pain.013) message.</p> <p>XML Tag: <OrgnlMsgId> Occurrence: [1..1] Length: 35 Example: M201711202120020101BRFP00000000013</p>
INDEX: 3.4 AddtlPmtInf +Undrlyg ++Initn +++OrgnlGrplnf ++++OrgnlMsgNmId	<p>Name: Original Message Name Identification ISO Description: Specifies the original message name identifier to which the message refers. Product Usage: Specifies the type of the original message (pain.013), to which this Response for the Request for Information message is being used.</p> <p>XML Tag: <OrgnlMsgNmId></p>

Element	Details
	<p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Expected value is pain.013.001.07 (for Request for Payment).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pain.013.001.07</p>
	<p>Permitted Codes</p> <p>pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07</p>
INDEX: 3.7 AddtlPmtInf +Undrlyg ++Initn +++OrgnlPmtInflId	<p>Name: Original Payment Information Identification</p> <p>ISO Description: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.</p> <p>Product Usage: The Payment Information Identification of the original pain.013.</p> <p>XML Tag: <OrgnlPmtInflId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 3.9 AddtlPmtInf +Undrlyg ++Initn +++OrgnlEndToEndId	<p>Name: Original End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Product Usage: The End To End ID from the original instruction in the pain.013.</p> <p>XML Tag: <OrgnlEndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: E2E-Ref001</p>
INDEX: 3.10 AddtlPmtInf +Undrlyg ++Initn +++OrgnlUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p>

Element	Details
INDEX: 3.11 AddtlPmtInf +Undrlyg ++Initn +++OrgnlInstdAmt	<p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p> <p>Name: Original Instructed Amount</p> <p>ISO Description: Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.</p> <p>Product Usage: The Instructed Amount from the original Request for Payment. Attribute is the currency code of amount.</p> <p>XML Tag: <OrgnlInstdAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Note(s): RTP only supports USD and the maximum decimal digits are two.</p> <p>Example: 310.5</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 3.12	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the currency code is not supported by RTP.</p> <p>Example: USD</p>
Permitted Codes	
INDEX: 3.13 AddtlPmtInf	<p>USD US Dollar</p> <p>Name: Requested Execution Date</p> <p>ISO Description: Date at which the initiating party requests the clearing agent to process the payment.</p>

Element	Details
+Undrlyg ++Initn +++ReqdExctnDt	<p>Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.</p> <p>Product Usage: Requested Execution Date from the original Request for Payment (pain.013). Either Date or Date and Time must be provided.</p> <p>XML Tag: <ReqdExctnDt></p> <p>Occurrence: [0..1]</p> <p>Note(s): If only Date is provided the time would be signified as 23:59:59.</p>
INDEX: 3.14	Name: Date
Choice: {Or AddtlPmtInf +Undrlyg ++Initn +++ReqdExctnDt ++++Dt	<p>ISO Description: Specified date.</p> <p>Product Usage: The original Execution Date of the Request for Payment (pain.013) message.</p> <p>XML Tag: <Dt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD Length: 10</p> <p>Example: 2017-11-12</p>
INDEX: 3.15	Name: Date Time
Choice: Or} AddtlPmtInf +Undrlyg ++Initn +++ReqdExctnDt ++++DtTm	<p>ISO Description: Specified date and time.</p> <p>Product Usage: The original Execution Date and Time of the Request for Payment (pain.013) message.</p> <p>XML Tag: <DtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss Length: 19</p> <p>Example: 2017-11-12T16:00:00</p>
INDEX: 3.1835	Name: Interbank
Choice: Or} AddtlPmtInf +Undrlyg ++IntrBk	<p>ISO Description: Set of elements used to reference the details of the original interbank payment transaction.</p> <p>Product Usage: All reference information for a Credit Transfer (pacs.008) included in the original Request for Information (camt.026) message are copied into the Interbank elements.</p> <p>XML Tag: <IntrBk></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1836	Name: Original Group Information
AddtlPmtInf	

Element	Details
+Undrlyg ++IntrBk +++OrgnlGrpInf	<p>ISO Description: Set of elements used to provide information on the original message.</p> <p>XML Tag: <OrgnlGrpInf></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1837 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgId	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage: Message identification from the original Credit Transfer (pacs.008) message.</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: M201711202120020101BTRF00000000011</p>
INDEX: 3.1838 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlGrpInf ++++OrgnlMsgNmId	<p>Name: Original Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Specifies the type of the original message (pacs.008), to which this Response for the Request for Information message is being used.</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Expected value is pacs.008.001.08 (for credit transfer).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pacs.008.001.08</p>
Permitted Codes	
<p>pacs.008.001.06 Credit Transfer</p> <p>pacs.008.001.08 Credit Transfer - V08</p>	
INDEX: 3.1841 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlInstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>Product Usage: The Instruction Identification of the original pacs.008.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 3.1842 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlEndToEndId	<p>Length: 35 Example: 2017111202120020101BSTRF00000000011</p> <p>Name: Original End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Product Usage: The End To End ID from the original instruction in the pacs.008.</p> <p>XML Tag: <OrgnlEndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35 Example: E2E-Ref001</p>
INDEX: 3.1843 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlTxId	<p>Name: Original Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>Product Usage: The transaction identifier from the original Credit Transfer (pacs.008) message.</p> <p>XML Tag: <OrgnlTxId></p> <p>Occurrence: [1..1]</p> <p>Length: 35 Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 3.1844 AddtlPmtInf +Undrlyg ++IntrBk +++OrgnlUETR	<p>Name: Original UETR</p> <p>ISO Description: Universally unique identifier to provide the original end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <OrgnlUETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36 Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>
INDEX: 3.1845 AddtlPmtInf +Undrlyg	<p>Name: Original Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.</p> <p>Product Usage: The Interbank Settlement Amount from the original Credit Transfer (pacs.008) message.</p>

Element	Details
++IntrBk +++OrgnlIntrBkSttlmAmt	<p>XML Tag: <OrgnlIntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Example: 520.15</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 3.1846	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Cc></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the currency code is not supported by RTP.</p> <p>Example: USD</p>
Permitted Codes	
	<p>USD US Dollar</p> <p>Name: Original Interbank Settlement Date</p> <p>ISO Description: Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage: The original Reconciliation Window Date of the Credit Transfer (pacs.008) message, as assigned by RTP.</p> <p>XML Tag: <OrgnlIntrBkSttlmDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 2017-11-12</p>
INDEX: 4.0	<p>Name: Information</p> <p>ISO Description: Provides further additional details on the underlying payment instruction that cannot be transferred in a regular statement message.</p>

Element	Details
	<p>Product Usage: These elements are used to supply the additional or corrected data, in accordance with the received Request for Information (camt.026) message. Only the elements where any additional/updated information needs to be provided and which will therefore be different from the original Credit Transfer (pacs.008) message should be included.</p> <p>XML Tag: <Infr></p> <p>Occurrence: [1..1]</p> <p>Note(s): All elements which are used in this message are marked as optional. Detailed information about the usage of fields are documented under the relevant original Credit Transfer (pacs.008) and Request for Payment (pain.013) messages. No specific field format documentation is provided in this section.</p>
INDEX: 4.1 AddtlPmtInf +Infr ++InstrId	<p>Name: Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: 2017111202120020101BSTRF00000000211</p>
INDEX: 4.2 AddtlPmtInf +Infr ++EndToEndId	<p>Name: End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>XML Tag: <EndToEndId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: E2E-Ref002</p>
INDEX: 4.3 AddtlPmtInf +Infr	<p>Name: Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p>

Element	Details
++TxId	<p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> <p>XML Tag: <TxId></p> <p>Occurrence: [0..1]</p> <p>Length: 35</p> <p>Example: 2017111202120020101BSRFP00000000213</p>
INDEX: 4.32	Name: Ultimate Debtor
AddtlPmtInf +Inf ++UltmtDbtr	<p>ISO Description: Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>Product Usage: Ultimate Debtor is only permitted when Local Instrument is set to "INTERMEDIARY" or "ZELLE". See guidelines for the use cases for a description of how Ultimate Debtor is used.</p> <p>XML Tag: <UltmtDbtr></p> <p>Occurrence: [0..1]</p>
INDEX: 4.33	Name: Name
AddtlPmtInf +Inf ++UltmtDbtr +++Nm	<p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p>
INDEX: 4.34	Name: Postal Address
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr	<p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 4.43	Name: Street Name
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++StrtNm	<p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 4.44	Name: Building Number

Element	Details
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++BldgNb	<p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>
INDEX: 4.49	Name: Post Code
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++PstCd	<p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 4.50	Name: Town Name
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++TwnNm	<p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York City</p>
INDEX: 4.53	Name: Country Sub Division
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++CtrySubDvsn	<p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York</p>
INDEX: 4.54	Name: Country
AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr	<p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p>

Element	Details
++++Ctry INDEX: 4.55 AddtlPmtInf +Inf ++UltmtDbtr +++PstlAdr ++++AdrLine	<p>RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US</p> <p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag: <AdrLine> Occurrence: [0..1] Length: 70 Note(s): Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name. Example: c/o The Clearing House</p>
INDEX: 4.56 AddtlPmtInf +Inf ++UltmtDbtr +++Id	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party. Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate sender. XML Tag: <Id> Occurrence: [0..1] Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 4.57 Choice: {Or AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++OrgId	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation. XML Tag: <OrgId> Occurrence: [1..1]</p>
INDEX: 4.59 AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++OrgId +++++LEI	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party. Product Usage: Optional legal entity identifier when the referenced party is not a consumer. XML Tag: <LEI> Occurrence: [0..1] RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p>

Element	Details
INDEX: 4.60	<p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 4.61	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>Product Usage: In the case of a Business Ultimate Debtor, the first two instances of Identification may be populated to carry over the Receiver of the RRFI Bank information when Sending an RTP Response to a Request for Information.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 4.62	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.).</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 4.64	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>
	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>

Element	Details
<pre>+*****SchmeNm ++++++Prtry</pre> INDEX: 4.66 <p>Choice: Or</p> <pre>AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId</pre>	Name: Private Identification
	<p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.67 <pre>AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth</pre>	Name: Date And Place Of Birth
	<p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [0..1]</p>
INDEX: 4.68 <pre>AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt</pre>	Name: Birth Date
	<p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 1969-06-28</p>
INDEX: 4.70 <pre>AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth</pre>	Name: City Of Birth
	<p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.</p> <p>Example: Birth City</p>
INDEX: 4.71	Name: Country Of Birth

Element	Details
AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	<p>ISO Description: Country where a person was born.</p> <p>XML Tag: <CtryOfBirth></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 4.72	<p>Name: Other</p>
AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++Othr	<p>ISO Description: Unique identification of a person, as assigned by an institution, using an identification scheme.</p> <p>Product Usage: In the case of a Consumer/Person Ultimate Debtor, the first two instances of Identification may be populated to carry over the Receiver of the RRFI Bank information when Sending an RTP Response to a Request for Information.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 4.73	<p>Name: Identification</p>
AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++Id	<p>ISO Description: Unique and unambiguous identification of a person.</p> <p>Product Usage: Specific Identifier for the Ultimate Debtor within the Debtor's system of record (e.g. username, account name/ID, email address, etc.)</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: MaxMustermann_1705</p>
INDEX: 4.74	<p>Name: Scheme Name</p>
AddtlPmtInf +Inf ++UltmtDbtr +++Id ++++PrvtId +++++Othr ++++++SchmeNm	<p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>
INDEX: 4.76	<p>Name: Proprietary</p>
AddtlPmtInf +Inf	<p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>XML Tag: <Prtry></p>

Element	Details
<pre>++UltmtDbtr +++Id ++++PrvtId +++++Othr +++++SchmeNm ++++++Prtry</pre>	Occurrence: [1..1] Length: 35
INDEX: 4.94	Name: Debtor
<pre>AddtlPmtInf +Inf ++Dbtr</pre>	ISO Description: Party that owes an amount of money to the (ultimate) creditor. Product Usage: The party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver. XML Tag: <Dbtr> Occurrence: [0..1]
INDEX: 4.95	Name: Name
<pre>AddtlPmtInf +Inf ++Dbtr +++Nm</pre>	ISO Description: Name by which a party is known and which is usually used to identify that party. XML Tag: <Nm> Occurrence: [0..1] Length: 140 Example: Name of Debtor
INDEX: 4.96	Name: Postal Address
<pre>AddtlPmtInf +Inf ++Dbtr +++PstlAdr</pre>	ISO Description: Information that locates and identifies a specific address, as defined by postal services. XML Tag: <PstlAdr> Occurrence: [0..1] Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.
INDEX: 4.105	Name: Street Name
<pre>AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++StrtNm</pre>	ISO Description: Name of a street or thoroughfare. XML Tag: <StrtNm> Occurrence: [1..1] Length: 70 Example: Park Lane
INDEX: 4.106	Name: Building Number
<pre>AddtlPmtInf</pre>	ISO Description: Number that identifies the position of a building on a street.

Element	Details
+Inf ++Dbtr +++PstlAdr ++++BldgNb	<p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>
INDEX: 4.111	<p>Name: Post Code</p> <p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 4.112	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York City</p>
INDEX: 4.115	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York</p>
INDEX: 4.116	<p>Name: Country</p> <p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p>

Element	Details
INDEX: 4.117	<p>Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US</p>
AddtlPmtInf +Inf ++Dbtr +++PstlAdr ++++AdrLine	<p>Name: Address Line ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag: <AdrLine> Occurrence: [0..1] Length: 70 Note(s): Only one occurrence of this field is permitted and it is to be used as an "Address Line 2". When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name. Example: c/o The Clearing House</p>
INDEX: 4.118	<p>Name: Identification ISO Description: Unique and unambiguous identification of a party. Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the sender. XML Tag: <Id> Occurrence: [0..1] Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 4.119	<p>Name: Organisation Identification ISO Description: Unique and unambiguous way to identify an organisation. XML Tag: <OrgId> Occurrence: [1..1]</p>
INDEX: 4.121	<p>Name: LEI ISO Description: Legal entity identification as an alternate identification for a party. Product Usage: Optional legal entity identifier when the referenced party is not a consumer. XML Tag: <LEI> Occurrence: [1..1] RegEx: [A-Z0-9]{18,18}[0-9]{2,2} Length: 20</p>

Element	Details
	<p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p>
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p>
	<p>Example: 54930084UKLVMY22DS16</p>
INDEX: 4.128	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.129	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 4.130	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 1969-06-28</p>
INDEX: 4.132	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.</p>

Element	Details
INDEX: 4.133	<p>Example: Birth City</p> <p>Name: Country Of Birth</p> <p>ISO Description: Country where a person was born.</p> <p>XML Tag: <CtryOfBirth></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 4.863	<p>Name: Creditor</p> <p>ISO Description: Party to which an amount of money is due.</p> <p>Product Usage: The party (Receiver) that receives payment from the Debtor / Sender.</p> <p>XML Tag: <Cdtr></p> <p>Occurrence: [0..1]</p>
INDEX: 4.864	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p> <p>Example: Name of Creditor</p>
INDEX: 4.865	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 4.874	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p>

Element	Details
++++StrtNm	<p>Length: 70 Example: Park Lane</p>
INDEX: 4.875 AddtlPmtInf +Inf ++Cdr +++PstlAdr ++++BldgNb	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>
INDEX: 4.880 AddtlPmtInf +Inf ++Cdr +++PstlAdr ++++PstCd	<p>Name: Post Code</p> <p>ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.</p> <p>XML Tag: <PstCd></p> <p>Occurrence: [1..1]</p> <p>Length: 16</p> <p>Example: 10016</p>
INDEX: 4.881 AddtlPmtInf +Inf ++Cdr +++PstlAdr ++++TwnNm	<p>Name: Town Name</p> <p>ISO Description: Name of a built-up area, with defined boundaries, and a local government.</p> <p>XML Tag: <TwnNm></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York City</p>
INDEX: 4.884 AddtlPmtInf +Inf ++Cdr +++PstlAdr ++++CtrySubDvsn	<p>Name: Country Sub Division</p> <p>ISO Description: Identifies a subdivision of a country such as state, region, county.</p> <p>Product Usage: Identifies the state (could include full name or two character state abbreviation).</p> <p>XML Tag: <CtrySubDvsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: New York</p>
INDEX: 4.885	<p>Name: Country</p>

Element	Details
AddtlPmtInf +Inf ++Cdtr +++PstlAdr ++++Ctry	<p>ISO Description: Nation with its own government.</p> <p>XML Tag: <Ctry></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 4.886	<p>Name: Address Line</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</p> <p>XML Tag: <AdrLine></p> <p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 4.887	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 4.888	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.890	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p>

Element	Details
+++\$Id ++++OrgId +++++LEI	<p>XML Tag: <LEI></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 4.897	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>
	<p>Name: Date And Place Of Birth</p> <p>ISO Description: Date and place of birth of a person.</p> <p>XML Tag: <DtAndPlcOfBirth></p> <p>Occurrence: [1..1]</p>
INDEX: 4.899	<p>Name: Birth Date</p> <p>ISO Description: Date on which a person is born.</p> <p>XML Tag: <BirthDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Example: 1969-06-28</p>
INDEX: 4.901	<p>Name: City Of Birth</p> <p>ISO Description: City where a person was born.</p> <p>XML Tag: <CityOfBirth></p>

Element	Details
<pre>+++ +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth</pre>	<p>Occurrence: [1..1] Length: 35 Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system. Example: Birth City</p>
INDEX: 4.902	<p>Name: Country Of Birth</p> <p>ISO Description: Country where a person was born.</p> <p>XML Tag: <CtryOfBirth></p> <p>Occurrence: [1..1]</p> <p>RegEx: [A-Z]{2,2}</p> <p>Length: 2</p> <p>Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).</p> <p>Example: US</p>
INDEX: 4.910	<p>Name: Contact Details</p> <p>ISO Description: Set of elements used to indicate how to contact the party.</p> <p>XML Tag: <CtctDtls></p> <p>Occurrence: [0..1]</p>
INDEX: 4.913	<p>Name: Phone Number</p> <p>ISO Description: Collection of information that identifies a phone number, as defined by telecom services.</p> <p>Product Usage: This element is only used to provide contact information for the creditor.</p> <p>XML Tag: <PhneNb></p> <p>Occurrence: [0..1]</p> <p>Format: Format expression: \+[0-9]{1,3}-[0-9()]+\-[1,30] First position fixed value '+' followed up to 3 numeric positions followed by the fixed value '-'. After these values up to 30 numeric characters including the values '()' and -</p> <p>RegEx: \+[0-9]{1,3}-[0-9()]+\-[1,30]</p> <p>Length: 35</p> <p>Example: +1-555-123-4567 +1-5551234567</p>
INDEX: 4.944	<p>Name: Ultimate Creditor</p>
AddlPmtInf	

Element	Details
+Inf ++UltmtCdtr	<p>ISO Description: Ultimate party to which an amount of money is due.</p> <p>Product Usage: Ultimate Creditor may only be used when Local Instrument / Proprietary code is set to 'INTERMEDIARY', or 'ZELLE'. See guidelines for the use cases for a description of how Ultimate Creditor is used.</p> <p>XML Tag: <UltmtCdtr></p> <p>Occurrence: [0..1]</p>
INDEX: 4.945 AddtlPmtInf +Inf ++UltmtCdtr +++Nm	<p>Name: Name</p> <p>ISO Description: Name by which a party is known and which is usually used to identify that party.</p> <p>XML Tag: <Nm></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p>
INDEX: 4.946 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr	<p>Name: Postal Address</p> <p>ISO Description: Information that locates and identifies a specific address, as defined by postal services.</p> <p>XML Tag: <PstlAdr></p> <p>Occurrence: [0..1]</p> <p>Rule(s): Only structured Address possible plus one Address Line available. If Postal Address is included, Street Name, Post Code, Town Name, Country Subdivision, and Country are required.</p>
INDEX: 4.955 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++StrtNm	<p>Name: Street Name</p> <p>ISO Description: Name of a street or thoroughfare.</p> <p>XML Tag: <StrtNm></p> <p>Occurrence: [1..1]</p> <p>Length: 70</p> <p>Example: Park Lane</p>
INDEX: 4.956 AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++BldgNb	<p>Name: Building Number</p> <p>ISO Description: Number that identifies the position of a building on a street.</p> <p>XML Tag: <BldgNb></p> <p>Occurrence: [0..1]</p> <p>Length: 16</p> <p>Note(s): This is an optional field, even when Postal Address is present. Building number, when it is used, should be displayed to the end user directly ahead of Street Name. This field is not to be used as a second address line.</p> <p>Example: 45</p>

Element	Details
INDEX: 4.961	Name: Post Code
AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++PstCd	ISO Description: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. XML Tag: <PstCd> Occurrence: [1..1] Length: 16 Example: 10016
INDEX: 4.962	Name: Town Name
AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++TwnNm	ISO Description: Name of a built-up area, with defined boundaries, and a local government. XML Tag: <TwnNm> Occurrence: [1..1] Length: 35 Example: New York City
INDEX: 4.965	Name: Country Sub Division
AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++CtrySubDvsn	ISO Description: Identifies a subdivision of a country such as state, region, county. Product Usage: Identifies the state (could include full name or two character state abbreviation). XML Tag: <CtrySubDvsn> Occurrence: [1..1] Length: 35 Example: New York
INDEX: 4.966	Name: Country
AddtlPmtInf +Inf ++UltmtCdtr +++PstlAdr ++++Ctry	ISO Description: Nation with its own government. XML Tag: <Ctry> Occurrence: [1..1] RegEx: [A-Z]{2,2} Length: 2 Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code). Example: US
INDEX: 4.967	Name: Address Line
AddtlPmtInf +Inf	ISO Description: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. XML Tag: <AdrLine>

Element	Details
++UltmtCdtr +++PstlAdr ++++AdrLine	<p>Occurrence: [0..1]</p> <p>Length: 70</p> <p>Note(s): Only one occurrence of this field is permitted and it is to be used as an “Address Line 2”. When displaying an address to an end user, this field should appear directly after or below Street Name and directly before or above Town Name.</p> <p>Example: c/o The Clearing House</p>
INDEX: 4.968	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification of a party.</p> <p>Product Usage: This element is used on a conditional basis for Identification of any other specific identifier of the ultimate receiver.</p> <p>XML Tag: <Id></p> <p>Occurrence: [0..1]</p> <p>Note(s): Either one element PrivateIdentification / Other or OrganisationIdentification / LEI is being used.</p>
INDEX: 4.969	<p>Name: Organisation Identification</p> <p>ISO Description: Unique and unambiguous way to identify an organisation.</p> <p>XML Tag: <OrgId></p> <p>Occurrence: [1..1]</p>
INDEX: 4.971	<p>Name: LEI</p> <p>ISO Description: Legal entity identification as an alternate identification for a party.</p> <p>Product Usage: Optional legal entity identifier when the referenced party is not a consumer.</p> <p>XML Tag: <LEI></p> <p>Occurrence: [0..1]</p> <p>RegEx: [A-Z0-9]{18,18}[0-9]{2,2}</p> <p>Length: 20</p> <p>Rule(s): The first 20 characters of Instruction Identification are validated for structural alignment in accordance with the format specification above.</p> <p>Reason Code(s): The RTP Network will reject with code ‘650’ in Administration Advice message (admi.002).</p> <p>Example: 54930084UKLVMY22DS16</p>
INDEX: 4.972	<p>Name: Other</p> <p>ISO Description: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p>

Element	Details
++UltmtCdtr ++Id ++++OrgId +++++Othr	<p>Product Usage: In the case of a Business Ultimate Creditor, the first two instances of Identification may be populated to carry over the Sender of the RRFI Bank information when Receiving an RTP Response to a Request for Information.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [0..5]</p>
INDEX: 4.973 AddtlPmtInf +Inf ++UltmtCdtr ++Id ++++OrgId +++++Othr ++++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 4.974 AddtlPmtInf +Inf ++UltmtCdtr ++Id ++++OrgId +++++Othr ++++++SchmeNm	<p>Name: Scheme Name</p> <p>ISO Description: Name of the identification scheme.</p> <p>XML Tag: <SchmeNm></p> <p>Occurrence: [0..1]</p>
INDEX: 4.976 AddtlPmtInf +Inf ++UltmtCdtr ++Id ++++OrgId +++++Othr ++++++SchmeNm ++++++Prtry	<p>Name: Proprietary</p> <p>ISO Description: Name of the identification scheme, in a free text form.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 4.978 Choice: Or} AddtlPmtInf +Inf ++UltmtCdtr ++Id	<p>Name: Private Identification</p> <p>ISO Description: Unique and unambiguous identification of a person, for example a passport.</p> <p>XML Tag: <PrvtId></p> <p>Occurrence: [1..1]</p>

Element	Details
++++PrvtId	
INDEX: 4.979	Name: Date And Place Of Birth
AddtlPmtlInf	ISO Description: Date and place of birth of a person.
+Inf	XML Tag: <DtAndPlcOfBirth>
++UltmtCdtr	Occurrence: [0..1]
+++Id	
++++PrvtId	
+++++DtAndPlcOfBirth	
INDEX: 4.980	Name: Birth Date
AddtlPmtlInf	ISO Description: Date on which a person is born.
+Inf	XML Tag: <BirthDt>
++UltmtCdtr	Occurrence: [1..1]
+++Id	Format: YYYY-MM-DD
++++PrvtId	Length: 10
+++++DtAndPlcOfBirth	Example: 1969-06-28
++++++BirthDt	
INDEX: 4.982	Name: City Of Birth
AddtlPmtlInf	ISO Description: City where a person was born.
+Inf	XML Tag: <CityOfBirth>
++UltmtCdtr	Occurrence: [1..1]
+++Id	Length: 35
++++PrvtId	Note(s): This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of the field will not be validated by the system.
+++++DtAndPlcOfBirth	Example: Birth City
++++++CityOfBirth	
INDEX: 4.983	Name: Country Of Birth
AddtlPmtlInf	ISO Description: Country where a person was born.
+Inf	XML Tag: <CtryOfBirth>
++UltmtCdtr	Occurrence: [1..1]
+++Id	RegEx: [A-Z]{2,2}
++++PrvtId	Length: 2
+++++DtAndPlcOfBirth	Rule(s): The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
++++++CtryOfBirth	Example: US

Element	Details
INDEX: 4.984 AddtlPmtInf +Inf ++UltmtCdtr +++Id +++;PrvtId +++;Othr	Name: Other ISO Description: Unique identification of a person, as assigned by an institution, using an identification scheme. Product Usage: In the case of a Consumer/Person Ultimate Creditor, the first two instances of Identification may be populated to carry over the Sender of the RRFI Bank information when Receiving an RTP Response to a Request for Information. XML Tag: <Othr> Occurrence: [0..5]
INDEX: 4.985 AddtlPmtInf +Inf ++UltmtCdtr +++Id +++;PrvtId +++;Othr +++++Id	Name: Identification ISO Description: Unique and unambiguous identification of a person. Product Usage: Specific Identifier for the Ultimate Creditor within the Creditor's system of record (e.g. username, account name/ID, email address, etc.). XML Tag: <Id> Occurrence: [1..1] Length: 35
INDEX: 4.986 AddtlPmtInf +Inf ++UltmtCdtr +++Id +++;PrvtId +++;Othr +++++SchmeNm	Name: Scheme Name ISO Description: Name of the identification scheme. XML Tag: <SchmeNm> Occurrence: [0..1]
INDEX: 4.988 AddtlPmtInf +Inf ++UltmtCdtr +++Id +++;PrvtId +++;Othr +++++SchmeNm ++++++Prtry	Name: Proprietary ISO Description: Name of the identification scheme, in a free text form. XML Tag: <Prtry> Occurrence: [1..1] Length: 35
INDEX: 4.1265 AddtlPmtInf +Inf ++RmtInf	Name: Remittance Information ISO Description: Structured information that enables the matching, that is reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.

Element	Details
INDEX: 4.1266	<p>Product Usage: This is a conditional field which needs to be provided in case the sender of the Response to Request for Information (camt.028) cannot provide the requested information.</p> <p>XML Tag: <RmtInf></p> <p>Occurrence: [0..1]</p>
AddtlPmtInf +Inf ++RmtInf +++Ustrd	<p>Name: Unstructured</p> <p>ISO Description: 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.</p> <p>Product Usage: The 140 characters up to 20 occurrences in the Response of Request for Information is used to provide the requested additional / changed information for all data which cannot be provided in any other data fields.</p> <p>For better identification to which request (Missing Information or Incorrect Information) from the Request for Information Message (camt.026) the connected code should be provided at the beginning of the line inside of '/' (e.g. /MS01/) followed by the necessary information.</p> <p>If requested information cannot be provided the first six characters must include '/RJCT/'.</p> <p>XML Tag: <Ustrd></p> <p>Occurrence: [0..20]</p> <p>Length: 140</p> <p>Example: /RJCT/more information not available /MS01/additional Remittance Information as requested</p>
INDEX: 4.1267	<p>Name: Structured</p> <p>ISO Description: 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 a structured form.</p> <p>XML Tag: <Strd></p> <p>Occurrence: [0..1]</p>
INDEX: 4.1311	<p>Name: Referred Document Amount</p> <p>ISO Description: Provides details on the amounts of the referred document.</p> <p>XML Tag: <RfrdDocAmt></p> <p>Occurrence: [0..1]</p> <p>Note(s): At this point only discounted amounts are used under the element Discount Applied Amount.</p>
INDEX: 4.1314	<p>Name: Discount Applied Amount</p> <p>ISO Description: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.</p> <p>XML Tag: <DscntApldAmt></p>

Element	Details
++++RfrdDocAmt	Occurrence: [0..3]
+++++DscntApldAmt	
INDEX: 4.1315	
AddtlPmtlInf	
+Inf	
++RmtlInf	
+++Strd	
++++RfrdDocAmt	
+++++DscntApldAmt	
++++++Tp	
INDEX: 4.1317	
AddtlPmtlInf	
+Inf	
++RmtlInf	
+++Strd	
++++RfrdDocAmt	
+++++DscntApldAmt	
++++++Tp	
++++++Prtry	
Permitted Codes	

Element	Details
+++++Amt	<p>Example: 6284534 Frac Digits: 2 Total Digits: 18</p>
INDEX: 4.1319	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p> <p>Permitted Codes</p> <p>USD US Dollar</p>

13 MESSAGE STRUCTURE SPECIFICATION PAYMENT ACKNOWLEDGEMENT

13.1 Acknowledgment – camt.035.001.05

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Payment Acknowledgement messages, between the RTP and Participants using the System.

This chapter covers the following:

- The message structure of the camt.035 message used in RTP
- The required data types and usage rules of the data fields in these messages

13.1.1 Scope

The Payment Acknowledgement message has two uses:

- A Creditor (end-user) may use the message to acknowledge that a Credit Transfer has been received and applied; and
- A Creditor FI (RTP Participant) must use the message to confirm that the funds associated with a Credit Transfer, that was previously accepted without posting (ACWP transaction status), has posted to the Creditor's account.

13.1.2 Message Structure Description – camt.035.001.05

Index	XML Tag	Element Name	Occur.	Length	M/O/C	
	PrtryFrmtInvstgtn	Proprietary Format Investigation V05	[1..1]		M	
1.0	Assgnmnt	Assignment	[1..1]		M	
1.1	Id	Identification	[1..1]	35	M	
1.2	Assgnr	Assigner	[1..1]		M	
1.65	Agt	Agent	[1..1]		M	
1.66	FinInstnId	Financial Institution Identification	[1..1]		M	
1.68	ClrSysMmbld	Clearing System Member Identification	[1..1]		M	
1.72	Mmbld	Member Identification	[1..1]	9	M	
1.129	Assgne	Assignee	[1..1]		M	
1.192	Agt	Agent	[1..1]		M	
1.193	FinInstnId	Financial Institution Identification	[1..1]		M	
1.195	ClrSysMmbld	Clearing System Member Identification	[1..1]		M	
1.199	Mmbld	Member Identification	[1..1]	9	M	
1.256	CreDtTm	Creation Date Time	[1..1]	19	M	
2.0	Case	Case	[1..1]		M	
2.1	Id	Identification	[1..1]	35	M	
2.2	Cretr	Creator	[1..1]		M	
2.3	{Or}	Pty	Party	[1..1]	C	
2.4		Nm	Name	[1..1]	140	M
2.65	Or}	Agt	Agent	[1..1]	C	
2.66		FinInstnId	Financial Institution Identification	[1..1]	M	
2.68		ClrSysMmbld	Clearing System Member Identification	[1..1]	M	
2.72		Mmbld	Member Identification	[1..1]	9	M
3.0	PrtryData	Proprietary Data	[1..1]		M	
3.1	Tp	Type	[1..1]	4	M	
3.2	Data	Data	[1..1]		M	
3.3	Ustrd	Unstructured	[0..1]	140	O	
3.4	OrigRefs	Original Reference	[1..1]		M	
3.6	InstrId	Instruction Identification	[1..1]	35	M	
3.7	EndToEndId	End To End Identification	[1..1]	35	M	
3.8	TxId	Transaction Identification	[1..1]	35	M	
3.9	UETR	UETR	[0..1]	36	O	

13.1.3 Detail Message Field Description

Element	Details
PrtryFrmtInvstgtn	<p>Name: Proprietary Format Investigation V05</p> <p>Product Usage: This message is being used to provide an acknowledgment back from the Creditor / Creditor Agent to the originator of the payment.</p> <p>XML Tag: <PrtryFrmtInvstgtn></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0	<p>Name: Assignment</p> <p>ISO Description: Identifies the assignment of an investigation case from an assigner to an assignee.</p> <p>Usage: The assigner must be the sender of this confirmation and the assignee must be the receiver.</p> <p>XML Tag: <Assgnmnt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1	<p>Name: Identification</p> <p>ISO Description: Uniquely identifies the case assignment.</p> <p>Product Usage: Assigned by Instructing FI to uniquely identify the Payment Acknowledgement message. The uniqueness of a Payment Acknowledgement is determined by the Assignment Identification and is based on the format below. RTP will use the Assignment ID to perform a check for a duplicate message within the duplicate checking period.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Format: Expected Format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02)((0[1-9]) ([1-2][0-9]))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The first 20 characters of Assignment Identification (positions 01-20) are validated for structural alignment in accordance with the format specification. Business validations for the Assignment Identification include: - Embedded date (positions 02-09) must be within 1 calendar day of the system date. - Embedded Participant ID (positions 10-20) must be owned by the Assigning Agent.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if: - Assignment Identification matches a previously completed transaction (DUPL);</p>

Element	Details
INDEX: 1.2 PrtryFrmtInvstgtn +Assgnmt ++Assgnr	<ul style="list-style-type: none"> - Embedded date is not within 1 calendar day of the system date (DT04) - Participant ID is not owned by the Instructing Agent (DSOH) <p>If structural validation fails, The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: M2017111202120020101BACK00000000001</p>
INDEX: 1.65 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt	<p>Name: Assigner</p> <p>ISO Description: Party who assigns the case. Usage: This is also the sender of the message.</p> <p>XML Tag: <Assgnr></p> <p>Occurrence: [1..1]</p> <p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.66 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.68 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 1.72 PrtryFrmtInvstgtn +Assgnmt ++Assgnr +++Agt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit Number of the FI initiating this Payment Acknowledgement message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p>

Element	Details
	<p>Length: 9</p> <p>Rule(s): Member Identification must be a valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is not authorized to send this business message (reason code 'AG03') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Assignment ID (positions 10-20) owns the Routing and Transit Number contained within this field.</p> <p>Example: 021200201</p>
INDEX: 1.129	<p>Name: Assignee</p> <p>ISO Description: Party to which the case is assigned. Usage: This is also the receiver of the message.</p> <p>XML Tag: <Assgne></p> <p>Occurrence: [1..1]</p>
INDEX: 1.192	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.193	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.195	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>

Element	Details
+++++ClrSysMmbld INDEX: 1.199 PrtryFrmtInvstgtn +Assgnmt ++Assgne +++Agt +++++FinInstnId +++++ClrSysMmbld ++++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit Number of the FI receiving this Payment Acknowledgement message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be a valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if :</p> <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC03') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG03') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') <p>Example: 021200201</p>
INDEX: 1.256 PrtryFrmtInvstgtn +Assgnmt ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the assignment was created.</p> <p>Product Usage: The date and time the assignment was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Creation Date Time must be within one calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing business validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:09:33</p>
INDEX: 2.0 PrtryFrmtInvstgtn +Case	<p>Name: Case</p> <p>ISO Description: Identifies the investigation case.</p> <p>XML Tag: <Case></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.1	Name: Identification
PrtryFrmtInvstgtn +Case ++Id	ISO Description: Uniquely identifies the case. Product Usage: The Identification for the Case uses the same Identification that was used for the Assignment. XML Tag: <Id> Occurrence: [1..1] Length: 35 Rule(s): This must be equal to Assignment ID. Note(s): For Format specification see element Assignment/Id. Example: M2017111202120020101BACK00000000001
INDEX: 2.2	Name: Creator
PrtryFrmtInvstgtn +Case ++Cretr	ISO Description: Party that created the investigation case. Product Usage: Provision of the original Creditor or Creditor FI that initiated the Payment Acknowledgement message. XML Tag: <Cretr> Occurrence: [1..1] Note(s): This is a mandatory ISO field that will not be used by the system.
INDEX: 2.3	Name: Party
Choice: {Or PrtryFrmtInvstgtn +Case ++Cretr +++Pty}	ISO Description: Identification of a person or an organisation. Product Usage: When the Payment Acknowledgement is an end-user initiated message, this field is used to provide the name of the Creditor that initiated the Payment Acknowledgement message. XML Tag: <Pty> Occurrence: [1..1]
INDEX: 2.4	Name: Name
PrtryFrmtInvstgtn +Case ++Cretr +++Pty ++++Nm	ISO Description: Name by which a party is known and which is usually used to identify that party. Product Usage: Official name of the Creditor Customer as associated with the Creditor FI account that initiates the Payment Acknowledgement message. XML Tag: <Nm> Occurrence: [1..1] Length: 140 Note(s): This is a mandatory ISO field that will not be used by the system. Example: Creator Name

Element	Details
INDEX: 2.65	Name: Agent
Choice: Or}	ISO Description: Identification of a financial institution.
PrtryFrmtInvstgtn +Case ++Cretr +++Agt	Product Usage: When the Payment Acknowledgement is a bank-to-bank message, this field is used to provide the Creditor FI that initiated the Payment Acknowledgement message.
	XML Tag: <Agt>
	Occurrence: [1..1]
INDEX: 2.66	Name: Financial Institution Identification
PrtryFrmtInvstgtn +Case ++Cretr +++Agt +++++FinInstnId	ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
	XML Tag: <FinInstnId>
	Occurrence: [1..1]
INDEX: 2.68	Name: Clearing System Member Identification
PrtryFrmtInvstgtn +Case ++Cretr +++Agt +++++FinInstnId ++++++ClrSysMmbld	ISO Description: Information used to identify a member within a clearing system.
	XML Tag: <ClrSysMmbld>
	Occurrence: [1..1]
INDEX: 2.72	Name: Member Identification
PrtryFrmtInvstgtn +Case ++Cretr +++Agt +++++FinInstnId ++++++ClrSysMmbld ++++++Mmbld	ISO Description: Identification of a member of a clearing system.
	Product Usage: Creditor FI which confirms posting of fund to Creditor account used if type equals 'ACWP'.
	XML Tag: <Mmbld>
	Occurrence: [1..1]
	Length: 9
INDEX: 3.0	Name: Proprietary Data
PrtryFrmtInvstgtn +PrtryData	ISO Description: Proprietary information.
	XML Tag: <PrtryData>
	Occurrence: [1..1]
INDEX: 3.1	Name: Type
PrtryFrmtInvstgtn +PrtryData	ISO Description: Specifies the type of proprietary document.

Element	Details
++Tp	<p>Product Usage: Identification of the type of Payment Acknowledgement being sent, either:</p> <ul style="list-style-type: none"> - End-user acknowledgement, or - Bank-to-Bank acknowledgement. <p>XML Tag: <Tp></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Only code 'ACK' or 'ACWP' for acknowledgement is allowed</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Code is not valid.</p> <p>Example: ACK</p>
Permitted Codes	
	<p>ACK Acknowledgement from Creditor (end-user) to the sender of the Credit Transfer</p> <p>ACWP Acknowledgement from Creditor FI that funds have been posted to the Creditor Account following an ACWP transaction status.</p>
INDEX: 3.2	<p>PrtryFrmtInvstgn +PrtryData ++Data</p> <p>Name: Data</p> <p>ISO Description: Identifies the underlying transaction.</p> <p>XML Tag: <Data></p> <p>Occurrence: [1..1]</p>
INDEX: 3.3	<p>PrtryFrmtInvstgn +PrtryData ++Data +++Ustrd</p> <p>Name: Unstructured</p> <p>ISO Description: Specifies a character string with a maximum length of 140 characters.</p> <p>Product Usage: This field is being used to provide up to 140 characters of additional information regarding the specific acknowledgement in this message. It should only be used in the case of an end-user Payment Acknowledgement.</p> <p>XML Tag: <Ustrd></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p> <p>Example: Unstructured Information</p>
INDEX: 3.4	<p>PrtryFrmtInvstgn +PrtryData ++Data +++OrigRefs</p> <p>Name: Original Reference</p> <p>ISO Description: Identifies the underlying transaction.</p> <p>Product Usage: Includes reference numbers from the original Credit Transfer (pacs.008) message to which the Payment Acknowledgement (camt.035) relates.</p> <p>XML Tag: <OrigRefs></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 3.6 PrtryFrmtInvstgn +PrtryData ++Data +++OrigRefs +++++InstrId	<p>Name: Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>Product Usage: The Instruction ID from the original Credit Transfer (pacs.008) message.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbbbBAAAAnnnnnnnnnn</p> <p>Length: 35</p> <p>Example: 2015111202120020101BSTRF00000000011</p>
INDEX: 3.7 PrtryFrmtInvstgn +PrtryData ++Data +++OrigRefs +++++EndToEndId	<p>Name: End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>Product Usage: The End to End ID from the original payment instruction (pacs.008).</p> <p>XML Tag: <EndToEndId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): The End to End Identification refers to the Identification between the Debtor and Creditor that refers to the payment itself.</p> <p>Example: E2E-Ref001</p>
INDEX: 3.8 PrtryFrmtInvstgn +PrtryData ++Data +++OrigRefs	<p>Name: Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p>

Element	Details
++++TxId	<p>Usage: The instructing agent must make sure that the transaction identification is unique for a pre-agreed period.</p> <p>Product Usage: The Transaction Identifier of the original Credit Transfer (pacs.008) message. This is a mandatory field to provide in the Payment Acknowledgement message.</p> <p>XML Tag: <TxId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): Please see field specification for 'Transaction Identification' under Credit Transfer (pacs.008).</p> <p>Example: 2017111202120020101BSRFP00000000013</p>
INDEX: 3.9	<p>Name: UETR</p> <p>ISO Description: Universally unique identifier to provide an end-to-end reference of a payment transaction.</p> <p>Product Usage: The UETR identifier is assigned by the instructing agent to link an RTP message to services or arrangements outside of the RTP network. If used, the same UETR should be passed on throughout the entire payment chain without being changed. The ability to include a UETR identifier in an RTP message does not mean that RTP messages can be used as part of a larger end-to-end transfer or as a cover payment. Readers should refer to the RTP Operating Rules to determine permissible uses of RTP messages.</p> <p>XML Tag: <UETR></p> <p>Occurrence: [0..1]</p> <p>RegEx: [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}</p> <p>Length: 36</p> <p>Example: eb6305c9-1f7f-49de-aed0-16487c27b42d</p>

14 MESSAGE STRUCTURE SPECIFICATION PAYMENT STATUS REQUEST

14.1 Payment Status Request – pacs.028.001.03

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending a Payment Status Request message to retrieve the status of a previously completed Credit Transfer. This chapter covers the following:

- The message structure of the pacs.028 message used in RTP
- The required data types and usage rules of the data fields in these messages

14.1.1 Scope

The Participant can request a status about a previously submitted Credit Transfer (pacs.008), FI to FI Credit Transfer (pacs.009) or Request for Payment (pain.013) in case the pacs.002 was not received.

In a typical Credit Transfer flow, the Debtor FI will receive a Message Status Report (pacs.002) including the outcome of the Credit Transfer (pacs.008) request. However, if a processing error causes the Debtor FI to miss or fail to receive the Message Status Report, the Payment Status Request (pacs.028) can be used to return a copy of the original Message Status Report.

Additionally, in a typical Credit Transfer flow, the Creditor FI receives a Message Status Report (pacs.002) confirming that the system received its response to the Credit Transfer and that the transaction has settled. If the Creditor FI's response is not received in time, the system generates a System Time-Out message (camt.056), notifying the Creditor FI of the time-out condition. However, if the Creditor FI does not receive either of these messages, the Creditor FI may submit a Payment Status Request (pacs.028) to retrieve a copy of the original Message Status Report.

In the case in which a Creditor FI is submitting a Payment Status Request (pacs.028) related to a Credit Transfer that timed out, the System will return a copy of the Message Status Report (pacs.002) with status set to RJCT and Reason Code DS24.

In the case in which the original credit transfer is not found, the system will respond with a Message Status Report (pacs.002) rejecting the Payment Status Request (pacs.028). See the Message Status Report Section for more information related to the references included in the pacs.002 when the pacs.028 is being rejected compared to when the pacs.002 response is a copy of the response from the original Credit Transfer.

The Payment Status Request (pacs.028) message can similarly be used with other five-leg messages, including the FI-to-FI Credit Transfer (pacs.009) and the Request for Payment (pain.013).

Notes:

- In the Business Application Header of the Message Status Report response, the code 'COPY' is used if the response is a copy of the original response.

- A pacs.002 copy will have a different MsgId and CreDtTm (elements of the Group Header set). The MsgID and CreDtTm will match the pacs.028 while other fields will match the original message.
- Assorted reasons can cause the pacs.028 to fail. In this case the system will respond with a new pacs.002 rejection with the appropriate reason code.

14.1.2 Message Structure Description – pacs.028.001.03

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	FIToFIPmtStsReq	FITo FIPayment Status Request V03	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
2.0	OrgnlGrpInf	Original Group Information	[1..1]		M
2.1	OrgnlMsgId	Original Message Identification	[1..1]	35	M
2.2	OrgnlMsgNmId	Original Message Name Identification	[1..1]	35	M
2.3	OrgnlCreDtTm	Original Creation Date Time	[1..1]	19	M
2.4	OrgnlNbOfTxns	Original Number Of Transactions	[1..1]	1	M
3.0	TxInf	Transaction Information	[1..1]		M
3.6	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
3.8	OrgnlTxId	Original Transaction Identification	[1..1]	35	C
3.10	AccptncDtTm	Acceptance Date Time	[1..1]	19	M
3.12	InstgAgt	Instructing Agent	[1..1]		M
3.13	FinInstnId	Financial Institution Identification	[1..1]		M
3.15	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
3.19	Mmbld	Member Identification	[1..1]	9	M
3.76	InstdAgt	Instructed Agent	[1..1]		M
3.77	FinInstnId	Financial Institution Identification	[1..1]		M
3.79	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
3.83	Mmbld	Member Identification	[1..1]	9	M
3.140	OrgnlTxRef	Original Transaction Reference	[1..1]		M
3.141	IntrBkSttlmAmt	Interbank Settlement Amount	[1..1]	18	M
3.142	Ccy	Currency	[required]	3	M
3.150	IntrBkSttlmDt	Interbank Settlement Date	[1..1]	10	M

14.1.3 Detail Message Field Description

Element	Details
FIToFIPmtStsReq	<p>Name: FITo FIPayment Status Request V03</p> <p>Product Usage: This message is sent by either the Debtor FI or the Creditor FI to inquiry as to the outcome of a previously completed Credit Transfer (pacs.008).</p> <p>XML Tag: <FIToFIPmtStsReq></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 FIToFIPmtStsReq +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the status request message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 FIToFIPmtStsReq +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing Agent (Debtor FI or Creditor FI). The Instructing Agent must ensure the uniqueness of this Message Identification.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBAAAaaaaaaaaa Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9]))) A-Z0-9){11}.*</p> <p>Length: 35</p> <p>Rule(s): The Message Identification structure position 01 to 20 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): The RTP Network will reject with code ‘650’ in Administration Advice message (admi.002) for structural validation failure.</p> <p>Example: M2017111202001000101BMSR000000000000</p>

Element	Details
INDEX: 1.2	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:20</p>
INDEX: 2.0	<p>Name: Original Group Information</p> <p>ISO Description: Original group information concerning the group of transactions, to which the status request message refers to.</p> <p>XML Tag: <OrgnlGrpInf></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1	<p>Name: Original Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage: The Original Message ID of the Credit Transfer (pacs.008), the FI to FI Credit Transfer (pacs.009) and Request for Payment (pain.013).</p> <p>XML Tag: <OrgnlMsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: MYYYYMMDDbbbbbbbbBAAAnnnnnnnnnn</p> <p>Pos. 01-01 – Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B") Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Example: M201711202120020101BTRF00000000011</p>
INDEX: 2.2	<p>Name: Original Message Name Identification</p>
FIToFIPmtStsReq	

Element	Details
+OrgnlGrpInf ++OrgnlMsgNmId	<p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Specifies the type of the original message, which must be either pacs.008, pacs.009 or pain.013.</p> <p>XML Tag: <OrgnlMsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.</p> <p>Example: pacs.008.001.08</p>
Permitted Codes	<p>pacs.008.001.06 Credit Transfer</p> <p>pacs.008.001.08 Credit Transfer - V08</p> <p>pacs.009.001.08 FI to FI Credit Transfer - V08</p> <p>pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07</p>
INDEX: 2.3	<p>Name: Original Creation Date Time</p> <p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage: This date is referring to the original message.</p> <p>XML Tag: <OrgnlCreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if not valid.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 2.4	<p>Name: Original Number Of Transactions</p> <p>ISO Description: Number of individual transactions contained in the original message.</p> <p>XML Tag: <OrgnlNbOfTxns></p> <p>Occurrence: [1..1]</p> <p>RegEx: [1]{1,1}</p> <p>Length: 1</p> <p>Rule(s): Expected value is '1'.</p>

Element	Details
INDEX: 3.0 FIToFIPmtStsReq +TxInf	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if value is not '1'.</p> <p>Example: 1</p> <p>Name: Transaction Information</p> <p>ISO Description: Information concerning the original transaction, to which the status request message refers.</p> <p>XML Tag: <TxInf></p> <p>Occurrence: [1..1]</p>
INDEX: 3.6 FIToFIPmtStsReq +TxInf ++OrgnlInstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>Product Usage: The Instruction Identification of the Credit Transfer (pacs.008) or FI to FI Credit Transfer (pacs.009) to which this Payment Status Request relates. The Payment Information Identification of the Request for Payment (pain.013) to which this request relates.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Rule(s): Must be a valid Instruction ID / Payment Information ID for a transaction that completed in the last three calendar days.</p> <p>Reason Code(s): If no matching instruction is found, reject with pacs.002 code 'TM01'.</p> <p>Note(s): This format is not structurally validated by the system, it is used to validate the relation to the original message for which this is the response.</p> <p>Example: 2017111202120020101BSTRF00000000011</p>
INDEX: 3.8 FIToFIPmtStsReq +TxInf ++OrgnlTxId	<p>Name: Original Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</p> <p>Product Usage: The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is requested. <ul style="list-style-type: none"> - This is the Transaction Identification assigned by the Debtor FI (pacs.008 and pacs.009). - If the Instructing Agent is the same as the Debtor FI, the Transaction Identification and Instruction Identification should be the same. - In case a Credit Transfer (pacs.008) was initiated based on a Request for Payment (pain.013) message, this element is </p>

Element	Details
INDEX: 3.10 FIToFIPmtStsReq +TxInf ++AccptncDtTm	<p>filled with the Payment Information Identification from the pain.013. - In case of a Request for Payment (pain.013) the Payment Information Identification needs to be provided.</p> <p>XML Tag: <OrgnlTxId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: 201711120120020101BSRFP000000000013</p> <p>Name: Acceptance Date Time</p> <p>ISO Description: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.</p> <p>Product Usage: Point in time when the instruction from the Instructing Agent (Debtor FI) has been accepted by the Instructed Agent (Creditor FI). If unknown (e.g. Debtor FI is submitting the Payment Status Request), include the Acceptance Date Time as equal to the Creation Date Time of the original Credit Transfer.</p> <p>XML Tag: <AccptncDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:10</p>
INDEX: 3.12 FIToFIPmtStsReq +TxInf ++InstgAgt	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 3.13 FIToFIPmtStsReq +TxInf ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 3.15 FIToFIPmtStsReq +TxInf ++InstgAgt	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p>

Element	Details
+++FinInstnId ++++ClrSysMmbld INDEX: 3.19 FIToFIPmtStsReq +TxInf ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Occurrence: [1..1]</p> <p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the sender of the Payment Status Request (pacs.028). This can be either the sender or receiver of the original Credit Transfer (pacs.008), the original FI to FI Credit Transfer (pacs.009) or Request for Payment (pain.013).</p> <p>Credit Transfer (pacs.008) and FI to FI Credit Transfer (pacs.009): Sender equals 'Instructing Agent' and Receiver equals 'Instructed Agent'</p> <p>Request for Payment (pain.013): Sender equals 'Initiating Party' and Receiver equals 'Debtor Agent'.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): The submitter of the Payment Status Request is either the Instructing Agent / Debtor Agent of the original Credit Transfer, or the Creditor Agent / Initiating Party of the original Request for Payment.</p> <p>Reason Code(s): If the submitter of the Payment Status Request is neither the Instructing Agent / Debtor Agent or the Instructed Agent / Initiating Party of the original Credit Transfer/Request for Payment, reject Payment Status Request with pacs.002 code 'AGNT'.</p> <p>Example: 020010001</p>
 INDEX: 3.76 FIToFIPmtStsReq +TxInf ++InstdAgt	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
 INDEX: 3.77 FIToFIPmtStsReq +TxInf ++InstdAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
 INDEX: 3.79 FIToFIPmtStsReq +TxInf	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p>

Element	Details
++InstdAgt +++FinInstnId ++++ClrSysMmbld	<p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 3.83 FIToFIPmtStsReq +TxInf ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the sender of the Payment Status Request (pacs.028). This can be either the sender or receiver of the original Credit Transfer (pacs.008), the original FI to FI Credit Transfer (pacs.009) or Request for Payment (pain.013).</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): The 9 digit routing number of the other participant involved in the payment or non-payment message that is the subject of the payment status request.</p> <p>Reason Code(s): If the receiver of the Payment Status Request is neither the Instructing Agent / Debtor Agent or the Instructed Agent / Initiating Party of the original Credit Transfer/Request for Payment, reject Payment Status Request with pacs.002 code 'AGNT'.</p> <p>Example: 021200201</p>
INDEX: 3.140 FIToFIPmtStsReq +TxInf ++OrgnlTxRef	<p>Name: Original Transaction Reference</p> <p>ISO Description: Key elements used to identify the original transaction that is being referred to.</p> <p>Product Usage: Mandatory to provide details from the original pacs.008 message for Interbank Settlement Amount and Interbank Settlement Date.</p> <p>XML Tag: <OrgnlTxRef></p> <p>Occurrence: [1..1]</p>
INDEX: 3.141 FIToFIPmtStsReq +TxInf ++OrgnlTxRef +++IntrBkSttlmAmt	<p>Name: Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage: The Interbank Settlement Amount from the message.</p> <p>XML Tag: <IntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message</p>

Element	Details		
	<p>(admi.002) if:</p> <ul style="list-style-type: none"> - The value of this field is zero or less than zero - The value in this field is greater than supported by the ISO definition for the maximum number of digits (total 18 digit) - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition <p>Note(s): RTP is only supporting USD and the maximum decimal digits allowed are two.</p> <p>Example: 525.25</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>		
INDEX: 3.142	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.</p> <p>Example: USD</p>		
INDEX: 3.150	<p>Permitted Codes</p> <table> <tr> <td>USD</td> <td>US Dollar</td> </tr> </table> <p>Name: Interbank Settlement Date</p> <p>ISO Description: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage: Interbank settlement date of the message. If unknown, include the date as the current calendar day.</p> <p>XML Tag: <IntrBkSttlmDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error.</p> <p>Example: 2017-11-12</p>	USD	US Dollar
USD	US Dollar		

15 MESSAGE STRUCTURE SPECIFICATION TOKEN NOTIFICATION MESSAGE

Note that the acmt.022.001.02 message type is reserved for future use.

15.1 Token Notification – acmt.022.001.02

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for receiving the Token Advice message, sent by RTP to Participants using the RTP System.

This chapter covers the following:

- The message structure of the acmt.022 message used in RTP
- The required data types and usage rules of the data fields in these messages

15.1.1 Scope

This message is used to send a tokenized Routing and Transit number and account number back to the sender of a Credit Transfer or a Request for Payment when the sender of the pacs.008 or pain.013 used account credentials in the clear and a token exists in the token service for the recipient account.

Secure Token Exchange (STE) is a stand-alone token service offered by The Clearing House. Participants in RTP can take advantage of STE in a number of ways. In this use case, an RTP Participant is a customer of STE and has instructed STE to notify any sender of an RFP or Credit Transfer using account credentials in the clear that a token exists for the account. The Token Notification message includes a reference to the original message (Credit Transfer or Request for Payment), the original account credentials used, and the tokenized credentials that should be used in the future.

Upon receipt of the Token Notification Message, the recipient should replace any stored account credentials with the token information provided.

15.1.2 Message Structure Description – acmt.022.001.02

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	IdModAdvc	Identification Modification Advice V02	[1..1]		M
1.0	Assgnmnt	Assignment	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
1.127	Assgnr	Assigner	[1..1]		M
1.171	Agt	Agent	[1..1]		M
1.172	FinInstnId	Financial Institution Identification	[1..1]		M
1.174	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.178	Mmbld	Member Identification	[1..1]	9	M
1.211	Assgne	Assignee	[1..1]		M
1.255	Agt	Agent	[1..1]		M
1.256	FinInstnId	Financial Institution Identification	[1..1]		M
1.258	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
1.262	Mmbld	Member Identification	[1..1]	9	M
2.0	OrgnlTxRef	Original Transaction Reference	[1..1]		M
2.1	MsgId	Message Identification	[1..1]	35	M
2.2	MsgNmId	Message Name Identification	[1..1]	35	M
2.3	CreDtTm	Creation Date Time	[1..1]	19	M
2.4	OrgnlTx	Original Transaction	[1..1]		M
2.5	InstrId	Instruction Identification	[1..1]	35	M
2.6	EndToEndId	End To End Identification	[1..1]	35	M
2.7	TxId	Transaction Identification	[1..1]	35	M
3.0	Mod	Modification	[1..1]		M
3.1	Id	Identification	[1..1]	35	M
3.2	OrgnlPtyAndAcctId	Original Party And Account Identification	[0..1]		O
3.46	Acct	Account	[1..1]		M
3.48	Othr	Other	[1..1]		M
3.49	Id	Identification	[1..1]	34	M
3.54	Agt	Agent	[1..1]		M
3.55	FinInstnId	Financial Institution Identification	[1..1]		M
3.57	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
3.61	Mmbld	Member Identification	[1..1]	9	M
3.94	UpdtdPtyAndAcctId	Updated Party And Account Identification	[1..1]		M
3.138	Acct	Account	[1..1]		M
3.140	Othr	Other	[1..1]		M
3.141	Id	Identification	[1..1]	34	M
3.146	Agt	Agent	[1..1]		M
3.147	FinInstnId	Financial Institution Identification	[1..1]		M
3.149	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
3.153	Mmbld	Member Identification	[1..1]	9	M
3.186	AddtlInfr	Additional Information	[0..1]	140	O

15.1.3 Detail Message Field Description

Element	Details
IdModAdvc	<p>Name: Identification Modification Advice V02</p> <p>Product Usage: This message is used to report tokenized account credentials back to a sending participant, when the sending participant has used the account number in the clear and a token exists for the destination account.</p> <p>XML Tag: <IdModAdvc></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 IdModAdvc +Assgnmt	<p>Name: Assignment</p> <p>ISO Description: Identifies the identification assignment.</p> <p>XML Tag: <Assgnmt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 IdModAdvc +Assgnmt ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message.</p> <p>Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.</p> <p>Product Usage: Assigned by RTP to uniquely identify the message.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: M2018121999000001T1HRRF00000000026</p>
INDEX: 1.2 IdModAdvc +Assgnmt ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the identification assignment was created.</p> <p>Product Usage: The date and time this Advice was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:09:33</p>
INDEX: 1.127 IdModAdvc +Assgnmt	<p>Name: Assigner</p> <p>ISO Description: Party that assigns the identification assignment to another party. This is also the sender of the message.</p>

Element	Details
++Assgnr	XML Tag: <Assgnr> Occurrence: [1..1]
INDEX: 1.171	Name: Agent
IdModAdvc	ISO Description: Identification of a financial institution.
+Assgnmt	XML Tag: <Agt> Occurrence: [1..1]
++Assgnr	
+++Agt	
INDEX: 1.172	Name: Financial Institution Identification
IdModAdvc	ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
+Assgnmt	XML Tag: <FinInstnId> Occurrence: [1..1]
++Assgnr	
+++Agt	
++++FinInstnId	
INDEX: 1.174	Name: Clearing System Member Identification
IdModAdvc	ISO Description: Information used to identify a member within a clearing system.
+Assgnmt	XML Tag: <ClrSysMmbld> Occurrence: [1..1]
++Assgnr	
+++Agt	
++++FinInstnId	
+++++ClrSysMmbld	
INDEX: 1.178	Name: Member Identification
IdModAdvc	ISO Description: Identification of a member of a clearing system.
+Assgnmt	Product Usage: Identification of RTP.
++Assgnr	XML Tag: <Mmbld> Occurrence: [1..1]
+++Agt	
++++FinInstnId	
+++++ClrSysMmbld	
++++++Mmbld	Format: 9 character Routing and Transit Number identifying RTP. Length: 9 Example: 990000001
INDEX: 1.211	Name: Assignee
IdModAdvc	ISO Description: Party that the identification assignment is assigned to. This is also the receiver of the message.
+Assgnmt	XML Tag: <Assgne> Occurrence: [1..1]
++Assgne	

Element	Details
INDEX: 1.255 IdModAdvc +Assgnmt ++Assgne +++Agt	<p>Name: Agent</p> <p>ISO Description: Identification of a financial institution.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.256 IdModAdvc +Assgnmt ++Assgne +++Agt ++++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 1.258 IdModAdvc +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 1.262 IdModAdvc +Assgnmt ++Assgne +++Agt ++++FinInstnId +++++ClrSysMmbld ++++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The 9 character Routing and Transit Number of the Participant who initiated the original Credit Transfer or Request for Payment.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if :</p> <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG01') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - receiver connection is not available (reason code '9912') <p>Example: 021200201</p>

Element	Details
INDEX: 2.0 IdModAdvc +OrgnlTxRef	<p>Name: Original Transaction Reference</p> <p>ISO Description: Provides reference information on the original message.</p> <p>XML Tag: <OrgnlTxRef></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 IdModAdvc +OrgnlTxRef ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</p> <p>Product Usage: The Original Message ID of the Credit Transfer (pacs.008) or Request for Payment (pain.013)</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: MYYYYMMDDbbbbbbbbBAAAnnnnnnnnnn Pos. 01-01 – Prefix ‘M’ Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source (“B” if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This format is not validated by the system, it is an example format only</p> <p>Example: M2017111202120020101BTRF0000000001</p>
INDEX: 2.2 IdModAdvc +OrgnlTxRef ++MsgNmId	<p>Name: Message Name Identification</p> <p>ISO Description: Specifies the original message name identifier to which the message refers.</p> <p>Product Usage: Specifies the type of the original message (pacs.008 or pain.013), to which this Advice for Token Identification (acmt. 022) message is a response.</p> <p>XML Tag: <MsgNmId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: pacs.008.001.08</p>
Permitted Codes	
	<p>pacs.008.001.08 Credit Transfer - V08</p> <p>pain.013.001.07 Creditor Payment Activation Request (Request for Payment) - V07</p>
INDEX: 2.3	Name: Creation Date Time

Element	Details
IdModAdvc +OrgnlTxRef ++CreDtTm	<p>ISO Description: Date and time at which the original message was created.</p> <p>Product Usage: The Creation Date Time from the original Credit Transfer (pacs.008) or Request for Payment (pain.013)</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 19</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 2.4 IdModAdvc +OrgnlTxRef ++OrgnlTx	<p>Name: Original Transaction</p> <p>ISO Description: Provides reference information to the original transaction.</p> <p>XML Tag: <OrgnlTx></p> <p>Occurrence: [1..1]</p>
INDEX: 2.5 IdModAdvc +OrgnlTxRef ++OrgnlTx +++InstrId	<p>Name: Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>Product Usage: The Instruction Identification of the Credit Transfer (pacs.008) or the Payment Information Identification of the Request for Payment (pain.013) for which this message is the response.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Expected format: YYYYMMDDbbbbbbbbbbBAAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This format is not structurally validated by the system, it is used to validate the relation to the original message for which this is the response.</p> <p>Example: 2017111202120020101BSTRF00000000011</p>

Element	Details
INDEX: 2.6	<p>Name: End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>Product Usage: The identifier assigned by the initiating party (i.e. the person or organisation submitting the payment instruction), to uniquely identify the transaction. This is the customer reference assigned to the transaction. The E2E identification must be passed on throughout the entire payment chain without being changed.</p> <p>XML Tag: <EndToEndId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This is mandatory in ISO and is not validated by the system. This is mandatory in ISO and is not validated by the system. The end-to-end identification can be used by the end users for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Example: E2E-Ref001</p>
INDEX: 2.7	<p>Name: Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> <p>Product Usage: The Transaction ID from the original Credit Transfer (pacs.008) or the Payment Information Identification from the original Request for Payment (pain.013) message.</p> <p>XML Tag: <TxId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): This format is not validated by the system, it is an example format only</p> <p>Example: 2017111202120020101BSRFP00000000013</p>

Element	Details
INDEX: 3.0 IdModAdvc +Mod	<p>Name: Modification</p> <p>ISO Description: Information concerning the identification data that is advised to be modified.</p> <p>Product Usage: This element provides the information about the correct usage of the Secure Token Exchange (STE) in case of Payee Standing Order to deliver a token for subsequent usage.</p> <p>XML Tag: <Mod></p> <p>Occurrence: [1..1]</p>
INDEX: 3.1 IdModAdvc +Mod ++Id	<p>Name: Identification</p> <p>ISO Description: Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the message.</p> <p>Product Usage: Assigned by RTP to uniquely identify the modification</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: 20181219990000001T1HRRF0000000000026</p>
INDEX: 3.2 IdModAdvc +Mod ++OrgnlPtyAndAcctId	<p>Name: Original Party And Account Identification</p> <p>ISO Description: Provides party and/or account identification information as given in the original message.</p> <p>Product Usage: Original account detail information which initiated the advice response.</p> <p>XML Tag: <OrgnlPtyAndAcctId></p> <p>Occurrence: [0..1]</p>
INDEX: 3.46 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Acct	<p>Name: Account</p> <p>ISO Description: Unambiguous identification of the account of a party.</p> <p>XML Tag: <Acct></p> <p>Occurrence: [1..1]</p>
INDEX: 3.48 IdModAdvc +Mod ++OrgnlPtyAndAcctId +++Acct ++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 3.49 IdModAdvc	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p>

Element	Details
+Mod ++OrgnlPtyAndAcctId +++Acct ++++Othr +++++Id	<p>Product Usage: Identification of the account used in the original Credit Transfer or Request for Payment, which was an account number in the clear.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Example: 12000194212199000</p>
INDEX: 3.54	<p>Name: Agent</p> <p>ISO Description: Financial institution servicing an account for a party.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 3.55	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 3.57	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 3.61	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Routing and Transit number of the Participant that received the original Credit Transfer or Request for Payment message.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Example: 011400223</p>

Element	Details
INDEX: 3.94 IdModAdvc +Mod ++UpdtdPtyAndAcctId	<p>Name: Updated Party And Account Identification</p> <p>ISO Description: Provides updated party and/or account identification information.</p> <p>Product Usage: Modified account detail information for the tokenized account.</p> <p>XML Tag: <UpdtdPtyAndAcctId></p> <p>Occurrence: [1..1]</p>
INDEX: 3.138 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Acct	<p>Name: Account</p> <p>ISO Description: Unambiguous identification of the account of a party.</p> <p>XML Tag: <Acct></p> <p>Occurrence: [1..1]</p>
INDEX: 3.140 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Acct ++++Othr	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>
INDEX: 3.141 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Acct ++++Othr +++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>Product Usage: Identification of the tokenised account number.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Example: 12000194212199000</p>
INDEX: 3.146 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt	<p>Name: Agent</p> <p>ISO Description: Financial institution servicing an account for a party.</p> <p>XML Tag: <Agt></p> <p>Occurrence: [1..1]</p>
INDEX: 3.147 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p>

Element	Details
++++FinInstnId INDEX: 3.149 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt ++++FinInstnId +++++ClrSysMmbld	<p>Occurrence: [1..1]</p> <p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
 INDEX: 3.153 IdModAdvc +Mod ++UpdtdPtyAndAcctId +++Agt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Routing and Transit Number that should replace any stored credential and be used for future transactions. This may or may not be different from the Original Party and Account Identification / Agent / Member ID.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Example: 011400223</p>
 INDEX: 3.186 IdModAdvc +Mod ++AddtlInf	<p>Name: Additional Information</p> <p>ISO Description: Additional information, in free text form, to complement the modification information.</p> <p>XML Tag: <AddtlInf></p> <p>Occurrence: [0..1]</p> <p>Length: 140</p>

16 MESSAGE STRUCTURE SPECIFICATION FI TO FI CREDIT TRANSFER

Note that the pacs.009.001.08 message type is reserved for future use.

16.1 Credit Transfer Message – pacs.009.001.08

This chapter defines the standard product message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Financial Institution to Financial Institution Credit Transfer messages, between the RTP and Participants using the System.

This chapter covers the following:

- The message structure of the pacs.009 message used in RTP
- The required data types and usage rules of the data fields in these messages

16.1.1 Scope

An Instructing Agent will use the “FI To FI Customer Credit Transfer Message” to initiate a FI to FI Credit Transfer. This message is sent by a Debtor FI to a Creditor FI through RTP.

It should be noted that in circumstances when the Debtor FI needs to send a Repeat Credit Transfer Request (i.e. the Debtor FI does not receive a response to their original pacs.009 message from the System and sends a repeat message to RTP), the message payload is identical to the original pacs.009 message but the Copy Duplicate <CopyDplct> data element is added with a value of “DUPL” in the Business Application Header.

Response to the FI to FI Credit Transfer (pacs.009) is provided via the Message Status Report (pacs.002). Response can either be Accepted or Rejected.

16.1.2 Message Structure Description – pacs.009.001.08

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	FICdtTrf	Financial Institution Credit Transfer V08	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	19	M
1.4	NbOfTxns	Number Of Transactions	[1..1]	1	M
1.6	TtlIntrBkSttlmAmt	Total Interbank Settlement Amount	[1..1]	18	M
1.7	Ccy	Currency	[required]	3	M
1.8	IntrBkSttlmDt	Interbank Settlement Date	[1..1]	10	M
1.9	SttlmInf	Settlement Information	[1..1]		M
1.10	SttlmMtd	Settlement Method	[1..1]	4	M
1.30	ClrSys	Clearing System	[1..1]		M
1.31	Cd	Code	[1..1]	3	M
2.0	CdtTrfTxInf	Credit Transfer Transaction Information	[1..1]		M
2.1	PmtId	Payment Identification	[1..1]		M
2.2	InstrId	Instruction Identification	[1..1]	35	M
2.3	EndToEndId	End To End Identification	[1..1]	35	M
2.4	TxId	Transaction Identification	[1..1]	35	M
2.6	ClrSysRef	Clearing System Reference	[0..1]	35	O
2.7	PmtTpInf	Payment Type Information	[1..1]		M
2.10	SvcLvl	Service Level	[1..1]		M
2.11	Cd	Code	[1..1]	4	M
2.19	IntrBkSttlmAmt	Interbank Settlement Amount	[1..1]	18	M
2.20	Ccy	Currency	[required]	3	M
2.280	InstgAgt	Instructing Agent	[1..1]		M
2.281	FinInstnId	Financial Institution Identification	[1..1]		M
2.283	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.287	Mmbld	Member Identification	[1..1]	9	M
2.344	InstdAgt	Instructed Agent	[1..1]		M
2.345	FinInstnId	Financial Institution Identification	[1..1]		M
2.347	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.351	Mmbld	Member Identification	[1..1]	9	M
2.721	Dbtr	Debtor	[1..1]		M
2.722	FinInstnId	Financial Institution Identification	[1..1]		M
2.724	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.728	Mmbld	Member Identification	[1..1]	9	M
2.785	DbtrAcct	Debtor Account	[1..1]		M
2.786	Id	Identification	[1..1]		M
2.788	Othr	Other	[1..1]		M
2.789	Id	Identification	[1..1]	34	M
2.970	Cdtr	Creditor	[1..1]		M
2.971	FinInstnId	Financial Institution Identification	[1..1]		M
2.973	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.977	Mmbld	Member Identification	[1..1]	9	M
2.1034	CdtrAcct	Creditor Account	[1..1]		M
2.1035	Id	Identification	[1..1]		M
2.1037	Othr	Other	[1..1]		M
2.1038	Id	Identification	[1..1]	34	M

Index	XML Tag	Element Name	Occur.	Length	M/O/C
2.1126	RmtInf	Remittance Information	[0..1]		O
2.1127	Ustrd	Unstructured	[0..1]	140	O

16.1.3 Detail Message Field Description

Element	Details
FICdtTrf	<p>Name: Financial Institution Credit Transfer V08</p> <p>Product Usage: The Financial Institution Credit Transfer (pacs.009) is only used for Inter-FI transfer without any customer payment request underneath. This message holds only information about the Instructing / Instructed Agent as also about Creditor FI and Debtor FI in the Transaction Information element under Creditor / Debtor.</p> <p>XML Tag: <FICdtTrf></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 FICdtTrf +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 FICdtTrf +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing Agent (Debtor FI) to uniquely identify the pacs.009 message. The Instructing Agent (Debtor FI) is responsible for ensuring the uniqueness of this message identification.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBAAAnnnnnnnnnn Pos. 01-01 - Prefix 'M' Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - Participant ID (11 characters) Pos. 21-21 - Message generation source ("B" if generated by a Participant) Pos. 22-24 - Discretionary bank field (3 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: M[0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1]))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02)((0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Message Identification structure position 01 to 20 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The Message Identifier in the message received by RTP passes untouched by RTP to the Instructed Agent (Creditor FI).</p>

Element	Details
INDEX: 1.2 FICdtTrf +GrpHdr ++CreDtTm	<p>Note that the message identification for a FI Credit Transfer (pacs.009) is different than the message identification generated for the corresponding Message Status Report (pacs.002) message. This format is partially validated by the system, it is an example format only.</p> <p>Example: M2017111202120020101BTRF000000000011</p> <p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss Length: 19</p> <p>Rule(s): Creation Date Time must be within 1 calendar day of the system's date/time.</p> <p>Reason Code(s): Reject with code 'DT04' in pacs.002 for failing validation.</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2017-11-12T10:05:00</p>
INDEX: 1.4 FICdtTrf +GrpHdr ++NbOfTxns	<p>Name: Number Of Transactions</p> <p>ISO Description: Number of individual transactions contained in the message.</p> <p>XML Tag: <NbOfTxns></p> <p>Occurrence: [1..1]</p> <p>RegEx: [1]{1,1} Length: 1</p> <p>Rule(s): Expected value is '1'.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): Only one FI Credit Transfer per pacs.009 message is permitted.</p> <p>Example: 1</p>
INDEX: 1.6 FICdtTrf +GrpHdr ++TtlIntrBkSttlmAmt	<p>Name: Total Interbank Settlement Amount</p> <p>ISO Description: Total amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage: The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the FI Credit Transfer (pacs.009) message.</p> <p>XML Tag: <TtlIntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p>

Element	Details
	<p>Rule(s): The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The value of the request is less than or equal to zero - The value is greater than supported by the ISO definition for the maximum number of digits - The currency code is not valid - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition Reject with code 'AM12' in Message Status Report (pacs.002) if Total Interbank Settlement Amount is not equal to Interbank Settlement Amount.</p> <p>Note(s): The maximum decimal digits allowed are two.</p> <p>Example: 525.25</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 1.7	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Only Currency supported by RTP is US Dollar.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The currency code is not valid </p> <p>Example: USD</p>
Permitted Codes	
INDEX: 1.8	<p>USD US Dollar</p> <p>Name: Interbank Settlement Date</p> <p>ISO Description: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Product Usage: Date of the Reconciliation Window within which this transaction is processed and settled.</p> <p>If a message starts being processed at the end of a Reconciliation Window and during processing crosses into another Reconciliation Window, the date of the Reconciliation Window during which the process started will be used.</p>

Element	Details
INDEX: 1.9 FICdtTrf +GrpHdr ++SttlmInf	<p>XML Tag: <IntrBkSttlmDt></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DD</p> <p>Length: 10</p> <p>Rule(s): Must be a valid reconciliation window date. Date must be the date of the Reconciliation Window within which the transaction is processed.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) in case of invalid date structure</p> <p>Note(s): According to the ISO 20022 Standards the Interbank Settlement Date is a mandatory element. In case the provided date of the Reconciliation Window in the first message from the Debtor FI is not identical to the date the actual Reconciliation Window (used in the System) the provided date will be overwritten by the RTP System with the actual date.</p> <p>Example: 2017-11-12</p>
INDEX: 1.10 FICdtTrf +GrpHdr ++SttlmInf +++SttlmMtd	<p>Name: Settlement Information</p> <p>ISO Description: Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed.</p> <p>Product Usage: Specifies the means of settlement for the FI Credit Transfer. For RTP settlement will always be effectuated by RTP.</p> <p>XML Tag: <SttlmInf></p> <p>Occurrence: [1..1]</p> <p>Name: Settlement Method</p> <p>ISO Description: Method used to settle the (batch of) payment instructions.</p> <p>Product Usage: Method used to settle the single FI Credit Transfer processed through RTP.</p> <p>XML Tag: <SttlmMtd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'CLRG'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the Settlement Method is not valid.</p> <p>Note(s): Only 'CLRG' is allowed per scheme definition.</p> <p>Example: CLRG</p>
Permitted Codes	

Element	Details
	<p>Permitted Codes</p> <p>CLRG ClearingSystem</p>
INDEX: 1.30 FICdtTrf +GrpHdr ++SttlmInf +++ClrSys	<p>Name: Clearing System</p> <p>ISO Description: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.</p> <p>Product Usage: Identification of the Real Time Clearing system for RTP.</p> <p>XML Tag: <ClrSys></p> <p>Occurrence: [1..1]</p> <p>Note(s): Only Element Code available.</p>
INDEX: 1.31 FICdtTrf +GrpHdr ++SttlmInf +++ClrSys ++++Cd	<p>Name: Code</p> <p>ISO Description: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</p> <p>Product Usage: The clearing channel through which the FI Credit Transfer instruction is processed.</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 3</p> <p>Rule(s): The identifier of the Clearing House is used for FI Credit Transfer.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if the Clearing System Code is not valid.</p> <p>Note(s): Only 'TCH' as clearing code is allowed.</p> <p>Example: TCH</p> <p>Permitted Codes</p> <p>TCH US - The Clearing House Real Time Payment System (RTP)</p>
INDEX: 2.0 FICdtTrf +CdtTrfTxInf	<p>Name: Credit Transfer Transaction Information</p> <p>ISO Description: Set of elements providing information specific to the individual credit transfer(s).</p> <p>XML Tag: <CdtTrfTxInf></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 FICdtTrf +CdtTrfTxInf ++PmtId	<p>Name: Payment Identification</p> <p>ISO Description: Set of elements used to reference a payment instruction.</p> <p>XML Tag: <PmtId></p>

Element	Details
INDEX: 2.2 FICdtTrf +CdtTrfTxlnf ++PmtId +++InstrId	<p>Occurrence: [1..1]</p> <p>Name: Instruction Identification</p> <p>ISO Description: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p>Product Usage: The Instruction Identifier is assigned by the Debtor FI to uniquely identify a single FI Credit Transfer within a pacs.009 throughout its existence within RTP. The Instruction ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Credit Transfer (i.e. for System Enquiries). The uniqueness of an instruction is determined by the Instruction Identification and is based on the format below. RTP will use the Instruction ID to perform a check for a duplicate transaction within the duplicate checking period and as a reference to the payment instruction in other non-payment messages (i.e. Payment Acknowledgment by Receiver, Request for Information, etc.).</p>

Element	Details
	<p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Reject with Message Status Report (pacs.002) if validation</p> <ul style="list-style-type: none"> - of Creation Date fails (reason code 'DT04') - of Participation ownership fails (reason code 'DSOH') - against duplication check occur (reason code 'DUPL') <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 2017111202120020101BSTRF00000000011</p>
INDEX: 2.3 FICdtTrf +CdtTrfTxlnf ++PmtId +++EndToEndId	<p>Name: End To End Identification</p> <p>ISO Description: Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p> <p>Product Usage: The identifier assigned by the initiating party (i.e. Debtor FI), to uniquely identify the transaction. This is the Debtor FI's reference assigned to the transaction. The E2E identification must be passed on throughout the entire payment chain without being changed.</p> <p>XML Tag: <EndToEndId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Note(s): The end-to-end identification can be used by the end users for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Example: E2E-Ref001</p>
INDEX: 2.4 FICdtTrf +CdtTrfTxlnf ++PmtId +++TxId	<p>Name: Transaction Identification</p> <p>ISO Description: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p>Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.</p> <p>Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.</p> <p>Product Usage: The unique identifier, assigned by the first instructing agent to unambiguously identify the transaction that is passed on</p>

Element	Details
	<p>unchanged throughout the entire interbank chain.</p>
	<p>It must be equal to the Instruction ID.</p>
	XML Tag: <TxId>
	Occurrence: [1..1]
	Format: equal to Instruction Identification
	Length: 35
	Note(s): This is a mandatory field based on the ISO Standards and must be populated. This format is not validated by the system, it is an example format only.
	Example: 2017111202120020101BSRFP00000000013
INDEX: 2.6	Name: Clearing System Reference
FICdtTrf	ISO Description: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.
+CdtTrfTxInf	Product Usage: Identification of the Reconciliation Window within which this transaction is processed.
++PmtId	The identification is supplied by RTP.
+++ClrSysRef	XML Tag: <ClrSysRef>
	Occurrence: [0..1]
	Length: 35
	Rule(s): Only present in messages from RTP to the Debtor FI and Creditor FI
	Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if XML parsing error occurs - otherwise this field is not checked on incoming messages.
	Example: 001
INDEX: 2.7	Name: Payment Type Information
FICdtTrf	ISO Description: Set of elements used to further specify the type of transaction.
+CdtTrfTxInf	XML Tag: <PmtTpInf>
++PmtTpInf	Occurrence: [1..1]
INDEX: 2.10	Name: Service Level
FICdtTrf	ISO Description: Agreement under which or rules under which the transaction should be processed.
+CdtTrfTxInf	XML Tag: <SvcLvl>
++PmtTpInf	Occurrence: [1..1]
INDEX: 2.11	Name: Code
FICdtTrf	ISO Description: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Element	Details
+CdtTrfTxInf ++PmtTpInf +++SvcLvl ++++Cd	<p>Product Usage: The Service level of the transaction. 'SDVA' means FI Credit Transfer must be executed with same day value to the creditor (for RTP this will be done in seconds).</p> <p>XML Tag: <Cd></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value of 'SDVA'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.</p> <p>Note(s): This is a mandatory ISO field required for the message type, but not used by RTP.</p> <p>Example: SDVA</p>
Permitted Codes	
INDEX: 2.19	SDVA SameDayValue
FICdtTrf +CdtTrfTxInf ++IntrBkSttlmAmt	<p>Name: Interbank Settlement Amount</p> <p>ISO Description: Amount of money moved between the instructing agent and the instructed agent.</p> <p>Product Usage: The total amount that the Debtor FI will be obligated to pay the Creditor FI upon the Creditor FI's acceptance of the payment instructed by the FI Credit Transfer (pacs.009) message.</p> <p>XML Tag: <IntrBkSttlmAmt></p> <p>Occurrence: [1..1]</p> <p>Rule(s): Transaction is validated against: <ul style="list-style-type: none"> - Payment Type Limit (STL) - Global Transaction Limit (SITL) - Net Position to ensure the transaction amount will not cause the Prefunded Balance to be exceeded - Total Interbank Settlement Amount must be equal to Interbank Settlement Amount </p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) code: <ul style="list-style-type: none"> - 'AM13' if Payment Type Limit breach (STL) - 'AM02' if Global Transaction Limit breach (SITL) - 'AM04' if Net Position breaches Prefunded Balance - 'AM12' if Interbank Settlement Amount is not equal to Total Interbank Settlement Amount (Index 1.6) </p> <p>In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> - The value of the Credit Transfer amount is less than or equal to zero - The value of the Credit Transfer is greater than supported by the ISO definition for the maximum number of digits </p>

Element	Details
INDEX: 2.20	<p>(total 18 digit) - The currency code is not valid (i.e. not USD) - The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition</p> <p>Note(s): RTP is only supporting USD and the maximum decimal digits allowed are two.</p> <p>Example: 525.25</p> <p>Frac Digits: 2</p> <p>Total Digits: 18</p>
INDEX: 2.280	<p>Name: Currency</p> <p>ISO Description: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".</p> <p>XML Tag: <Ccy></p> <p>RegEx: [A-Z]{3,3}</p> <p>Length: 3</p> <p>Rule(s): Currency must be a currency that is supported by RTP (US Dollar).</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if: - The currency code is not valid</p> <p>Example: USD</p>
INDEX: 2.281	<p>Permitted Codes</p> <p>USD US Dollar</p> <p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p> <p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p> <p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p>
INDEX: 2.283	

Element	Details
<code>+FinInstnIdl</code> <code>++++ClrSysMmbld</code>	Occurrence: [1..1]
INDEX: 2.287	Name: Member Identification
<code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++InstgAgt</code> <code>+++FinInstnIdl</code> <code>++++ClrSysMmbld</code> <code>+++++Mmbld</code>	<p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Debtor FI.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002) if Routing and Transit number is not supported in RTP database.</p> <p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> - Routing and Transit number is different than the sending FI, not a valid Participant, or not authorized to send this specific message (reason code 'RC02') - agent is signed off (reason code '9934') - agent is suspended (reason code '9946') - the sender of the message is not authorized to submit message on behalf of this agent (reason code 'DSOH') <p>Note(s): The system validates that the participant indicated in the Instruction ID (positions 09-19) owns the Routing and Transit Number contained within this field.</p> <p>Example: 021200201</p>
INDEX: 2.344	Name: Instructed Agent
<code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++InstdAgt</code>	<p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.345	Name: Financial Institution Identification
<code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++InstdAgt</code> <code>+++FinInstnIdl</code>	<p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnIdl></p> <p>Occurrence: [1..1]</p>
INDEX: 2.347	Name: Clearing System Member Identification

Element	Details
FICdtTrf +CdtTrfTxlnf ++InstdAgt +++FinInstnId ++++ClrSysMmbld	<p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.351 FICdtTrf +CdtTrfTxlnf ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of the Creditor FI.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if :</p> <ul style="list-style-type: none"> - Routing and Transit number is not supported in RTP (reason code 'RC04') - Routing and Transit number is not authorized to receive this specific message (reason code 'AG01') - agent is signed off (reason code '9910') - agent is suspended (reason code '9947') - Receiver connection is not available (reason code '9912') <p>Example: 020010001</p>
INDEX: 2.721 FICdtTrf +CdtTrfTxlnf ++Dbtr	<p>Name: Debtor</p> <p>ISO Description: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.</p> <p>XML Tag: <Dbtr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.722 FICdtTrf +CdtTrfTxlnf ++Dbtr +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.724 FICdtTrf +CdtTrfTxlnf ++Dbtr	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p>

Element	Details
<code>+++FinInstnIdl</code> <code>++++ClrSysMmbld</code>	Occurrence: [1..1]
INDEX: 2.728 <code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++Dbtr</code> <code>+++FinInstnIdl</code> <code>++++ClrSysMmbld</code> <code>+++++Mmbld</code>	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Debtor FI identification (Routing and Transit Number)</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if Routing and Transit number <ul style="list-style-type: none"> - Is not supported in RTP database (reason code 'RC03') - Is not authorized to send this business message (reason code 'RC02') - Of Agent is signed-off (reason code '9934') - Of Agent is suspended (reason code '9946') - Of Agent is not owned by the Instructing Agent - participant check (reason code 'DS0H') </p> <p>Example: 021200201</p>
INDEX: 2.785 <code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++DbtrAcct</code>	<p>Name: Debtor Account</p> <p>ISO Description: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.</p> <p>XML Tag: <DbtrAcct></p> <p>Occurrence: [1..1]</p>
INDEX: 2.786 <code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++DbtrAcct</code> <code>+++Id</code>	<p>Name: Identification</p> <p>ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p>
INDEX: 2.788 <code>FICdtTrf</code> <code>+CdtTrfTxlnf</code> <code>++DbtrAcct</code> <code>+++Id</code> <code>++++Othr</code>	<p>Name: Other</p> <p>ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p> <p>XML Tag: <Othr></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.789 FICdtTrf +CdtTrfTxlnf ++DbtrAcct +++Id ++++Othr +++++Id	<p>Name: Identification</p> <p>ISO Description: Identification assigned by an institution.</p> <p>XML Tag: <Id></p> <p>Occurrence: [1..1]</p> <p>Length: 34</p> <p>Example: 124900084713944</p>
INDEX: 2.970 FICdtTrf +CdtTrfTxlnf ++Cdtr	<p>Name: Creditor</p> <p>ISO Description: Financial institution that receives an amount of money from the financial institutional debtor.</p> <p>XML Tag: <Cdtr></p> <p>Occurrence: [1..1]</p>
INDEX: 2.971 FICdtTrf +CdtTrfTxlnf ++Cdtr +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.973 FICdtTrf +CdtTrfTxlnf ++Cdtr +++FinInstnId ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.977 FICdtTrf +CdtTrfTxlnf ++Cdtr +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Creditor FI Identification (Routing and Transit Number)</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 9 character Routing and Transit Number (alphabetic characters may be present)</p> <p>Length: 9</p> <p>Rule(s): Member Identification must be valid 9 character Routing and Transit Number.</p> <p>Reason Code(s): Reject with Message Status Report (pacs.002) if Routing and Transit Number - Is not supported in RTP database (reason code 'RC04')</p>

Element	Details
	<ul style="list-style-type: none"> - Is not authorized to receive this business message (reason code 'AG01') - Of Agent is signed-off (reason code '9910') - Of Agent is suspended (reason code '9947') - Of Agent is not owned by the Instructed Agent - participant check (reason code 'DS0H')
INDEX: 2.1034	Name: Creditor Account ISO Description: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. XML Tag: <CdtrAcct> Occurrence: [1..1]
FICdtTrf +CdtTrfTxlnf ++CdtrAcct	
INDEX: 2.1035	Name: Identification ISO Description: Unique and unambiguous identification for the account between the account owner and the account servicer. XML Tag: <Id> Occurrence: [1..1]
FICdtTrf +CdtTrfTxlnf ++CdtrAcct +++Id	
INDEX: 2.1037	Name: Other ISO Description: Unique identification of an account, as assigned by the account servicer, using an identification scheme. XML Tag: <Othr> Occurrence: [1..1]
FICdtTrf +CdtTrfTxlnf ++CdtrAcct +++Id ++++Othr	
INDEX: 2.1038	Name: Identification ISO Description: Identification assigned by an institution. XML Tag: <Id> Occurrence: [1..1]
FICdtTrf +CdtTrfTxlnf ++CdtrAcct +++Id ++++Othr +++++Id	Length: 34 Example: 124900084713944
INDEX: 2.1126	Name: Remittance Information ISO Description: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. XML Tag: <Rmtlnf> Occurrence: [0..1]
FICdtTrf +CdtTrfTxlnf ++Rmtlnf	

Element	Details
INDEX: 2.1127 FICdtTrf +CdtTrfTxInf ++RmtInf +++Ustrd	<p>Name: Unstructured</p> <p>ISO Description: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, for example, commercial invoices in an accounts' receivable system in an unstructured form.</p> <p>Product Usage: Used to provide additional remittance related information.</p> <p>XML Tag: <Ustrd></p> <p>Occurrence: [0..1]</p> <p>Format: Maximum 140 characters.</p> <p>Length: 140</p> <p>Example: Unstructured Information</p>

17 MESSAGE STRUCTURE SPECIFICATION ADMINISTRATION

This chapter defines the standard and proprietary message formats used by the TCH Real Time Payment system (RTP) for sending and receiving Administration messages, between RTP and Participants using the System.

It provides an understanding of the following:

- The ISO 20022 message structure of the admi.002 (Message Reject) and the admi.004 (System Event Notification)
- The proprietary structure of the admn.001 through admn.006 messages (i.e. admn.001-6) for Sign-On/Sign-Off and Echo messages used in RTP
- The required data types and usage rules of the data fields in the messages
- Example layouts of the defined message format

17.1 System Event Notification – admi.004.001.02

RTP will use the System Event Notification message to inform Participants of an event that is either going to occur or has occurred in the System. The System Notification Message will contain either structured or unstructured data.

The System Notification Message is used to:

- Notify all Participants when a system wide event occurs (e.g. a Participant is now 'Available' or 'Unavailable' for receiving messages)
- Notify a Participant of events that are unique to that Participant (e.g. Low Watermark breach)
- Provide the system operator with the ability to send free format messages to either a specific Participant or all Participants

17.1.1 Message Structure Description – admi.004.001.02

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	SysEvtNtfctn	System Event Notification V02	[1..1]		M
1.0	└─ EvtInf	Event Information	[1..1]		M
1.1	└─ EvtCd	Event Code	[1..1]	4	M
1.2	└─ EvtParam	Event Parameter	[1..n]	35	M
1.3	└─ EvtDesc	Event Description	[0..1]	1000	O
1.4	└─ EvtTm	Event Time	[1..1]	19	M

17.1.2 Detail Message Field Description

Element	Details
SysEvtNtfctn	<p>Name: System Event Notification V02</p> <p>Product Usage: The System Event Notification message is sent by RTP to notify participants of the occurrence of an event. RTP will use the System Event Notification message to inform Member Banks of an event that is going to occur or has occurred in the System. The System Notification Message may contain either structured or unstructured data. The System Notification Message is used to notify:</p> <ul style="list-style-type: none"> - Member Banks on system wide events e.g. other participants are now available or unavailable for receiving payments - specific Member Banks on events that are unique to them e.g. Debit Cap alerts <p>In addition, the system operator has the ability to send free format messages to Member Banks.</p> <p>XML Tag: <SysEvtNtfctn></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 SysEvtNtfctn +EvtInft	<p>Name: Event Information</p> <p>ISO Description: Detailed information about a system event.</p> <p>XML Tag: <EvtInft></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 SysEvtNtfctn +EvtInft ++EvtCd	<p>Name: Event Code</p> <p>ISO Description: Proprietary code used to specify an event that occurred in a system.</p> <p>Product Usage: Message Type. Refer to SNM Data Elements identified in the defined data structures below for list of supported events.</p> <p>XML Tag: <EvtCd></p> <p>Occurrence: [1..1]</p> <p>RegEx: [a-zA-Z0-9]{1,4}</p> <p>Length: 4</p> <p>Example: 971</p>
INDEX: 1.2 SysEvtNtfctn +EvtInft ++EvtParam	<p>Name: Event Parameter</p> <p>ISO Description: Describes the parameters of an event which occurred in a system.</p> <p>Product Usage: Describes the parameters of the event that occurred in RTP.</p> <p>XML Tag: <EvtParam></p> <p>Occurrence: [1..unbounded]</p> <p>Format: The first <EvtParam> will always be the Message ID The second <EvtParam> will always be the class of Message (Notification or Broadcast).</p> <p>Length: 35</p>

Element	Details
INDEX: 1.3	<p>Note(s): Detailed specification for the values required for each type of Event are detailed in the section below.</p> <p>Example: M20160223021200201H0009101</p> <p>Name: Event Description</p> <p>ISO Description: Free text used to describe an event which occurred in a system.</p> <p>Product Usage: This item may contain structured or unstructured data information.</p> <p>XML Tag: <EvtDesc></p> <p>Occurrence: [0..1]</p> <p>Length: 1000</p> <p>Example: There will be a scheduled test on 20 Mar 2016</p>
INDEX: 1.4	<p>Name: Event Time</p> <p>ISO Description: Date and time at which the event occurred.</p> <p>Product Usage: Date and time the message was created by RTP.</p> <p>XML Tag: <EvtTm></p> <p>Occurrence: [1..1]</p> <p>Length: 19</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2015-02-23T10:09:33</p>

17.2 System Event Notification – Data Structure

The following sections provide details on the structure and required field values of the various System Notification Message (SNM) generated by the System.

Note:

All amounts in System Notification Messages are expressed in pennies with an implied decimal to the left of the last two digits (e.g. 10000 represents \$100.00). The examples below do not include the Business Application Header (BAH).

17.2.1 Connectivity Status Broadcast (960)

Informs all Participants of a change in the status of a Connection. This broadcast message will be sent if the System detects that the Participant's network connectivity becomes unavailable or is restored from an unavailable status.

Name	M/O	Usage	Value
Event Code	M	Message Type	'960'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Connection Owner Identification	M	Participant Identifier (11 characters) of the owner of the Technical Connection (either Participant or TPSP).	e.g. '12345678901'
Connection Identification	M	Connection Identification of the Technical Connection that has had a status change (13 Characters)	e.g. '1234567890101'
Availability (connectivity)	M	Indicates whether the technical connectivity has become available or is now unavailable.	'AVAILABLE' or 'UNAVAILABLE'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Connectivity Status Broadcast message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
<ne:EvtInfn>
<ne:EvtCd>960</ne:EvtCd>
<ne:EvtParam>580082</ne:EvtParam>
<ne:EvtParam>Broadcast</ne:EvtParam>
<ne:EvtParam>12345678901</ne:EvtParam>
<ne:EvtParam>1234567890101</ne:EvtParam>
<ne:EvtParam>UNAVAILABLE</ne:EvtParam>
```

```

<ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
</ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>

```

17.2.2 Funding Agent TPL Multiple Change Notification (961)

Informs the Funding Agent that the Tracking Position Limit (TPL) Multiple for its Funding Account has been changed.

Name	M/O	Usage	Value
Event Code	M	Message Type	'961'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identifier	M	Funding Account Identifier (11 characters)	e.g. '12345678901'
Name	M	Name of the Funding Agent	e.g. 'AgentXYZ'
Currency	M	The currency of the settlement	'USD'
New TPL Multiple	M	Value of the new TPL Multiple	e.g. '300000.0'
Previous TPL Multiple	M	Value of the previous TPL Multiple	e.g. '250000.0'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss	e.g. '2016-02-15T11:59:28' Note – 'T' is a fixed value representing the time

Example: Funding Agent TPL Multiple Change Notification (XML Format)

```

<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInfn>
    <ne:EvtCd>961</ne:EvtCd>
    <ne:EvtParam>580082</ne:EvtParam>
    <ne:EvtParam>Notification</ne:EvtParam>
    <ne:EvtParam>12345678901</ne:EvtParam>
    <ne:EvtParam>AgentXYZ</ne:EvtParam>
    <ne:EvtParam>USD</ne:EvtParam>
    <ne:EvtParam>300000.0</ne:EvtParam>
    <ne:EvtParam>250000.0</ne:EvtParam>
    <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>

```

17.2.3 TPL Change Status Notification (962)

Informs Non-funding Participant that its Tracking Position Limit has changed.

Note: A copy of the notification will be published to the Funding Agent.

Name	M/O	Usage	Value
Event Code	M	Message Type	'962'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identifier	M	Participant Identifier (11 characters)	e.g. '90112345678'
Name	M	Name of the Non-funding participant	e.g. 'BofABC'
Currency	M	The currency of the settlement	'USD'
TPL Multiple change status	M	Status of the change request	'SUCCESS' or 'FAILURE'
New TPL	M	Value of the new TPL	e.g. '30000'
Previous TPL	M	Value of the previous TPL	e.g. '25000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: TPL Change Status Notification (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInfn>
        <ne:EvtCd>962</ne:EvtCd>
        <ne:EvtParam>580083</ne:EvtParam>
        <ne:EvtParam>Notification</ne:EvtParam>
        <ne:EvtParam>90112345678</ne:EvtParam>
        <ne:EvtParam>BofABC</ne:EvtParam>
        <ne:EvtParam>USD</ne:EvtParam>
        <ne:EvtParam>SUCCESS</ne:EvtParam>
        <ne:EvtParam>30000</ne:EvtParam>
        <ne:EvtParam>25000</ne:EvtParam>
        <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.4 System Status Broadcast (971)

Informs all Participants if the System changes its status to either suspended or available:

Name	M/O	Usage	Value
Event Code	M	Message Type	'971'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
New Service Status	M	The new status of the System NORMAL – the status of the System is not suspended and open for activities. SUSPENDED – the system is suspended for all activities.	'NORMAL' or 'SUSPENDED'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: System Status Broadcast message (XML format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInfn>
        <ne:EvtCd>971</ne:EvtCd>
        <ne:EvtParam>580013</ne:EvtParam>
        <ne:EvtParam>Broadcast</ne:EvtParam>
        <ne:EvtParam>NORMAL</ne:EvtParam>
        <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.5 Participant Suspend Broadcast (972)

Informs all Participants if an FI's status is changed to Suspended or has returned to normal. **Note:**
A copy of the notification will be published to the Funding Agent

Name	M/O	Usage	Value
Event Code	M	Message Type	'972'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Currency	M	The currency of the settlement	'USD'
Member Identification	M	Participant Identifier (11 characters)	e.g. '12345678901'
Name	M	Name of the Participant	e.g. 'BofXYZ'
Default Status	M	Displays the Participant's current default status.	'DEFAULTBOTH' or 'NORMAL' NORMAL – the status of the FI is not suspended and open for all message activity. DEFAULTBOTH – the reported FI is suspended for all message activity.
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Participant Suspend Broadcast message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInfn>
        <ne:EvtCd>972</ne:EvtCd>
        <ne:EvtParam>580014</ne:EvtParam>
        <ne:EvtParam>Broadcast</ne:EvtParam>
        <ne:EvtParam>USD</ne:EvtParam>
        <ne:EvtParam>12345678901</ne:EvtParam>
        <ne:EvtParam>BofXYZ</ne:EvtParam>
        <ne:EvtParam>NORMAL</ne:EvtParam>
        <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.6 Settlement Individual Transaction Limit Status / Change Broadcast (975)

Informs Participants and Funding Agents that the System-wide, maximum permitted amount for any payment type has been changed (i.e. the System wide limit for Credit Transfers has been changed).

It should be noted that RTP only permits Credit Transfer payments and as such the SITL will always be the same as the STL.

Name	M /O	Usage	Value
Event Code	M	Message Type	'975'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Currency	M	The currency of the settlement	'USD'
Currency Status	M	Status of the Currency	'ACTIVE' or 'INACTIVE'
New Currency Limit	M	Value of new Settlement Individual Transaction Limit (SITL)	If status is 'INACTIVE' this must be 0 (zero)
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Settlement Individual Transaction Limit Status/ Change Broadcast message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInfn>
        <ne:EvtCd>975</ne:EvtCd>
        <ne:EvtParam>580015</ne:EvtParam>
        <ne:EvtParam>Broadcast</ne:EvtParam>
        <ne:EvtParam>USD</ne:EvtParam>
        <ne:EvtParam>INACTIVE</ne:EvtParam>
        <ne:EvtParam>0</ne:EvtParam>
        <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.7 Security Transaction Limit Change Broadcast (976)

Informs Participants and Funding Agents that the System-wide maximum permitted amount for a specific payment type (Security Transaction Limit – STL) has been changed (i.e. the maximum allowable amount in a Credit Transfer payment message).

It should be noted that RTP only permits Credit Transfer payments and as such the STL will always be the same as the SITL.

Name	M/O	Usage	Value
Event Code	M	Message Type	'976'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Currency	M	The currency of the settlement	'USD'
Payment Type	M	The type of payment for which the change is being made	'CREDITTRANSFER'
Global Limit Status	M	Status of the Security Transaction Limit	'ACTIVE' 'INACTIVE'
New Global Limit	M	Value of new Security Transaction Limit	If status is 'INACTIVE' this must be 0 (zero)
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Security Transaction Limit Change Broadcast message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInf>
        <ne:EvtCd>976</ne:EvtCd>
        <ne:EvtParam>580016</ne:EvtParam>
        <ne:EvtParam>Broadcast</ne:EvtParam>
        <ne:EvtParam>USD</ne:EvtParam>
        <ne:EvtParam>CREDITTRANSFER</ne:EvtParam>
        <ne:EvtParam>INACTIVE</ne:EvtParam>
        <ne:EvtParam>0</ne:EvtParam>
        <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInf>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.8 Free Format Broadcast or Notification (981)

The System has the ability to allow the RTP Operator to send a message to either one or all System Participant(s) and Funding Agents. The System Operator decides whether the message is for all Participants and Funding Agents or a single Participant or Funding Agent when the message is created. For a message to a single Participant or a single Funding Agent, the message class shall be 'Notification'. If the message is meant for all Participants and Funding Agents, the message class shall be 'Broadcast'.

Name	M/O	Usage	Value
Event Code	M	Message Type	'981'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast' or 'Notification'
Member Identification	O	Participant / Funding Account Identifier (11 characters) – only used if Message Class is 'Notification'	e.g. '12345678901'
Name	O	Name of the Participant / Funding Agent – only used if Message Class is 'Notification'	e.g. 'BofXYZ'
Event Description (Free format text)	M	Any free format unstructured text up to 1000 characters	e.g. 'There will be a scheduled test on 20 Mar 2016'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Free Format message (XML Format)**Broadcast:**

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
    <ne:EvtCd>981</ne:EvtCd>
    <ne:EvtParam>580016</ne:EvtParam>
    <ne:EvtParam>Broadcast</ne:EvtParam>
    <ne:EvtDesc>There will be a scheduled test on 20 Mar 2016</ne:EvtDesc>
    <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

Notification:

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
  <ne:EvtInf>
    <ne:EvtCd>981</ne:EvtCd>
    <ne:EvtParam>580016</ne:EvtParam>
    <ne:EvtParam>Notification</ne:EvtParam>
    <ne:EvtParam>12345678901</ne:EvtParam>
    <ne:EvtParam>BofXYZ</ne:EvtParam>
    <ne:EvtDesc>There will be a scheduled test on 20 Mar 2016</ne:EvtDesc>
    <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
  </ne:EvtInf>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.9 Participant Status Broadcast (982)

The system informs all Participants that a specific Participant's sign-on status has changed to Sign-on/Sign-off. This is the result of the Participant sending a Sign-on or Sign-off message (either direct or via TPSP) to RTP.

Name	M/ O	Usage	Value
Event Code	M	Message Type	'982'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Broadcast'
Participant Identification	M	Participant Identifier (11 characters)	e.g. '12345678901'
Participant Name	M	Participant name of the Sign-on/Sign-off	e.g. 'BofXYZ'
Sign-on	M	Indicates whether the FI is Signed-on or Signed-off from System	'SIGNON' or 'SIGNOFF'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Participant Status Broadcast message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInfn>
        <ne:EvtCd>982</ne:EvtCd>
        <ne:EvtParam>580082</ne:EvtParam>
        <ne:EvtParam>Broadcast</ne:EvtParam>
        <ne:EvtParam>12345678901</ne:EvtParam>
        <ne:EvtParam>BofXYZ</ne:EvtParam>
        <ne:EvtParam>SIGNON</ne:EvtParam>
        <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.10 Available Prefunded Balance Warning Notification (993)

This message informs a Funding Participant, Funding Agent, or Non-Funding Participant and its Funding Agent that their Available Prefunded Balance has either: dropped below the established Low Watermark threshold or has returned to a normal level (High Watermark) following a Low Watermark warning. It should be noted that if the Low Watermark notification is ignored, it could result in a payment transaction being rejected due to insufficient funds.

Note:

Funding Participants and Funding Agents will be able to define their own Low and High Watermark values for alerts as either a percentage of their Prefunded Balance at the opening of the current reconciliation window or a fixed Dollar value. These alerts can be used by the Participant or Funding Agent to help manage the Participant's liquidity in the System. Funding Agents also manage the Low and High Watermark values for each of their Non-Funding Participants.

A copy of the notification will be published to the Funding Agent in case of non-funding participants

Name	M/O	Usage	Value
Event Code	M	Message Type	'993'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters)	e.g. '12345678901
		In the case of a non-funding Participant, the Participant ID will be present, and the message will be copied to the Funding Agent.	
Name	M	Name of Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	'USD'
Available Prefund Balance Status	M	The status of the Prefunded Balance for the specified currency	'NORMAL' or 'EXCEEDED'
Opening Prefunded Balance	M	The value of the opening Prefunded Balance	e.g. '100000000'
Low Watermark Value	M	Value below which balance warning is triggered	e.g. '100000'
High Watermark Value	M	Value above which returns the status to 'NORMAL'	e.g. '300000'
Available Prefund Balance	M	Value which triggers the SNM either status 'EXCEEDED' (below Low Watermark) or	e.g. '95000' or '310000'

Name	M/O	Usage	Value
		'NORMAL' (above High Watermark)	
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Available Prefunded Balance Notification message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
<ne:EvtInfn>
<ne:EvtCd>993</ne:EvtCd>
<ne:EvtParam>580093</ne:EvtParam>
<ne:EvtParam>Notification</ne:EvtParam>
<ne:EvtParam>12345678901</ne:EvtParam>
<ne:EvtParam>BoXYZ</ne:EvtParam>
<ne:EvtParam>USD</ne:EvtParam>
<ne:EvtParam>EXCEEDED</ne:EvtParam>
<ne:EvtParam>100000000</ne:EvtParam>
<ne:EvtParam>100000</ne:EvtParam>
<ne:EvtParam>300000</ne:EvtParam>
<ne:EvtParam>95000</ne:EvtParam>
<ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
</ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.11 Prefunded Balance Breach Notification (994)

This message informs a Participant and/or Funding Agent that a transaction was rejected due to insufficient funding in the RTP Prefunded Account (or insufficient Tracking Position in the case of a Non-Funding Participant).

In such a scenario the payment is rejected with a pacs.002 and reason code 'AM04'. In addition to the pacs.002 rejecting the payment, this SNM is sent so that the Participant or Funding Agent can alert their Treasury department and provide required supplemental funding or adjust a Tracking Position Limit as necessary.

Note: A copy of the notification will be published to the Funding Agent in case of non-funding participant.

Name	M /O	Usage	Value
Event Code	M	Message Type	'994'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters)	e.g. '123456789001' In the case of a non-funding Participant, the Participant ID will be present and the Funding Agent will receive a copy of the message. In the case of a Funding Agent, the Funding Account ID will be present.
Name	M	Name of Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	USD
Prefunded Balance Breach Status	M	The reason for the message	'PAYMENT RJCT'
Prefunded Balance	M	The value of the Prefunded Balance on the site processing the payment request	e.g. '100000000'
Net Position	M	The value of the Participant Net Position on the site processing the payment request at the time the payment request was	e.g. '99999990'

Name	M /O	Usage	Value
		blocked	
Instruction Id	M	The unique identifier of the payment that would have caused the Prefunded Balance to be breached. Field 'Instruction Identification' from pacs.008.	e.g. '20151115021200201BFFF000000001'
Payment Amount	M	The amount of the payment that would have caused a breach of the Prefunded Balance	e.g. '25000'
Residual Prefunded Balance Position	M	The difference between the Prefunded Balance and the FI's Net Position on the site processing the payment request. This is always a positive number.	e.g. '10'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Prefunded Balance Breach Notification message (XML Format)

```

<SystemNotificationEvent>
  <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInf>
      <ne:EvtCd>994</ne:EvtCd>
      <ne:EvtParam>580094</ne:EvtParam>
      <ne:EvtParam>Notification</ne:EvtParam>
      <ne:EvtParam>12345678901</ne:EvtParam>
      <ne:EvtParam>BofXYZ</ne:EvtParam>
      <ne:EvtParam>USD</ne:EvtParam>
      <ne:EvtParam>PAYMENT RJCT</ne:EvtParam>
      <ne:EvtParam>100000000</ne:EvtParam>
      <ne:EvtParam>99999990</ne:EvtParam>
      <ne:EvtParam>M20160223021200201BRT0000001</ne:EvtParam>
      <ne:EvtParam>25000</ne:EvtParam>
      <ne:EvtParam>10</ne:EvtParam>
      <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInf>
  </ne:SysEvtNtfctn>
</SystemNotificationEvent>
```

17.2.12 Prefunded Requirement Change Notification (996)

This message informs a Participant and/or Funding Agent that their Prefunded Requirement has been changed. This figure limits the Disbursement of funds. This will occur when RTP system operator changes this value for a participant.

Name	M/ O	Usage	Value
Event Code	M	Message Type	'996'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters)	e.g. '12345678901'
Name	M	Name of the Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	'USD'
New Prefunded Requirement	M	Value of new Prefunded Requirement	e.g. '30000'
Previous Prefunded Requirement	M	Value of previous Prefunded Requirement	e.g. '10000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Prefunded Balance Change Notification message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
<ne:EvtInfn>
<ne:EvtCd>996</ne:EvtCd>
<ne:EvtParam>580096</ne:EvtParam>
<ne:EvtParam>Notification</ne:EvtParam>
<ne:EvtParam>12345678901</ne:EvtParam>
<ne:EvtParam>BofXYZ</ne:EvtParam>
<ne:EvtParam>30000</ne:EvtParam>
<ne:EvtParam>10000</ne:EvtParam>
<ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
</ne:EvtInfn>
</ne:SysEvtNtfctn>
```

</SystemNotificationEvent>

17.2.13 Prefunded Balance Change Notification (998)

This message informs a Participant and/or Funding Agent that their Prefunded Balance has been changed. This will occur as a result of the Participant (or its Funding Agent) submitting Supplemental Funding through Fedwire, the Participant (or its Funding Agent) requesting a Disbursement through the RTP Management Portal, or the System Operator performing a manual adjustment to the Participant or Funding Agent's prefunded position.

Note: A copy of the notification will be published to the Funding Agent in case of non-funding participant.

Name	M/O	Usage	Value
Event Code	M	Message Type	'998'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Member Identification	M	Participant / Funding Account Identifier (11 characters)	e.g. '12345678901'
Name	M	Name of the Participant / Funding Agent	e.g. 'BofXYZ'
Currency	M	The currency of the settlement	'USD'
Prefunded Balance Change Status	M	Status of the change request	'SUCCESS' or 'FAILURE'
New Prefunded Balance	M	Value of new balance	e.g. '30000'
Previous Prefunded Balance	M	Value of previous balance	e.g. '10000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Prefunded Balance Change Notification message (XML Format)

```
<SystemNotificationEvent>
<ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
<ne:EvtInfn>
<ne:EvtCd>998</ne:EvtCd>
<ne:EvtParam>580098</ne:EvtParam>
<ne:EvtParam>Notification</ne:EvtParam>
<ne:EvtParam>12345678901</ne:EvtParam>
<ne:EvtParam>BofXYZ</ne:EvtParam>
<ne:EvtParam>USD</ne:EvtParam>
<ne:EvtParam>SUCCESS</ne:EvtParam>
<ne:EvtParam>30000</ne:EvtParam>
```

```

<ne:EvtParam>10000</ne:EvtParam>
<ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
</ne:EvtInfn>
</ne:SysEvtNtfctn>
</SystemNotificationEvent>

```

17.2.14 Reconciliation Status Notification (999)

The System sends an automated notification to all Participants and Funding Agents when a Reconciliation Window has been closed and a new one opened.

The notification includes:

- The Previous (Closed) Reconciliation Window ID
- The New (Open) Reconciliation Window ID
- The Opening Available Balance for the Participant/Funding Agent as at the start of the New Reconciliation Window
- Number and Value of supplemental funding or drawdowns

Note: Funding Agents will receive a copy of each Non-Funding Participant's message, and will also receive a message pertaining to its Prefunded Position during the Reconciliation Window.

Name	M/ O	Usage	Value
Event Code	M	Message Type	'999'
Event Parameter (multiple)			
Message Identification	M	Message Identification assigned by RTP	Switch generated ID
Message Class	M	Message Classification	'Notification'
Previous Reconciliation Window Date	M	The date of the Reconciliation Window for which this report is provided. Format YYYY-MM-DD.	e.g. '2016-02-15'
Previous Reconciliation Window ID	M	The identifier for the Reconciliation Window for which this report is provided.	e.g. '001'
Previous Reconciliation Window Status	M	Shows the status of the Reconciliation Window for which this report is provided.	'COMPLETE'

Name	M/ O	Usage	Value
Reconciliation Checkpoint Cut Off Date and Time	M	"The time the Reconciliation Checkpoint was cut off (i.e. when the Reconciliation Window process ended). Format YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time"	e.g. '2016-02-15T11:00:00'
New Reconciliation Window Date	M	The date the new Reconciliation Window was started in the format YYYY-MM-DD.	e.g. '2016-02-15'
New Reconciliation Window ID	M	The identifier for the new Reconciliation Window	e.g. '002'
New Reconciliation Window Status	M	Shows the status of the new Reconciliation Window.	'INPROGRESS'
Currency	M	The currency of the settlement in Reconciliation Window	'USD'
Member Identification	M	Participant / Funding Account Identifier (11 characters) In the case of a non-funding Participant, the Participant ID will be present and the Funding Agent will receive a copy of the message. In the case of a Funding Agent, the Funding Account ID will be present.	e.g. '12345678901'
Name	M	Name of the Participant / Funding Agent	e.g. 'BofXYZ'
Previous Opening Prefunded Balance	M	Value of the Opening Prefunded Balance at the start of the closed Reconciliation Window	e.g. '30000'
New Opening Prefunded Balance	M	Value of the Opening Prefunded Balance at the start of the new Reconciliation Window.	e.g. '200000'
Number of Credit Transfer received and accepted	M	Total Number of Credit Transfer received and accepted	e.g. '105'

Name	M/ O	Usage	Value
Value of Credit Transfer received and accepted	M	Total Value of Credit Transfer received and accepted	e.g. '150000'
Number of Credit Transfer received and rejected	M	Total Number of Credit Transfer received and rejected	e.g. '4'
Value of Credit Transfer received and rejected	M	Total Value of Credit Transfer received and rejected	e.g. '443'
Number of Credit Transfer sent and accepted	M	Total Number of Credit Transfer send and accepted	e.g. '605'
Value of Credit Transfer sent and accepted	M	Total Value of Credit Transfer send and accepted	e.g. '50000'
Number Credit Transfer sent and rejected	M	Total Number of Credit Transfer send and rejected	e.g. '15'
Value of Credit Transfer sent and rejected	M	Total Value of Credit Transfer send and rejected	e.g. '63443'
Net Position	M	Net Position at the end of the Reconciliation Window that is closing	e.g. '100000'
Count of supplemental funding	M	Number of supplemental funding transactions made during the previous Reconciliation Window	e.g. '1'
Gross value of supplemental funding	M	Value of supplemental funding transactions made during the previous Reconciliation Window	e.g. '80000'
Count of drawdowns	M	Number of drawdown transactions made during the previous Reconciliation Window	e.g. '1'
Gross value of drawdowns	M	Value of drawdown transactions made during the previous Reconciliation Window	e.g. '10000'
Event Date Time	M	Date and time when the message was created in the format: YYYY-MM-DDThh:mm:ss Note – 'T' is a fixed value representing the time	e.g. '2016-02-15T11:59:28'

Example: Reconciliation Status Notification message (XML Format)

```

<SystemNotificationEvent>
  <ne:SysEvtNtfctn xmlns:ne="urn:iso:std:iso:20022:tech:xsd:admi.004.001.02">
    <ne:EvtInfn>
      <ne:EvtCd>999</ne:EvtCd>
      <ne:EvtParam>580099</ne:EvtParam>
      <ne:EvtParam>Notification</ne:EvtParam>
      <ne:EvtParam>2016-02-15</ne:EvtParam>
      <ne:EvtParam>001</ne:EvtParam>
      <ne:EvtParam>COMPLETE</ne:EvtParam>
      <ne:EvtParam>2016-02-15T12:00:00Z</ne:EvtParam>
      <ne:EvtParam>2016-02-15</ne:EvtParam>
      <ne:EvtParam>002</ne:EvtParam>
      <ne:EvtParam>INPROGRESS</ne:EvtParam>
      <ne:EvtParam>USD</ne:EvtParam>
      <ne:EvtParam>12345678901</ne:EvtParam>
      <ne:EvtParam>BofXYZ</ne:EvtParam>
      <ne:EvtParam>30000</ne:EvtParam>
      <ne:EvtParam>200000</ne:EvtParam>
      <ne:EvtParam>105</ne:EvtParam>
      <ne:EvtParam>150000</ne:EvtParam>
      <ne:EvtParam>4</ne:EvtParam>
      <ne:EvtParam>443</ne:EvtParam>
      <ne:EvtParam>605</ne:EvtParam>
      <ne:EvtParam>50000</ne:EvtParam>
      <ne:EvtParam>15</ne:EvtParam>
      <ne:EvtParam>63443</ne:EvtParam>
      <ne:EvtParam>100000</ne:EvtParam>
      <ne:EvtParam>1</ne:EvtParam>
      <ne:EvtParam>80000</ne:EvtParam>
      <ne:EvtParam>1</ne:EvtParam>
      <ne:EvtParam>10000</ne:EvtParam>
      <ne:EvtTm>2016-02-15T11:59:28</ne:EvtTm>
    </ne:EvtInfn>
  </ne:SysEvtNtfctn>
</SystemNotificationEvent>

```

17.3 Message Reject – admi.002.001.01**17.3.1 Scope**

RTP and Participants will use the “Message Reject” message to indicate the rejection of a message that has been received and cannot be interpreted. This message will be used if:

- An incoming message cannot be parsed according to the XSD specification (reason code ‘650’)
- Incoming message with a sending Routing Key cannot be found (reason code ‘650’)
- The Digital Signature of a message cannot be verified (reason code ‘690’)
- A calculated Digital Signature does not match the Digital Signature of the message (reason code ‘690’)

Note: Detailed information about Digital Signature is provided in the Bank Interface Specification document.

17.3.2 Message Structure Description – admi.002.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	admi.002.001.01	Message Reject V01	[1..1]		M
1.0	RltdRef	Related Reference	[1..1]		M
1.1	Ref	Reference	[1..1]	35	M
2.0	Rsn	Reason	[1..1]		M
2.1	RjctgPtyRsn	Rejecting Party Reason	[1..1]	35	M
2.5	AddtlData	Additional Data	[0..1]	20000	M

17.3.3 Detail Message Field Description

Element	Details
admi.002.001.01	<p>Name: Message Reject V01</p> <p>Product Usage: RTP and Participants will use the Message Reject message to notify the rejection of a previously received message. RTP and Participants will issue a Message Reject when:</p> <ul style="list-style-type: none"> - An incoming message cannot be parsed according to the XSD. - A digital signature cannot be verified. - A digital signature does not match the digital signature of the message. <p>XML Tag: <admi.002.001.01></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 admi.002.001.01 +RltdRef	<p>Name: Related Reference</p> <p>ISO Description: Refers to the identification of the message previously received and for which the rejection is notified.</p> <p>Product Usage: Usage of the Related Reference element is not according to the ISO 20022 standard usage. The reference provided in this element is a newly generated reference to identify the message reject.</p> <p>XML Tag: <RltdRef></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 admi.002.001.01 +RltdRef ++Ref	<p>Name: Reference</p> <p>ISO Description: Business reference of the present message assigned by the party issuing the message. This reference must be unique amongst all messages of the same name sent by the same party.</p> <p>Product Usage: The unique ID for the Rejection Message as assigned by the Instructing FI or the System creating the rejection message. The entity that is initiating the message (the Instructing FI or RTP) is responsible for ensuring the uniqueness of this field.</p> <p>XML Tag: <Ref></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbbbXXXXXXXXXX</p> <p style="margin-left: 20px;">Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS</p> <p style="margin-left: 20px;">Pos. 15-25 - 11 character Participant Identifier for FIs or RTP</p> <p style="margin-left: 20px;">Pos. 26-35 - Message serial number (10 alphanumeric characters)</p> <p>RegEx: [0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02)((0[1-9]) ([1-2][0-9])) (([0-1][0-9]) (2[0-3])) (([0-5][0-9]) 2){2}) A-Z0-9{11}).*</p> <p>Length: 35</p> <p>Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): Identification of the original sender of the rejected message is provided in the additional data field copied from the</p>

Element	Details
INDEX: 2.0 admi.002.001.01 +Rsn	<p>original message if possible. Identification of the original sender of the rejected message is provided in the additional data field copied from the original message if possible. This format is partially validated by the system, it is an example format only</p> <p>Example: 20160218120645990000001S1DBAA2HJH40</p>
INDEX: 2.1 admi.002.001.01 +Rsn ++RjctgPtyRsn	<p>Name: Reason</p> <p>ISO Description: General information about the reason of the message rejection.</p> <p>XML Tag: <Rsn></p> <p>Occurrence: [1..1]</p> <p>Name: Rejecting Party Reason</p> <p>ISO Description: Reason of the rejection provided by the rejecting party.</p> <p>Product Usage: Message Reject Code</p> <p>XML Tag: <RjctgPtyRsn></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Rule(s): Expected values: '650' = cannot parse the message '690' = signature mismatch or signature verification error.</p> <p>Example: 690</p>
INDEX: 2.5 admi.002.001.01 +Rsn ++AddtlData	<p>Name: Additional Data</p> <p>ISO Description: Additional information related to the rejection and meant to allow for the precise identification of the rejection reason. This could include a copy of the rejected message in part or in full.</p> <p>Product Usage: Original Message captured in CDATA to allow the message contents to be examined by the instructing party (Participant that sent the message that is now being rejected).</p> <p>XML Tag: <AddtlData></p> <p>Occurrence: [0..1]</p> <p>Length: 20000</p> <p>Rule(s): The original message which the Participant or RTP could not parse must be provided in this field with the CDATA definition.</p> <p>Note(s): CDATA stands for Character Data and any data in between the CDATA TAGS / element identifies data that could be interpreted as XML. Provided data can be read as XML but will not be parsed as an XML information even if it is part of the overall message. While all text in an XML document will be parsed by the parser, the information inside a CDATA section will be seen as</p>

Element	Details
	<p>free text.</p> <p>Example: <![CDATA[<Message xmlns="urn:tch"><AppHdr><head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><head:FId><head:FinInstnId> </ps:FIToFIPmtStsRpt></PaymentStatus></Message>]]></p>

17.4 Sign-On Request – admn.001.001.01

17.4.1 Scope

When an FI wishes to send or receive messages i.e. when they first join RTP or following a period of scheduled maintenance, they must formally Sign-on to the System. This is achieved by sending a Sign-on Request. Similarly, if an FI needs to Sign-off from the System e.g. to undertake system maintenance, they must sign-off from the System by sending a Sign-off request.

When an FI is Signed-on, it remains Signed-on until it sends a Sign-off message. It is anticipated that most FI's, once signed-on, will remain Signed-on indefinitely. There should be very few cases where an FI needs to sign-off.

When an FI changes status to signed-on or signed-off, a broadcast SNM is sent to the RTP community, to advise them of the change.

17.4.2 Message Structure Description – admn.001.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	AdmnSignOnReq	Sign On Request	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Iden	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	SignOnReq	Sign On Request	[1..1]		M
2.1	InstrId	Instruction Identification	[1..1]	35	M
2.2	InstgAgt	Instructing Agent	[1..1]		M
2.3	FinInstnId	Financial Institution Identification	[1..1]		M
2.5	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.6	MmbId	Member Identification	[1..1]	11	M
2.39	InstdAgt	Instructed Agent	[1..1]		M
2.40	FinInstnId	Financial Institution Identification	[1..1]		M
2.42	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.43	MmbId	Member Identification	[1..1]	11	M

17.4.3 Detail Message Field Description

Element	Details
AdmnSignOnReq	<p>Name: Sign On Request</p> <p>ISO Description: The Sign On Request message is used to initiate a sign on.</p> <p>Product Usage: The Instructing Agent uses the Sign-On Request Message to request sign on to RTP. The initial status of the Instructing Agent is 'Signed-Off'. Sign-On is required when the previous status of Participant is 'Signed-Off'. The Instructing Agent sends the Sign-On message to RTP when they first connect to RTP, when re-connecting to TCH after a planned or unplanned log-off. Signing-On indicates to the TCH community that the FI is now available for receiving and sending payment requests.</p> <p>XML Tag: <AdmnSignOnReq></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 AdmnSignOnReq +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 AdmnSignOnReq +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing FI or TPSP, this ID uniquely identifies the Sign-on request message. The Instructing FI or TPSP is responsible for ensuring the uniqueness of this field.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbXXXXXX Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for FIs and TPSP Pos. 26-35 - Participant specific Message serial number (up to 10 characters) RegEx: [0-9]{4}((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1]))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9)))) (([0-1][0-9]) (2[0-3])) (([0-5][0-9]) 2) [A-Z0-9]{11}.* Length: 35 Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification. Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p>

Element	Details
	<p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 2016021810064302120020101B61NHTCSG6</p>
INDEX: 1.2	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss.sss</p> <p>Length: 23</p> <p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T10:06:43.000</p>
INDEX: 2.0	<p>Name: Sign On Request</p> <p>XML Tag: <SignOnReq></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1	<p>Name: Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the sign-on request within the message.</p> <p>Product Usage: The Instruction Identifier is assigned by the Instructing FI or TPSP to uniquely identify the request. The Instructing FI / TPSP is responsible for ensuring the uniqueness of this message.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBBAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: [0-9]{4}((01 03 05 07 08 10 12)([0 1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)([0 1-9]) ([1-2][0-9]) 30)) ((02)([0 1-9]) ([1-2][0-9])))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.</p>

Element	Details
	<p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partially validated by the system, it is an example format only</p> <p>Example: 2016021812345678901BD61U000000000000</p>
INDEX: 2.2 AdmnSignOnReq +SignOnReq ++InstgAgt	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.3 AdmnSignOnReq +SignOnReq ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.5 AdmnSignOnReq +SignOnReq ++InstgAgt +++FinInstnId ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 AdmnSignOnReq +SignOnReq ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The identifier allocated within the system to uniquely identify the FI who requests to Sign-on.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier.</p> <p>Length: 11</p> <p>Rule(s): Member Identification must be a valid FI Participant ID held within the system and available to process messages.</p> <p>Reason Code(s): Reject in Sign-off Response message (admn.002) with code <ul style="list-style-type: none"> - '9948' if RTP service is suspended - '9946' if FI Participant is suspended - 'RC02' if FI Participant does not exist within the system - 'DS0H' if FI Participant does not belong to the sender of the message connectivity check </p> <p>Example: 02120020101</p>

Element	Details
INDEX: 2.39	Name: Instructed Agent
AdmnSignOnReq +SignOnReq ++InstdAgt	ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). XML Tag: <InstdAgt> Occurrence: [1..1]
INDEX: 2.40	Name: Financial Institution Identification
AdmnSignOnReq +SignOnReq ++InstdAgt +++FinInstnId	ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.42	Name: Clearing System Member Identification
AdmnSignOnReq +SignOnReq ++InstdAgt +++FinInstnId ++++ClrSysMmbld	ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 2.43	Name: Member Identification
AdmnSignOnReq +SignOnReq ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	ISO Description: Identification of a member of a clearing system. Product Usage: Identification of RTP. XML Tag: <Mmbld> Occurrence: [1..1] Format: 11 character Participant Identifier allocated to RTP. Length: 11 Example: 990000001S1

17.5 Sign-On Response – admn.002.001.01

17.5.1 Scope

RTP uses the Sign-On Response Message to respond to the Sign-On request from an FI.

17.5.2 Message Structure Description – admn.002.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	AdmnSignOnResp	Sign On Response	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	SignOnResp	Sign On Response	[1..1]		M
2.1	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
2.2	InstgAgt	Instructing Agent	[1..1]		M
2.3	FinInstnId	Financial Institution Identification	[1..1]		M
2.5	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.6	MmbId	Member Identification	[1..1]	11	M
2.39	InstdAgt	Instructed Agent	[1..1]		M
2.40	FinInstnId	Financial Institution Identification	[1..1]		M
2.42	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.43	MmbId	Member Identification	[1..1]	11	M
2.76	Sts	Status	[1..1]	4	M
2.77	StsRsnInf	Status Reason Information	[0..1]		C
2.121	Rsn	Reason	[1..1]		M
2.123	Prtry	Proprietary	[1..1]	4	M

17.5.3 Detail Message Field Description

Element	Details
AdmnSignOnResp	<p>Name: Sign On Response</p> <p>ISO Description: The Sign-On Response message is a reply message to the Sign-On Request.</p> <p>Product Usage: RTP uses the Sign-On Response Message to respond to the Sign-On request from a Participant.</p> <p>XML Tag: <AdmnSignOnResp></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 AdmnSignOnResp +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 AdmnSignOnResp +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.</p> <p>Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Unique identification that is assigned by RTP.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbXXXXXXXXXX</p> <p style="margin-left: 20px;">Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS</p> <p style="margin-left: 20px;">Pos. 15-25 - 11 character Participant Identifier for RTP</p> <p style="margin-left: 20px;">Pos. 26-35 - Participant specific Message serial number (up to 10 characters)</p> <p>Length: 35</p> <p>Note(s): This format is partially validated by the system, it is an example format only</p> <p>Example: 2016021810065399000001S1B61NHDDM21</p>
INDEX: 1.2 AdmnSignOnResp +GrpHdr ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss.sss</p> <p>Length: 23</p>

Element	Details
INDEX: 2.0 AdmnSignOnResp +SignOnResp	<p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T10:06:53.000</p> <p>Name: Sign On Response</p> <p>XML Tag: <SignOnResp></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 AdmnSignOnResp +SignOnResp ++OrgnlInstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the sign-on request within the message.</p> <p>Product Usage: Original Instruction Identification of the Sign-On request sent by the Participant or TPSP.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This format is not validated by the system, it is an example format only</p> <p>Example: 2016021812345678901BD61U000000000006</p>
INDEX: 2.2 AdmnSignOnResp +SignOnResp ++InstgAgt	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.3 AdmnSignOnResp +SignOnResp ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.5	<p>Name: Clearing System Member Identification</p>

Element	Details
AdmnSignOnResp +SignOnResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId	<p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 AdmnSignOnResp +SignOnResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of RTP.</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier allocated to RTP.</p> <p>Length: 11</p> <p>Example: 990000001S1</p>
INDEX: 2.39 AdmnSignOnResp +SignOnResp ++InstdAgt	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.40 AdmnSignOnResp +SignOnResp ++InstdAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.42 AdmnSignOnResp +SignOnResp ++InstdAgt +++FinInstnId ++++ClrSysMmbId	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.43 AdmnSignOnResp +SignOnResp ++InstdAgt +++FinInstnId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The identifier allocated within the system to uniquely identify of the FI who originally requested the Sign-on.</p> <p>XML Tag: <MmbId></p>

Element	Details
++++ClrSysMmbld +++++Mmbld	<p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier.</p> <p>Length: 11</p> <p>Rule(s): Member Identification must be a valid FI Participant ID held within the system.</p> <p>Example: 02120020101</p>
INDEX: 2.76	<p>Name: Status</p> <p>ISO Description: Specifies the status of a group of payment instructions.</p> <p>XML Tag: <Sts></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be either 'ACTC' or 'RJCT'.</p> <p>Example: ACTC</p>
Permitted Codes	<p>ACTC Accepted</p> <p>RJCT Rejected</p>
INDEX: 2.77	<p>Name: Status Reason Information</p> <p>ISO Description: Set of elements used to provide information on the status reason of the transaction.</p> <p>Product Usage: The Status Reason Information is only used if the Status Code is 'RCJT'.</p> <p>XML Tag: <StsRsnInf></p> <p>Occurrence: [0..1]</p> <p>Rule(s): If Reason/Code is equal to NARR, then AdditionalInformation must be present.</p>
INDEX: 2.121	<p>Name: Reason</p> <p>ISO Description: Specifies the reason for the status report.</p> <p>XML Tag: <Rsn></p> <p>Occurrence: [1..1]</p>
INDEX: 2.123	<p>Name: Proprietary</p> <p>ISO Description: Reason for the status, in a proprietary form.</p> <p>Product Usage: Reject reason code for a negative response to a Sign-On request (i.e. invalid Member Identification reason code '9664').</p> <p>XML Tag: <Prtry></p>

Element	Details
++++Prtry	<p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be a valid Reason Code supported by RTP.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 9664</p> <p>Permitted Codes</p> <ul style="list-style-type: none"> 9946 Instructing Agent suspended 9948 Service suspended 9964 Invalid Participant Identification DS0H Signer is not allowed to sign for this account RC02 Bank identifier is invalid or missing.

17.6 Sign-Off Request – admn.003.001.01

17.6.1 Scope

The FI uses a Sign-off Request Message to Sign-off from RTP.

The FI sends the Sign-off message to RTP in the event they need to bring down their Real Time Payments (RTP) services (as an example this may be for a technical issue or some sort of maintenance). It is expected that FI Sign-off from RTP will be a rare event.

17.6.2 Message Structure Description – admn.003.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	AdmnSignOffReq	Sign Off Request	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	SignOffReq	Sign Off Request	[1..1]		M
2.1	InstrId	Instruction Identification	[1..1]	35	M
2.2	InstgAgt	Instructing Agent	[1..1]		M
2.3	FinInstnId	Financial Institution Identification	[1..1]		M
2.5	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.6	MmbId	Member Identification	[1..1]	11	M
2.39	InstdAgt	Instructed Agent	[1..1]		M
2.40	FinInstnId	Financial Institution Identification	[1..1]		M
2.42	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.43	MmbId	Member Identification	[1..1]	11	M

17.6.3 Detail Message Field Description

Element	Details
AdmnSignOffReq	<p>Name: Sign Off Request</p> <p>ISO Description: The Sign-Off Request message is used to initiate a Sign-Off.</p> <p>Product Usage: An Instructing Agent uses the Sign-Off Request Message to perform a Sign-Off request to RTP. An Instructing Agent sends the Sign-Off message to RTP before bringing down their Realtime services for scheduled maintenance.</p> <p>XML Tag: <AdmnSignOffReq></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 AdmnSignOffReq +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 AdmnSignOffReq +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing FI or TPSP, this ID uniquely identifies the Sign-off request message. The Instructing FI or TPSP is responsible for ensuring the uniqueness of this field.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbbbXXXXXXXXX</p> <p style="margin-left: 20px;">Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for FIs and TPSP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)</p> <p>RegEx: [0-9]{4}((01 03 05 07 08 10 12)(0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)(0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9])) (([0-1][0-9]) (2[0-3])) ([0-5][0-9])){2})[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 2016021810050002120020101D61TV20TNI</p>

Element	Details
INDEX: 1.2 AdmnSignOffReq +GrpHdr ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss.sss</p> <p>Length: 23</p> <p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T10:05:00.000</p>
INDEX: 2.0 AdmnSignOffReq +SignOffReq	<p>Name: Sign Off Request</p> <p>XML Tag: <SignOffReq></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 AdmnSignOffReq +SignOffReq ++InstrId	<p>Name: Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the sign-off request within the message.</p> <p>Product Usage: The Instruction Identifier is assigned by the Instructing FI or TPSP to uniquely identify the request. The Instructing FI / TPSP is responsible for ensuring the uniqueness of this message.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbBBAAAnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 characters) Pos. 20-20 - Message generation source ("B" if generated by a Participant) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: [0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1]))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 01-9)) ([1-2][0-9))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p>

Element	Details
INDEX: 2.2 AdmnSignOffReq +SignOffReq ++InstgAgt	<p>Example: 2016021802120020101BD61U000000000006</p> <p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.3 AdmnSignOffReq +SignOffReq ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.5 AdmnSignOffReq +SignOffReq ++InstgAgt +++FinInstnId ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 AdmnSignOffReq +SignOffReq ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The identifier allocated within the system to uniquely identify of the FI who Sign-off.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier.</p> <p>Length: 11</p> <p>Rule(s): Member Identification must be a valid FI Participant ID held within the system and available to process messages.</p> <p>Reason Code(s): Reject in Sign-off Response message (admn.004) with code <ul style="list-style-type: none"> - '9948' if RTP service is suspended - '9946' if FI Participant is suspended - 'RC02' if FI Participant does not exist within the system. - 'DSOH' if FI Participant does not belong to the sender of the message connectivity check </p> <p>Example: 02120020101</p>
INDEX: 2.39 AdmnSignOffReq	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p>

Element	Details
+SignOffReq ++InstdAgt	<p>XML Tag: <InstdAgt> Occurrence: [1..1]</p>
INDEX: 2.40	Name: Financial Institution Identification
AdmnSignOffReq +SignOffReq ++InstdAgt +++FinInstnId	<p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p>
	<p>XML Tag: <FinInstnId></p>
	<p>Occurrence: [1..1]</p>
INDEX: 2.42	Name: Clearing System Member Identification
AdmnSignOffReq +SignOffReq ++InstdAgt +++FinInstnId ++++ClrSysMmbId	<p>ISO Description: Information used to identify a member within a clearing system.</p>
	<p>XML Tag: <ClrSysMmbId></p>
	<p>Occurrence: [1..1]</p>
INDEX: 2.43	Name: Member Identification
AdmnSignOffReq +SignOffReq ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	<p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of RTP.</p>
	<p>XML Tag: <MmbId></p>
	<p>Occurrence: [1..1]</p>
	<p>Format: 11 character Participant Identifier allocated to RTP.</p>
	<p>Length: 11</p>
	<p>Example: 990000001S1</p>

17.7 Sign-Off Response – admn.004.001.01

17.7.1 Scope

RTP uses the Sign-Off Response Message to respond to the Sign-Off Request from an FI.

17.7.2 Message Structure Description – admn.004.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	AdmnSignOffResp	Sign Off Response	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	SignOffResp	Sign Off Response	[1..1]		M
2.1	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
2.2	InstgAgt	Instructing Agent	[1..1]		M
2.3	FinInstnId	Financial Institution Identification	[1..1]		M
2.5	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.6	MmbId	Member Identification	[1..1]	11	M
2.39	InstdAgt	Instructed Agent	[1..1]		M
2.40	FinInstnId	Financial Institution Identification	[1..1]		M
2.42	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.43	MmbId	Member Identification	[1..1]	11	M
2.76	Sts	Status	[1..1]	4	M
2.77	StsRsnInf	Status Reason Information	[0..1]		C
2.121	Rsn	Reason	[1..1]		M
2.123	Prtry	Proprietary	[1..1]	4	M

17.7.3 Detail Message Field Description

Element	Details
AdmnSignOffResp	<p>Name: Sign Off Response</p> <p>ISO Description: The Sign-Off Response message is a reply message to the Sign-Off Request.</p> <p>Product Usage: RTP uses the Sign-Off Response Message to respond to the Sign-Off request from a Participant.</p> <p>XML Tag: <AdmnSignOffResp></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.</p> <p>Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Unique identification that is assigned by RTP.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbXXXXXXXXXX</p> <p style="margin-left: 20px;">Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS</p> <p style="margin-left: 20px;">Pos. 15-25 - 11 character Participant Identifier for RTP</p> <p style="margin-left: 20px;">Pos. 26-35 - Participant specific Message serial number (up to 10 characters)</p> <p>Length: 35</p> <p>Note(s): This format is partially validated by the system, it is an example format only</p> <p>Example: 201202181005100990000001S161TV20FDAA</p>
INDEX: 1.2	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss.sss</p> <p>Length: 23</p>

Element	Details
INDEX: 2.0 AdmnSignOffResp +SignOffResp	<p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T10:05:10.000</p> <p>Name: Sign Off Response</p> <p>XML Tag: <SignOffResp></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 AdmnSignOffResp +SignOffResp ++OrgnlInstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the sign-off request within the message.</p> <p>Product Usage: Original Instruction Identification of Sign-off message sent by the Participant.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This format is not validated by the system, it is an example format only</p> <p>Example: 2016021802120020101BD61U000000000006</p>
INDEX: 2.2 AdmnSignOffResp +SignOffResp ++InstgAgt	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.3 AdmnSignOffResp +SignOffResp ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.5	<p>Name: Clearing System Member Identification</p>

Element	Details
AdmnSignOffResp +SignOffResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId	<p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 AdmnSignOffResp +SignOffResp ++InstgAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Identification of RTP.</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier allocated to RTP.</p> <p>Length: 11</p> <p>Example: 990000001S1</p>
INDEX: 2.39 AdmnSignOffResp +SignOffResp ++InstdAgt	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.40 AdmnSignOffResp +SignOffResp ++InstdAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.42 AdmnSignOffResp +SignOffResp ++InstdAgt +++FinInstnId ++++ClrSysMmbId	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.43 AdmnSignOffResp +SignOffResp ++InstdAgt +++FinInstnId	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>XML Tag: <MmbId></p> <p>Occurrence: [1..1]</p>

Element	Details
++++ClrSysMmbld +++++Mmbld	<p>Length: 11 Example: 02120020101</p>
INDEX: 2.76 AdmnSignOffResp +SignOffResp ++Sts	<p>Name: Status</p> <p>ISO Description: Specifies the status of a group of payment instructions.</p> <p>XML Tag: <Sts></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be either 'ACTC' or 'RJCT'</p> <p>Example: ACTC</p>
	<p>Permitted Codes</p> <p>ACTC Accepted RJCT Rejected</p>
INDEX: 2.77 AdmnSignOffResp +SignOffResp ++StsRsnInf	<p>Name: Status Reason Information</p> <p>ISO Description: Set of elements used to provide information on the status reason of the transaction.</p> <p>Product Usage: The Status Reason Information is only being used in case of Status Code 'RCJT'.</p> <p>XML Tag: <StsRsnInf></p> <p>Occurrence: [0..1]</p> <p>Rule(s): If Reason/Code is equal to NARR, then AdditionalInformation must be present.</p>
INDEX: 2.121 AdmnSignOffResp +SignOffResp ++StsRsnInf +++Rsn	<p>Name: Reason</p> <p>ISO Description: Specifies the reason for the status report.</p> <p>XML Tag: <Rsn></p> <p>Occurrence: [1..1]</p>
INDEX: 2.123 AdmnSignOffResp +SignOffResp ++StsRsnInf +++Rsn ++++Prtry	<p>Name: Proprietary</p> <p>ISO Description: Reason for the status, in a proprietary form.</p> <p>Product Usage: Reject reason code for the negative response of the sign-off request.</p> <p>XML Tag: <Prtry></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Must be a valid Reason Code supported by RTP.</p>

Element	Details
	<p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 9664</p>
	<p>Permitted Codes</p> <p>9946 Instructing Agent suspended 9948 Service suspended 9964 Invalid Participant Identification DS0H Signer is not allowed to sign for this account RC02 Bank identifier is invalid or missing.</p>

17.8 Echo Request – admn.005.001.01

17.8.1 Scope

Echo Messages are used to check Participant Connection responsiveness during periods of no transaction activity. The message exchange can be initiated by either the System or by a Participant (directly connected FI or Third Party Service Provider “TPSP”). The opposite party is required to respond to an Echo Request with an Echo Response.

The System initiates a message exchange at a configurable interval when there has been no message received or sent from a Participant Connection. The System marks the Participant Connection as being unavailable if, after a number of attempts (configurable), there is no Echo Response from the Participant, or other message received.

When the System next receives an incoming message from the Participant Connection, the Participant Connection is marked as being “available” again.

When a Connection status changes to available or unavailable, a broadcast SNM is sent to the RTP community, to advise them of the change.

Note: While RTP is required to send an Echo Request to ensure that Participants are available to receive messages and all Participants must respond to these requests, it is optional for a Participant to send an Echo Request to RTP.

17.8.2 Message Structure Description – admn.005.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	AdmnEchoReq	Echo Request	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	EchoTxInf	Echo Transaction Information	[1..1]		M
2.1	FnctnCd	Function Code	[1..1]	3	M
2.2	InstrId	Instruction Identification	[1..1]	35	M
2.3	InstgAgt	Instructing Agent	[1..1]		M
2.4	FinInstnId	Financial Institution Identification	[1..1]		M
2.6	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.7	MmbId	Member Identification	[1..1]	11	M
2.40	InstdAgt	Instructed Agent	[1..1]		M
2.41	FinInstnId	Financial Institution Identification	[1..1]		M
2.43	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.44	MmbId	Member Identification	[1..1]	11	M

17.8.3 Detail Message Field Description

Element	Details
AdmnEchoReq	<p>Name: Echo Request</p> <p>ISO Description: The Echo Request message is used to perform a connectivity status check between a Participant and RTP.</p> <p>Product Usage: RTP and a Participant will use the Echo Request message to perform the connectivity status check. RTP will attempt to send an Echo Request only when there is no activity from a Participant for a pre-determined length of time (as configured by TCH). The Participant will be marked as Unavailable if no response is received after a number of retries or there are no further requests or responses from it. This will prevent the Participant from receiving or sending payment requests. A System Notification Message will be sent to all Participants to advise them of this unavailability.</p> <p>RTP is required to send an Echo Request in order to ensure that the Participant is available to receive payment requests. It is optional for a Participant to send Echo Request to RTP.</p> <p>XML Tag: <AdmnEchoReq></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 AdmnEchoReq +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 AdmnEchoReq +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.</p> <p>Usage: The account servicing institution has to make sure that Messagelidentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing FI, TPSP or RTP. This ID uniquely identifies the Echo request message. The Instructing FI, TPSP or RTP (depending on who is sending the message) is responsible for ensuring the uniqueness of this field.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbbbXXXXXXXX</p> <p>Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS</p> <p>Pos. 15-25 - 11 character Participant Identifier</p> <p>Pos. 26-35 - Participant specific Message serial number (up to 10 characters)</p> <p>RegEx: [0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9])) (([0-1][0-9]) (2[0-3])) ([0-5][0-9])){2})[A-Z0-9]{11}.*</p> <p>Length: 35</p>

Element	Details
INDEX: 1.2	<p>Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 20160218141447990000001S1D61UBZ2TKM</p>
INDEX: 1.2	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 23</p> <p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T14:14:47</p>
INDEX: 2.0	<p>Name: Echo Transaction Information</p> <p>XML Tag: <EchoTxInf></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1	<p>Name: Function Code</p> <p>ISO Description: Specification of the Function Code.</p> <p>XML Tag: <FnctnCd></p> <p>Occurrence: [1..1]</p> <p>RegEx: [0-9]{1,3}</p> <p>Length: 3</p> <p>Rule(s): Expected value of '731' for echo test.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 731</p>
INDEX: 2.2	<p>Name: Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the echo request within the message.</p>

Element	Details
++InstrId	<p>Product Usage: Depending on the originator of the message, the Instruction Identifier is assigned by either the Instructing FI, TPSP or by RTP, to uniquely identify the request.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbbbXRRnnnnnnn</p> <p style="margin-left: 20px;">Pos. 01-08 - File creation date in format YYYYMMDD</p> <p style="margin-left: 20px;">Pos. 09-19 - 11 characters Participant Identifier</p> <p style="margin-left: 20px;">Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP)</p> <p style="margin-left: 20px;">Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.)</p> <p style="margin-left: 20px;">Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>RegEx: [0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1]))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9])))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 2016021899000001S1BD61U000000000006</p>
INDEX: 2.3 AdmnEchoReq +EchoTxInf ++InstgAgt	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.4 AdmnEchoReq +EchoTxInf ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 AdmnEchoReq +EchoTxInf ++InstgAgt	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p>

Element	Details
<code>+++FinInstnIdl</code> <code>++++ClrSysMmbld</code>	<p>Occurrence: [1..1]</p>
INDEX: 2.7 <code>AdmnEchoReq</code> <code>+EchoTxlnf</code> <code>++InstgAgt</code> <code>+++FinInstnIdl</code> <code>++++ClrSysMmbld</code> <code>+++++Mmbld</code>	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Depending on the originator of the message, the Member Identification will either be:</p> <ul style="list-style-type: none"> - The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Rule(s): The admn.006 response message for an admn.005 is not able to support a Reason Code. The Echo request (admn.005) will be ignored, and a log message will be generated based on an SNMP trap.</p> <p>Example: 990000001S1</p>
INDEX: 2.40 <code>AdmnEchoReq</code> <code>+EchoTxlnf</code> <code>++InstdAgt</code>	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.41 <code>AdmnEchoReq</code> <code>+EchoTxlnf</code> <code>++InstdAgt</code> <code>+++FinInstnIdl</code>	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnIdl></p> <p>Occurrence: [1..1]</p>
INDEX: 2.43 <code>AdmnEchoReq</code> <code>+EchoTxlnf</code> <code>++InstdAgt</code> <code>+++FinInstnIdl</code> <code>++++ClrSysMmbld</code>	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.44 <code>AdmnEchoReq</code>	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p>

Element	Details
+EchoTxlnf ++InstdAgt +++FinInstnld +++;ClrSysMmbld +++;Mmbld	<p>Product Usage: Depending on the originator of the message, the Member Identification will either be:</p> <ul style="list-style-type: none"> - The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Rule(s): The admn.006 response message for an admn.005 is not able to support a Reason Code. The Echo request (admn.005) will be ignored, and a log message will be generated based on an SNMP trap.</p> <p>Example: 123456789A1</p>

17.9 Echo Response – admn.006.001.01

17.9.1 Scope

RTP and Participants will use the Echo Response message to reply to the Echo Request message. This implies that the Participant Connection or RTP is available to send / receive messages.

17.9.2 Message Structure Description – admn.006.001.01

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	AdmnEchoResp	Echo Response	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	EchoResponse	Echo Response	[1..1]		M
2.1	InstgAgt	Instructing Agent	[1..1]		M
2.2	FinInstnId	Financial Institution Identification	[1..1]		M
2.4	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.5	MmbId	Member Identification	[1..1]	11	M
2.38	InstdAgt	Instructed Agent	[1..1]		M
2.39	FinInstnId	Financial Institution Identification	[1..1]		M
2.41	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.42	MmbId	Member Identification	[1..1]	11	M
2.75	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
2.76	FnctnCd	Function Code	[1..1]	3	M
2.77	TxSts	Transaction Status	[1..1]	4	M

17.9.3 Detail Message Field Description

Element	Details
AdmnEchoResp	<p>Name: Echo Response</p> <p>ISO Description: The Echo Response message is a response to an Echo Request message.</p> <p>Product Usage: RTP and a Participant will use the Echo Response message to reply to the Echo Request message.</p> <p>XML Tag: <AdmnEchoResp></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.</p> <p>Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing FI, TPSP, or RTP. This ID uniquely identifies the Echo response message. The Instructing FI, TPSP, or RTP (depending on who is sending the message) is responsible for ensuring the uniqueness of the message.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbbbXXXXXXXXXX</p> <p>Pos. 01-14 - File creation date in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier Pos. 26-35 - Participant specific Message serial number (up to 10 characters)</p> <p>RegEx: [0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1]))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9])) (([0-1][0-9]) (2[0-3])) (([0-5][0-9]) {2})) A-Z0-9){11}.*</p> <p>Length: 35</p> <p>Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case for structural validation failure, the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p>

Element	Details
INDEX: 1.2	Example: 20160218141452123456789A1D61UF21JT5
AdmnEchoResp +GrpHdr ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss</p> <p>Length: 23</p> <p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T14:14:52</p>
INDEX: 2.0	<p>Name: Echo Response</p>
AdmnEchoResp +EchoResponse	<p>XML Tag: <EchoResponse></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1	<p>Name: Instructing Agent</p>
AdmnEchoResp +EchoResponse ++InstgAgt	<p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.2	<p>Name: Financial Institution Identification</p>
AdmnEchoResp +EchoResponse ++InstgAgt +++FinInstnId	<p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.4	<p>Name: Clearing System Member Identification</p>
AdmnEchoResp +EchoResponse ++InstgAgt +++FinInstnId ++++ClrSysMmbId	<p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.5	<p>Name: Member Identification</p>
AdmnEchoResp	<p>ISO Description: Identification of a member of a clearing system.</p>

Element	Details
+EchoResponse ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Product Usage: Depending on the originator of the message, the Member Identification will either be:</p> <ul style="list-style-type: none"> - The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Example: 123456789A1</p>
INDEX: 2.38 AdmnEchoResp +EchoResponse ++InstdAgt	<p>Name: Instructed Agent</p> <p>ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstdAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.39 AdmnEchoResp +EchoResponse ++InstdAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.41 AdmnEchoResp +EchoResponse ++InstdAgt +++FinInstnId ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.42 AdmnEchoResp +EchoResponse ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: Depending on the originator of the message, the Member Identification will either be:</p> <ul style="list-style-type: none"> - The Participant Identifier of the directly connected FI - The allocated Participant Identifier of the TPSP - The allocated Participant Identifier of RTP <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p>

Element	Details
INDEX: 2.75 AdmnEchoResp +EchoResponse ++OrgnlInstrId	<p>Format: 11 character Participant Identifier Length: 11 Example: 990000001S1</p> <p>Name: Original Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the echo request within the message.</p> <p>Product Usage: Original Instruction Identification for the Echo Request (admn.005).</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbXRRnnnnnn</p> <p>Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP, 'H' if generated by RTP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p> <p>Length: 35</p> <p>Note(s): This format is not validated by the system, it is an example format only</p> <p>Example: 20160218990000001S1BD61U00000000000</p>
INDEX: 2.6 AdmnEchoResp +EchoResponse ++FnctnCd	<p>Name: Function Code</p> <p>ISO Description: Specification of the Function Code.</p> <p>XML Tag: <FnctnCd></p> <p>Occurrence: [1..1]</p> <p>RegEx: [0-9]{1,3}</p> <p>Length: 3</p> <p>Rule(s): Expected value of '731' for echo test.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Example: 731</p>
INDEX: 2.77 AdmnEchoResp +EchoResponse ++TxSts	<p>Name: Transaction Status</p> <p>ISO Description: Specifies the status of a single payment instruction.</p> <p>Product Usage: The transaction status of the item.</p> <p>XML Tag: <TxSts></p>

Element	Details
	<p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Rule(s): Expected value is 'ACTC'</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): There is no need for a reason code 'RJCT' as this is a 'heartbeat' message. If this fails no response message is generated.</p> <p>Example: ACTC</p>
Permitted Codes	
	ACTC Accepted

17.10 Database Report Request – admn.007.001.01

This chapter defines the standard message formats used in the RTP system for sending a Request to provide Database or Back-Office Reports back to the Participant

This chapter covers the following:

- The message structure of the admn.007 used in RTP for the Report Request
- The message structure of the admn.008 used in RTP for the Participants Unable to Transact Report
- The required data types and usage rules of the data fields in these messages

17.10.1 Scope

The Database Report Request message provides:

- The ability for the Participant to request customer specific defined Database or Back-Office Reports on an ad-hoc basis.

Note: At this point only the Participants Unable to Transact Report can be requested

17.10.2 Message Structure Description – admn.007.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	DBRptReq	Database Report Request	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	DBRptInf	Database Report Information	[1..1]		M
2.1	RptCd	Report Code	[1..1]	6	M
2.2	InstrId	Instruction Identification	[1..1]	35	M
2.3	InstgAgt	Instructing Agent	[1..1]		M
2.4	FinInstnId	Financial Institution Identification	[1..1]		M
2.6	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.7	MmbId	Member Identification	[1..1]	11	M
2.40	InstdAgt	Instructed Agent	[1..1]		M
2.41	FinInstnId	Financial Institution Identification	[1..1]		M
2.43	ClrSysMmbId	Clearing System Member Identification	[1..1]		M
2.44	MmbId	Member Identification	[1..1]	11	M

17.10.3 Detail Message Field Description

Element	Details
DBRptReq	<p>Name: Database Report Request</p> <p>ISO Description: The Database Report Request message is used to perform a request for report retrieval from the Database or Back Office.</p> <p>Product Usage: Participants will use the Database Report Request message to request specific customer defined reports from the Database or Back Office.</p> <p>XML Tag: <DBRptReq></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0 DBRptReq +GrpHdr	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1 DBRptReq +GrpHdr ++MsgId	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Assigned by the Instructing FI or TPSP, this ID uniquely identifies the Database Report request message. The Instructing FI or TPSP is responsible for ensuring the uniqueness of this field.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDHHMMSSbbbbbbbbbbXXXXXXXXX</p> <p style="margin-left: 20px;">Pos. 01-14 - Current date/time in format YYYYMMDDHHMMSS Pos. 15-25 - 11 character Participant Identifier for the sending Participant or TPSP Pos. 26-35 - Participant specific Message serial number (up to 10 characters)</p> <p>RegEx: [0-9]{4}((01 03 05 07 08 10 12)(0[1-9]) ([1-2][0-9]) (3[0-1])) ((04 06 09 11)(0[1-9]) ([1-2][0-9]) 30)) ((02 0[1-9]) ([1-2][0-9])) (([0-1][0-9]) (2[0-3])) ([0-5][0-9])){2})[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Reference structure position 01 to 25 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 2016021810050002120020101D61TV20TNI</p>

Element	Details
INDEX: 1.2 DBRptReq +GrpHdr ++CreDtTm	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss.sss</p> <p>Length: 23</p> <p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T14:14:47.000</p>
INDEX: 2.0 DBRptReq +DBRptInf	<p>Name: Database Report Information</p> <p>XML Tag: <DBRptInf></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 DBRptReq +DBRptInf ++RptCd	<p>Name: Report Code</p> <p>ISO Description: Specification of the Report Code.</p> <p>XML Tag: <RptCd></p> <p>Occurrence: [1..1]</p> <p>Length: 6</p>
Permitted Codes	
INDEX: 2.2 DBRptReq +DBRptInf ++InstrId	<p>AVLBTY Availability Report for Connectivity and Participant Status.</p> <p>Name: Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the echo request within the message.</p> <p>Product Usage: Unique identifier for the message, as assigned by the Instructing FI or TPSP.</p> <p>XML Tag: <InstrId></p> <p>Occurrence: [1..1]</p> <p>Format: Format: YYYYMMDDbbbbbbbbXRRnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - 11 characters Participant Identifier Pos. 20-20 - Message generation source ('B' if generated by a Participant or TPSP) Pos. 21-24 - Discretionary bank field (4 digit alpha numeric that can be used to serialize, identify specific systems, etc.) Pos. 25-35 - Message serial number (11 numeric characters)</p>

Element	Details
	<p>RegEx: [0-9]{4}(((01 03 05 07 08 10 12)((0[1-9]) ([1-2][0-9]) (3[0-1]))) ((04 06 09 11)((0[1-9]) ([1-2][0-9]) 30)) ((02)(0[1-9]) ([1-2][0-9))))[A-Z0-9]{11}.*</p> <p>Length: 35</p> <p>Rule(s): The Instruction Identification structure position 01 to 19 is validated for structural alignment according to the format specification.</p> <p>Reason Code(s): In case of structural failure the RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): This format is partial validated by the system, it is an example format only</p> <p>Example: 2016021899000001S1BD61U00000000000</p>
INDEX: 2.3 DBRptReq +DBRptInf ++InstgAgt	<p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.4 DBRptReq +DBRptInf ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 DBRptReq +DBRptInf ++InstgAgt +++FinInstnId ++++ClrSysMmbld	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbld></p> <p>Occurrence: [1..1]</p>
INDEX: 2.7 DBRptReq +DBRptInf ++InstgAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	<p>Name: Member Identification</p> <p>ISO Description: Identification of a member of a clearing system.</p> <p>Product Usage: The identifier allocated within the system to uniquely identify of the FI who requests the database report.</p> <p>XML Tag: <Mmbld></p> <p>Occurrence: [1..1]</p> <p>Format: 11 character Participant Identifier</p> <p>Length: 11</p> <p>Example: 02120020101</p>

Element	Details
INDEX: 2.40	Name: Instructed Agent
DBRptReq +DBRptInf ++InstdAgt	ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). XML Tag: <InstdAgt> Occurrence: [1..1]
INDEX: 2.41	Name: Financial Institution Identification
DBRptReq +DBRptInf ++InstdAgt +++FinInstnId	ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.43	Name: Clearing System Member Identification
DBRptReq +DBRptInf ++InstdAgt +++FinInstnId ++++ClrSysMmbld	ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 2.44	Name: Member Identification
DBRptReq +DBRptInf ++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	ISO Description: Identification of a member of a clearing system. Product Usage: Identification of RTP. XML Tag: <Mmbld> Occurrence: [1..1] Format: 11 character Participant Identifier allocated to RTP. Length: 11 Example: 990000001S1

17.11 Participants Unable to Transact Report – admn.008.001.01

17.11.1 Scope

RTP uses the Participants Unable to Transact Message to respond to the Database Report request with report code ‘AVLBTV’. The report includes a list of Connections that are Unavailable, Participants that are Signed-Off, and Participants that are Suspended. The Participant or TPSP that send the Database Report Request can use this information to update the local copy of their routing table with the current Participant Availability Status.

17.11.2 Message Structure Description – admn.008.001.01

Index	XML Tag	Element Name	Occur.	Length	M/O/C
	DBAvlbtyRpt	Database Availability Report	[1..1]		M
1.0	GrpHdr	Group Header	[1..1]		M
1.1	MsgId	Message Identification	[1..1]	35	M
1.2	CreDtTm	Creation Date Time	[1..1]	23	M
2.0	DBRptRspn	Database Report Response	[1..1]		M
2.1	OrgnlInstrId	Original Instruction Identification	[1..1]	35	M
2.2	RptCd	Report Code	[1..1]	6	M
2.3	InstdAgt	Instructing Agent	[1..1]		M
2.4	FinInstnId	Financial Institution Identification	[1..1]		M
2.6	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.7	Mmbld	Member Identification	[1..1]	11	M
2.40	InstdAgt	Instructed Agent	[1..1]		M
2.41	FinInstnId	Financial Institution Identification	[1..1]		M
2.43	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.44	Mmbld	Member Identification	[1..1]	11	M
2.77	TxSts	Transaction Status	[1..1]	4	M
3.0	AvlbtyRpt	Availability Report	[1..1]		M
3.1	Cnnctn	Connection	[0..1]		C
3.2	CnnctnId	Connection Identification	[1..n]	20	M
3.3	AvlbtyPtcpt	Availability Participant	[0..1]		C
3.4	PtcptSgnOff	Participant Sign Off	[0..1]		C
3.5	PtcptId	Participant Identification	[1..n]	11	M
3.6	PtcptSspd	Participant Suspended	[0..1]		C
3.7	PtcptId	Participant Identification	[1..n]	11	M

17.11.3 Detail Message Field Description

Element	Details
DBAvlbyRpt	<p>Name: Database Availability Report</p> <p>ISO Description: The Database Report Request message is used to perform a request for report retrieval from the Database or Back Office.</p> <p>Product Usage: Report response to admn.007 for Participant Availability and Connectivity status.</p> <p>XML Tag: <DBAvlbyRpt></p> <p>Occurrence: [1..1]</p>
INDEX: 1.0	<p>Name: Group Header</p> <p>ISO Description: Set of characteristics shared by all individual transactions included in the message.</p> <p>XML Tag: <GrpHdr></p> <p>Occurrence: [1..1]</p>
INDEX: 1.1	<p>Name: Message Identification</p> <p>ISO Description: Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.</p> <p>Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.</p> <p>Product Usage: Unique identification that is assigned by RTP.</p> <p>XML Tag: <MsgId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p> <p>Example: 20160218100653990000001S1B61NHDDM21</p>
INDEX: 1.2	<p>Name: Creation Date Time</p> <p>ISO Description: Date and time at which the message was created.</p> <p>XML Tag: <CreDtTm></p> <p>Occurrence: [1..1]</p> <p>Format: YYYY-MM-DDThh:mm:ss.sss</p> <p>Length: 23</p> <p>Rule(s): Schema validated ISO date/time format expected.</p> <p>Reason Code(s): The RTP Network will reject with code '650' in Administration Advice message (admi.002).</p> <p>Note(s): The date is required to be set to Eastern Time (ET).</p> <p>Example: 2016-02-18T14:14:47.000</p>
INDEX: 2.0	

Element	Details
DBAvlbtyRpt +DBRptRspn	<p>Name: Database Report Response</p> <p>XML Tag: <DBRptRspn></p> <p>Occurrence: [1..1]</p>
INDEX: 2.1 DBAvlbtyRpt +DBRptRspn ++OrgnlInstrId	<p>Name: Original Instruction Identification</p> <p>ISO Description: Reference assigned by a sending party to unambiguously identify the echo request within the message.</p> <p>Product Usage: Instruction ID from the original Database Report Request.</p> <p>XML Tag: <OrgnlInstrId></p> <p>Occurrence: [1..1]</p> <p>Length: 35</p>
INDEX: 2.2 DBAvlbtyRpt +DBRptRspn ++RptCd	<p>Name: Report Code</p> <p>ISO Description: Specification of the Report Code.</p> <p>Product Usage: Fixed 'AVLBTY' to identify the response as the Participants Unable to Transact Report</p> <p>XML Tag: <RptCd></p> <p>Occurrence: [1..1]</p> <p>Length: 6</p>
INDEX: 2.3 DBAvlbtyRpt +DBRptRspn ++InstgAgt	<p>Permitted Codes</p> <p>AVLBTY Availability Report for Connectivity and Participant Status.</p> <p>Name: Instructing Agent</p> <p>ISO Description: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</p> <p>XML Tag: <InstgAgt></p> <p>Occurrence: [1..1]</p>
INDEX: 2.4 DBAvlbtyRpt +DBRptRspn ++InstgAgt +++FinInstnId	<p>Name: Financial Institution Identification</p> <p>ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.</p> <p>XML Tag: <FinInstnId></p> <p>Occurrence: [1..1]</p>
INDEX: 2.6 DBAvlbtyRpt +DBRptRspn ++InstgAgt +++FinInstnId	<p>Name: Clearing System Member Identification</p> <p>ISO Description: Information used to identify a member within a clearing system.</p> <p>XML Tag: <ClrSysMmbId></p> <p>Occurrence: [1..1]</p>

Element	Details
++++ClrSysMmbld INDEX: 2.7 DBAvlbtyRpt +DBRptRspn ++InstgAgt +++FinInstnId +++++ClrSysMmbld ++++++Mmbld	Name: Member Identification ISO Description: Identification of a member of a clearing system. Product Usage: 11 character Participant ID of the RTP system (990000001S1). XML Tag: <Mmbld> Occurrence: [1..1] Length: 11
INDEX: 2.40 DBAvlbtyRpt +DBRptRspn ++InstdAgt	Name: Instructed Agent ISO Description: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). XML Tag: <InstdAgt> Occurrence: [1..1]
INDEX: 2.41 DBAvlbtyRpt +DBRptRspn ++InstdAgt +++FinInstnId	Name: Financial Institution Identification ISO Description: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag: <FinInstnId> Occurrence: [1..1]
INDEX: 2.43 DBAvlbtyRpt +DBRptRspn ++InstdAgt +++FinInstnId +++++ClrSysMmbld	Name: Clearing System Member Identification ISO Description: Information used to identify a member within a clearing system. XML Tag: <ClrSysMmbld> Occurrence: [1..1]
INDEX: 2.44 DBAvlbtyRpt +DBRptRspn ++InstdAgt +++FinInstnId +++++ClrSysMmbld ++++++Mmbld	Name: Member Identification ISO Description: Identification of a member of a clearing system. Product Usage: Unique identifier of the TPSP or Participant that submitted the original Database Report request. XML Tag: <Mmbld> Occurrence: [1..1] Length: 11
INDEX: 2.77 DBAvlbtyRpt +DBRptRspn	Name: Transaction Status ISO Description: Specifies the status of a single payment instruction. Product Usage: Identifies the status of the report request as ACTC. Note, if the request cannot be processed by the Back Office, no

Element	Details
++Txsts	<p>response will be sent to the admn.007 message.</p> <p>XML Tag: <Txsts></p> <p>Occurrence: [1..1]</p> <p>Length: 4</p> <p>Example: ACTC</p>
Permitted Codes	
	ACTC Accepted
INDEX: 3.0	<p>Name: Availability Report</p> <p>XML Tag: <AvlbtRpt></p>
DBAvlbtRpt +AvlbtRpt	<p>Occurrence: [1..1]</p> <p>Note(s): In the case all participants are available (connected and signed on) there will be an empty report '<AvlbtRpt></AvlbtRpt>'.</p>
INDEX: 3.1	<p>Name: Connection</p> <p>XML Tag: <Cnnctn></p>
DBAvlbtRpt +AvlbtRpt ++Cnnctn	<p>Occurrence: [0..1]</p>
INDEX: 3.2	<p>Name: Connection Identification</p>
DBAvlbtRpt +AvlbtRpt ++Cnnctn +++CnnctnId	<p>ISO Description: Specifies an alphanumeric string with a maximum length of 20 characters.</p> <p>Product Usage: Includes the Connection ID of any connection that is marked as unavailable at the time of the Database Report request.</p> <p>XML Tag: <CnnctnId></p> <p>Occurrence: [1..unbounded]</p> <p>RegEx: [a-zA-Z0-9]{1,20}</p> <p>Length: 20</p>
INDEX: 3.3	<p>Name: Availability Participant</p> <p>XML Tag: <AvlbtPtcpt></p>
DBAvlbtRpt +AvlbtRpt ++AvlbtPtcpt	<p>Occurrence: [0..1]</p>
INDEX: 3.4	<p>Name: Participant Sign Off</p>
DBAvlbtRpt +AvlbtRpt ++AvlbtPtcpt +++PtcptSgnOff	<p>XML Tag: <PtcptSgnOff></p> <p>Occurrence: [0..1]</p>

Element	Details
INDEX: 3.5 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSgnOff +++++PtcptId	Name: Participant Identification ISO Description: Specifies a character string with a maximum length of 35 characters. Product Usage: Includes the Participant ID of any Participant that is signed-off at the time of the Database Report request. XML Tag: <PtcptId> Occurrence: [1..unbounded] Length: 11
INDEX: 3.6 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSspd	Name: Participant Suspended XML Tag: <PtcptSspd> Occurrence: [0..1]
INDEX: 3.7 DBAvlbtyRpt +AvlbtyRpt ++AvlbtyPtcpt +++PtcptSspd +++++PtcptId	Name: Participant Identification ISO Description: Specifies a character string with a maximum length of 35 characters. Product Usage: Includes the Participant ID of any Participant that is suspended at the time of the Database Report request. XML Tag: <PtcptId> Occurrence: [1..unbounded] Length: 11

18 APPENDIX A – TCH RTP SUPPORTED CHARACTER SET

RTP Supported Character List: Fields highlighted yellow must be escaped in the manner specified														
Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape	Unicode (Number)	Char	Escape
32	(space)	 	65	A	A	97	a	a	195	Ã	Ã	227	ã	ã
33	!	!	66	B	B	98	b	b	196	Ã	Ä	228	â	ä
34	"	"	67	C	C	99	c	c	197	Ã	Å	229	â	å
35	#	#	68	D	D	100	d	d	198	Æ	Æ	230	æ	æ
36	\$	$	69	E	E	101	e	e	199	Ç	Ç	231	ç	ç
37	%	%	70	F	F	102	f	f	200	È	È	232	è	è
38	&	&	71	G	G	103	g	g	201	É	É	233	é	é
39	'	'	72	H	H	104	h	h	202	Ê	Ê	234	ê	ê
40	((72	H	H	105	i	i	203	Ë	Ë	235	ë	ë
41))	73	I	I	106	j	j	204	Ì	Ì	236	ì	ì
42	*	*	74	J	J	107	k	k	205	Í	Í	237	í	í
43	+	+	75	K	K	108	l	l	206	Ì	Î	238	î	î
44	,	,	76	L	L	109	m	m	207	Ì	Ï	239	î	ï
45	-	-	77	M	M	110	n	n	208	Ð	Ð	240	ð	ð
46	.	.	78	N	N	111	o	o	209	Ñ	Ñ	241	ñ	ñ
47	/	/	79	O	O	112	p	p	210	Ò	Ò	242	ò	ò
48	0	0	80	P	P	113	q	q	211	Ó	Ó	243	ó	ó
49	1	1	81	Q	Q	114	r	r	212	Ô	Ô	244	ô	ô
50	2	2	82	R	R	115	s	s	213	Õ	Õ	245	õ	õ
51	3	3	83	S	S	116	t	t	214	Ö	Ö	246	ö	ö
52	4	4	84	T	T	117	u	u	214	Ö	Ö	247	÷	÷
53	5	5	85	U	U	118	v	v	215	×	×	248	ø	ø
54	6	6	86	V	V	119	w	w	216	Ø	Ø	249	ù	ù
55	7	7	87	W	W	120	x	x	217	Ù	Ù	250	ú	ú
56	8	8	88	X	X	121	y	y	218	Ú	Ú	251	û	û
57	9	9	89	Y	Y	122	z	z	219	Ø	Û	252	ú	ü
58	:	:	90	Z	Z	123	í	{	220	Ü	Ü	253	ý	ý
59	:	;	91	[[124	í	|	221	Ý	Ý	254	þ	þ
60	<	<	92	\	\	125	í	}	222	Þ	Þ	255	ÿ	ÿ
61	=	=	93]]	126	í	~	223	Þ	ß			
62	>	>	94	^	^	192	Ã	À	224	à	à			
63	?	?	95	_	_	193	Ã	Á	225	á	á			
64	@	@	96	`	`	194	Ã	Â	226	â	â			

19 APPENDIX B - REJECT / REASON CODES

All the tables include the reason codes (ISO and non-ISO) used by RTP in the event that a message fails business validation within the system and also the codes that are available to the receiving FIs, when they receive a message that fails business validation within their systems. The ISO lists are a sub-set of the full ISO rejection reason code list and contains those codes that are deemed applicable to RTP. The non-ISO codes are proprietary codes used by RTP as there are no associated ISO reason codes available.

Note: In the event ISO 20022 will provide additional reason codes in the future RTP might change the proprietary reason codes to ISO reason codes

The codes in this document are specifically for business validation failures. Structural errors encountered during processing should result in an Administration Message being returned to the sender.

19.1 Reject / Reason Codes for Message Status Report – pacs.002

19.1.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC02	FI	Debtor account number invalid or missing	Y	Y	To be used if account is invalid
AC03	FI	Creditor account number invalid or missing	Y	Y	To be used if account is invalid
AC04	FI	Account number specified has been closed on the bank of account's books.	Y	N	Account closed.
AC06	FI	Account specified is blocked, prohibiting posting of transactions against it.	Y	N	
AC11	FI	Creditor account currency is invalid or missing	Y	N	RTP only supports US Dollar
AC13	FI	Debtor account type invalid	Y	N	Used by the Message Receiver (of a non-value message) to indicate that the debtor account is not an eligible account type (e.g. time-deposit).
AC14	FI	Creditor account type invalid	Y	N	Used by the Receiving Participant to indicate that the receiving account is not an eligible account type (e.g. time-deposit) for RTP Credit Transfers.
AG01	Both	Transaction forbidden on this type of account (formerly No Agreement)	Y	Y	TCH usage: Agent is not authorized to send or receive this transaction type (pacs.008).
AG03	Both	Transaction type not supported / authorized on this account	Y	Y	TCH usage: Agent is not authorized to send or receive this Payment-related message type (e.g. pain.013).
AGNT	TCH	Incorrect Agent	N	Y	Used if Payment Status Request is neither the Instructing nor Instructed Agent of the original Credit Transfer.

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AM02	TCH	Global Transaction Limit breach (SITL) Transaction amount exceeds limits set by clearing system	N	Y	SITL (Settlement Individual Transaction Limit): The system-wide, maximum permitted amount for any payment type
AM04	TCH	Amount of funds available to cover specified message amount is insufficient.	N	Y	Used if 'Net Position breaches Prefunded Balance'
AM09	FI	Amount received is not the amount agreed or expected	Y	N	
AM12	Both	Amount is invalid or missing	Y	Y	Used if 'Total Interbank Settlement Amount is not equal to Interbank Settlement Amount'
AM13	TCH	Payment Type Limit breach (STL) Specific transaction amount is greater than allowed maximum for that transaction	N	Y	STL (Security Transaction Limit): the system-wide, maximum permitted amount for a specific payment type
AM14	FI	Transaction amount exceeds limits agreed between bank and client	Y	N	Used to reject a pain.013 if the amount exceeds the amount that the payer would be permitted (by the payer's FI) to send in a pacs.008.
BE04	FI	Specification of creditor's address, which is required for payment, is missing/not correct (formerly Incorrect Creditor Address).	Y	N	
BE06	FI	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books	Y	N	
BE07	FI	Specification of debtor's address, which is required for payment, is missing/not correct	Y	N	
BE10	FI	Debtor country code is missing or invalid	Y	N	System is not validating country code.
BE11	FI	Creditor country code is missing or invalid	Y	N	System is not validating country code.
BE16	FI	Debtor identification code missing or invalid	Y	N	

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
BE17	FI	Creditor identification code missing or invalid	Y	N	
DS24	TCH	Waiting time expired due to incomplete order	N	Y	Used for System Time-out.
DT04	TCH	Future date not supported	N	Y	Used for if 'Date provided is outside of date range.'
DUPL	TCH	Payment is a duplicate of another payment as identified by the RTP Network or the Receiving Participant.	Y	Y	See Section 9.2 for additional details on the required usage of this code.
DS0H	TCH	Signer is not allowed to sign for this account	N	Y	TCH usage: Sender of the message is not linked to the participant.
FF02	TCH	Syntax error reason is provided as narrative information in the additional reason information.	N	Y	Additional information will be provided in the field 'Additional Information'
FF08	FI	End to End Id missing or invalid	Y	N	
MD07	FI	End customer is deceased.	Y	N	
NARR	FI	To be used for rejections due to business related, non-technical reasons. Reason is provided as narrative information in the additional reason information.	Y	N	Additional information will be provided in the field 'Additional Information'
RC01	TCH	Bank identifier code specified in the message has an incorrect format (formerly Incorrect Format For Routing Code).	N	Y	
RC02	TCH	Bank identifier is invalid or missing.	N	Y	Only used if invalid.
RC03	Both	Debtor FI identifier is invalid or missing	Y	Y	
RC04	Both	Creditor FI identifier is invalid or missing	Y	Y	
SL03	TCH	Token Service did not respond	N	Y	
TM01	TCH	Invalid Cut Off Time / No matching instruction is found	Y	Y	Used if Payment Status Request is submitted more than three calendar days after the original Credit Transfer or if no matching instruction is found.

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
TK01	TCH	Invalid Token	N	Y	
TK02	TCH	Sender Token Not Found	N	Y	
TK03	TCH	Receiver Token Not Found	N	Y	
TK04*	Both	Token Expired	Y	Y	
TK05*	Both	Token Found with Counterparty Mismatch	Y	Y	
TK06*	Both	Token Found with Value Limit Rule Violation	Y	Y	
TK07*	Both	Single Use Token Already Used	Y	Y	
TK08*	Both	Token Suspended	Y	Y	

* The marked reason codes are not yet on the ISO 20022 External Code Set. They will be submitted as a Change Request.

19.1.2 List and Usage of non-ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
NOAT	FI	Receiving Customer Account does not support/accept this message type.	Y	N	Typically used in response to a Request for Payment when the Debtor customer has not authorised Request for Payment on the account or for the particular Initiator of the Request for Payment.
1100	Both	Any Other Reasons. To be used for technical errors that may resolve if a message is later retried. Reason is provided as narrative information in the additional reason information.	Y	Y	Additional information will be provided in the field 'Additional Information'
9909	TCH	Central Switch (RTP) system malfunction	N	Y	RTP has been able to receive the payment, but cannot process it because another RTP component is not operational
9910	TCH	Instructed Agent signed-off	N	Y	
9912	TCH	Recipient connection is not available	N	Y	

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
9934	TCH	Instructing Agent signed-off	N	Y	
9946	TCH	Instructing Agent suspended	N	Y	
9947	TCH	Instructed Agent suspended	N	Y	
9948	TCH	Central Switch (RTP) service is suspended	N	Y	
9952	TCH	Mapping Incompatibility between message versions	N	Y	RTP received a message which cannot be mapped to a higher or lower version.
9953	TCH	Missing code 'FULL' (full invoice amount)	N	Y	
9954	TCH	Missing Instructions for Creditor Agent Code in Zelle RFP	N	Y	
9956	TCH	Instructing Agent Funding Account suspended	N	Y	
9957	TCH	Instructed Agent Funding Account suspended	N	Y	
9964	TCH	Invalid Participant Identification	N	Y	

19.2 Reject / Reason Codes for Response to Request for Payment – pain.014

19.2.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Notes
AC06	FI	Account specified is blocked, prohibiting posting of transactions against it.	
AG01	FI	Transaction forbidden on this type of account (formerly NoAgreement)	The System is not validating the account type.
AG03	FI	Transaction type not supported / authorized on this account	The System is not validating the account type.
AM09	FI	Amount received is not the amount agreed or expected	Used if the customer indicates a problem with the amount of RFP.
AM14	FI	Transaction amount exceeds limits agreed between bank and client	
BE04	FI	Specification of creditor's address, which is required for payment, is missing/not correct (formerly Incorrect CreditorAddress).	
BE07	FI	Specification of debtor's address, which is required for payment, is missing/not correct	
CH11	FI	Creditor Identifier Incorrect	Customer indicates creditor is unknown.
CUST	FI	Requested By Customer	Customer indicates payment will not be made
DS04	FI	Order Rejected	RFP was rejected by the Participant due to concerns regarding message content.
MD07	FI	End customer is deceased.	
NARR	FI	Reason is provided as narrative information in the additional reason information. To be used for rejections for business reasons that will not clear if a message is later retried.	Additional information will be provided in the field 'Additional Information'
SL12	FI	Debtor has indicated it does not wish to receive RFPs from the Creditor.	Participant who received a pain.013 to reject it because the pain.013 was sent to a customer who has "opted out" to receive pain.013 messages.

19.2.2 List and Usage of non-ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
1100	FI	Any Other Reasons Reason is provided as narrative information in the additional reason information.	Y	Y	Additional information will be provided in the field 'Additional Information'

19.3 Reject / Reason Codes for Request for Return of Funds - camt.056

19.3.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC03	FI	Invalid Creditor Account Number - Requested by the customer due to mistake or error	Y	N	
AM09	FI	Wrong Amount - Amount of the Credit Transfer or Request for Payment is not correct.	Y	N	
CUST	FI	Requested By Customer Cancellation requested by the Debtor due to Debtor's mistake or error.	Y	N	
DS24	TCH	Time-out Waiting time expired due to incomplete order	N	Y	
DUPL	FI	Duplicate Payment - Payment is a duplicate of another payment.	Y	N	The use of "DUPL" in the camt.056 is used by the original sender of the message and should be used only if payment was sent with different Instruction Identifications.
FRAD	FI	Fraudulent Origin Debtor claims payment was unauthorized or fraudulently induced.	Y	N	This code can be used in the case where a Credit Transfer was made without proper authorization from the Debtor. This could be due to compromised end user credentials.
FRTR	FI	Final Response - Repeat attempt to prior non-response.	Y	N	
TECH	FI	Technical Problem Cancellation requested following	Y	N	

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
		technical problems resulting in an erroneous transaction.			
UAPA	FI	Unauthorized Payment - The Debtor is requesting a return of the payment because the payment was not properly authorized.	Y	N	This code should not be used when the credit transfer was in response to an RFP that is claimed to have breached a warranty.
UPAY	FI	Undue Payment - Payment has been made through another payment channel (for Request for Payment Cancellation) or the Participant is initiating an RFP warranty claim.	Y	N	

19.3.2 List and Usage of non-ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
WIAM	FI	WrongAmount with Indemnity	Y	N	
WICT	FI	With Indemnity Customer	Y	N	
WIDP	FI	With Indemnity Duplicate	Y	N	
WIFD	FI	With Indemnity Fraud	Y	N	
WIFT	FI	Final Response with indemnity	Y	N	
WITH	FI	With Indemnity Technical	Y	N	

19.4 Reject / Reason Codes for Response to Request for Return of Funds - camt.029

19.4.1 List and Usage of ISO Error Codes

Reason Code	Usage Requirement	Description	Used by FI	Used by RTP	Notes
AC04	FI	Closed Account Number Account number specified has been closed on the receiver's books.	Y	N	
AM04	FI	Insufficient Funds Amount of funds available to cover specified message amount is insufficient.	Y	N	
ARDT	FI	Already Returned Cancellation not accepted as the transaction has already been returned.	Y	N	
CUST	FI	Customer Decision Reported when the cancellation cannot be accepted because of a customer decision (Creditor).	Y	N	
LEGL	FI	Legal Decision Reported when the cancellation cannot be accepted because of regulatory rules.	Y	N	
NOAS	FI	No Answer From Customer No response from beneficiary (to the cancellation request).	Y	N	
NOOR	FI	No Original Transaction Received Original transaction (subject to cancellation) never received.	Y	N	

20 APPENDIX C – MESSAGE EXAMPLES

The following examples are all based on the provided Message Specification and in XML format

Most of the examples shown do not include the Business Application Header (BAH) only in case where the BAH is relevant it will be provided.

20.1 Business Application Header – head

These are examples of the Business Application Header in the XML format used with the payload of a Credit Transfer (pacs.008) and the Message Status Report (pacs.002).

Example Message Initiating Agent (Debtor FI) to RTP:

```
<Message xmlns="urn:tch">
```

```
<AppHdr>
  <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
    <head:FIId>
      <head:FinInstnId>
        <head:ClrSysMmbId>
          <head:MmbId>021200201A1</head:MmbId>
        </head:ClrSysMmbId>
      </head:FinInstnId>
    </head:FIId>
  </head:Fr>
  <head>To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
    <head:FIId>
      <head:FinInstnId>
        <head:ClrSysMmbId>
          <head:MmbId>XXXXXXXXXXXX</head:MmbId>
        </head:ClrSysMmbId>
      </head:FinInstnId>
    </head:FIId>
  </head>To>
  <head:BizMsgIdr
    xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20190312021200201A1BHEA
  00000000011</head:BizMsgIdr>
  <head:MsgDefIdr
    xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.08</head:Ms
  gDefIdr>
    <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
  12T16:45:00</head:CreDt>
    <head:Sgntr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <Signature>
        </Signature>
      </head:Sgntr>
    </AppHdr>
  </Message>
```

Example Message RTP to Receiving Agent (Creditor FI):

```

<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIId>
    </head:Fr>
    <head>To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head>To>
    <head:BizMsgIdr
      xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20190312020010001A1BRRR
      0000000002</head:BizMsgIdr>
      <head:MsgDefIdr
        xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.008.001.08</head:Ms
        gDefIdr>
        <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
        12T16:45:10</head:CreDt>
        :
      </head:MsgDefIdr>
    </head:BizMsgIdr>
  </AppHdr>
</Message>

```

Example Message Sending Agent (Creditor FI) to RTP – response:

```

<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>231000001B1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head>To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
        <head:BrnchId>
          <head:Id>021200201A1</head:Id>
        </head:BrnchId>
      </head:FIId>
    </head>To>
    <head:BizMsgIdr
      xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B2019031223100001B1BRRR
      0000000077</head:BizMsgIdr>
      <head:MsgDefIdr
        xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.10</head:Ms
        gDefIdr>
    </head:BizMsgIdr>
  </AppHdr>
</Message>

```

```

<head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
12T16:46:00</head:CreDt>
:
</AppHdr>
</Message>

```

Example Message RTP to Receiving Agent (Debt FI) – response:

```

<Message xmlns="urn:tch">
  <AppHdr>
    <head:Fr xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>XXXXXXXXXXXX</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head:Fr>
    <head>To xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <head:FIId>
        <head:FinInstnId>
          <head:ClrSysMmbId>
            <head:MmbId>021200201A1</head:MmbId>
          </head:ClrSysMmbId>
        </head:FinInstnId>
      </head:FIId>
    </head>To>
    <head:BizMsgIdr
      xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20190312990000001S1BRRR
      0000000077</head:BizMsgIdr>
      <head:MsgDefIdr
        xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.10</head:Ms-
        gDefIdr>
      <head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
      12T16:46:01</head:CreDt>
      :
    </AppHdr>
  </Message>

```

20.2 Credit Transfer – pacs.008

```

<ct:FIToFICstmrCdtTrf xmlns:ct="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
    <ct:GrpHdr>
        <ct:MsgId>M20190312021200201BF0000000001</ct:MsgId>
        <ct:CreDtTm>2019-03-12T14:05:00</ct:CreDtTm>
        <ct:NbOfTxns></ct:NbOfTxns>
        <ct:TtlIntrBkSttlmAmt Ccy="USD">525.25</ct:TtlIntrBkSttlmAmt>
        <ct:IntrBkSttlmDt>2019-03-12</ct:IntrBkSttlmDt>
        <ct:SttlmInf>
            <ct:SttlmMtd>CLRG</ct:SttlmMtd>
            <ct:ClrSys>
                <ct:Cd>TCH</ct:Cd>
            </ct:ClrSys>
        </ct:SttlmInf>
    </ct:GrpHdr>
    <ct:CdtTrfTxInf>
        <ct:PmtId>
            <ct:InstrId>2019031202120020101BSTRF00000000011</ct:InstrId>
            <ct:EndToEndId>E2E-Ref001</ct:EndToEndId>
            <ct:TxId>20190315021200201BCPA0000000001</ct:TxId>
        </ct:PmtId>
        <ct:PmtTpInf>
            <ct:SvcLvl>
                <ct:Cd>SDVA</ct:Cd>
            </ct:SvcLvl>
            <ct:LclInstrm>
                <ct:Prtry>STANDARD</ct:Prtry>
            </ct:LclInstrm>
            <ct:CtgyPurp>
                <ct:Prtry>BUSINESS</ct:Prtry>
            </ct:CtgyPurp>
        </ct:PmtTpInf>
        <ct:IntrBkSttlmAmt Ccy="USD">525.25</ct:IntrBkSttlmAmt>
        <ct:ChrgBr>SLEV</ct:ChrgBr>
        <ct:InstgAgt>
            <ct:FinInstnId>
                <ct:ClrSysMmbId>
                    <ct:MmbId>021200201</ct:MmbId>
                </ct:ClrSysMmbId>
            </ct:FinInstnId>
        </ct:InstgAgt>
        <ct:InstdAgt>
            <ct:FinInstnId>
                <ct:ClrSysMmbId>
                    <ct:MmbId>020010001</ct:MmbId>
                </ct:ClrSysMmbId>
            </ct:FinInstnId>
        </ct:InstdAgt>
        <ct:Dbtr>
            <ct:Nm>Debtor Name</ct:Nm>
            <ct:PstlAdr>
                <ct:StrtNm>The Empire State Building, 5th Ave</ct:StrtNm>
                <ct:BldgNb>350</ct:BldgNb>
                <ct:PstCd>10118</ct:PstCd>
                <ct:TwnNm>New York</ct:TwnNm>
                <ct:CtrySubDvsn>NY</ct:CtrySubDvsn>
                <ct:Ctry>US</ct:Ctry>
            </ct:PstlAdr>
        </ct:Dbtr>
        <ct:DbtrAcct>
            <ct:Id>
                <ct:Othr>
                    <ct:Id>11000179512199001</ct:Id>
                </ct:Othr>
            </ct:Id>
        </ct:DbtrAcct>
        <ct:DbtrAgt>
            <ct:FinInstnId>
                <ct:ClrSysMmbId>
```

```

<ct:MmbId>021200201</ct:MmbId>
</ct:ClrSysMmbId>
</ct:FinInstnId>
</ct:DbtrAgt>
<ct:CdtrAgt>
<ct:FinInstnId>
<ct:ClrSysMmbId>
<ct:MmbId>020010001</ct:MmbId>
</ct:ClrSysMmbId>
</ct:FinInstnId>
</ct:CdtrAgt>
<ct:Cdtr>
<ct:Nm>Creditor Name</ct:Nm>
<ct:Id>
<ct:PrvtId>
<ct:DtAndPlcOfBirth>
<ct:BirthDt>1950-09-30</ct:BirthDt>
<ct:CityOfBirth>City</ct:CityOfBirth>
<ct:CtryOfBirth>US</ct:CtryOfBirth>
</ct:DtAndPlcOfBirth>
</ct:PrvtId>
</ct:Id>
</ct:Cdtr>
<ct:CdtrAcct>
<ct:Id>
<ct:Othr>
<ct:Id>12000194212199001</ct:Id>
</ct:Othr>
</ct:Id>
</ct:CdtrAcct>
<ct:RmtInf>
<ct:Ustrd>Unstructured Remittance Information</ct:Ustrd>
</ct:RmtInf>
</ct:CdtTrfTxInf>
</ct:FIToFICstmrcdtTrf>

```

20.3 Status Request – pacs.028

```

<PaymentStatusRequest>
<s8:FIToFIPmtstsReq xmlns:s8="urn:iso:std:iso:20022:tech:xsd:pacs.028.001.03">
<s8:GrpHdr>
<s8:MsgId>M20190610XXXXXXXXXXXXBSTS00000092</s8:MsgId>
<s8:CreDtTm>2019-06-10T13:53:00</s8:CreDtTm>
</s8:GrpHdr>
<s8:OrgnlGrpInf>
<s8:OrgnlMsgId>M20190610XXXXXXXXXXXXB0000004874</s8:OrgnlMsgId>
<s8:OrgnlMsgNmId>pacs.008.001.08</s8:OrgnlMsgNmId>
<s8:OrgnlCreDtTm>2019-06-10T13:51:00</s8:OrgnlCreDtTm>
<s8:OrgnlNbOfTxns>1</s8:OrgnlNbOfTxns>
</s8:OrgnlGrpInf>
<s8:TxInfo>
<s8:OrgnlInstrId>20190610XXXXXXXXXXXXB0000004874</s8:OrgnlInstrId>
<s8:OrgnlTxId>20190610XXXXXXXXXXXXB0000004874</s8:OrgnlTxId>
<s8:AccptncDtTm>2019-06-10T13:51:00</s8:AccptncDtTm>
<s8:InstgAgt>
<s8:FinInstnId>
<s8:ClrSysMmbId>
<s8:MmbId>XXXXXXXXXX</s8:MmbId>
</s8:ClrSysMmbId>
</s8:FinInstnId>
</s8:InstgAgt>
<s8:InstdAgt>
<s8:FinInstnId>
<s8:ClrSysMmbId>
<s8:MmbId>YYYYYYYYYY</s8:MmbId>
</s8:ClrSysMmbId>
</s8:FinInstnId>
</s8:InstdAgt>
<s8:OrgnlTxRef>

```

```

<s8:IntrBkSttlmAmt Ccy="USD">525.25</s8:IntrBkSttlmAmt>
<s8:IntrBkSttlmDt>2019-06-10</s8:IntrBkSttlmDt>
</s8:OrgnlTxRef>
</s8:TxInf>
</s8:FIToFIPmtstsReq>
</PaymentStatusRequest>

```

20.4 Message Reject – admi.002

```

<MessageReject>
  <mr:admi.002.001.01 xmlns:mr="urn:iso:std:iso:20022:tech:xsd:admi.002.001.01">
    <mr:RltdRef>
      <mr:Ref>20190318120645990000001S1DBAA2HJH4O</mr:Ref>
    </mr:RltdRef>
    <mr:Rsn>
      <mr:RjctgPtyRsn>650</mr:RjctgPtyRsn>
      <mr:AddtlData><![CDATA[<Message xmlns="urn:tch"><AppHdr><head:Fr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><head:FIId><head:FinInstnId>
<head:ClrSysMmbId><head:MmbId>021200201</head:MmbId></head:ClrSysMmbId></head:FinInstnId
><head:BrnchId><head:Id>02120020101</head:Id></head:BrnchId></head:FIId></head:Fr><head:
To
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><head:FIId><head:FinInstnId>
<head:ClrSysMmbId><head:MmbId>990000001S1</head:MmbId></head:ClrSysMmbId></head:FinInstn
Id></head:FIId></head:To><head:BizMsgIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">B20190317021200201BAA0003909
</head:BizMsgIdr><head:MsgDefIdr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">pacs.002.001.10</head:MsgDef
Idr><head:CreDt xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">2019-03-
17T16:28:01Z</head:CreDt><head:Sgntr
xmlns:head="urn:iso:std:iso:20022:tech:xsd:head.001.001.01"><Signature
xmlns="http://www.w3.org/2000/09/xmldsig#"><SignedInfo><CanonicalizationMethod
Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-
20010315#WithComments"/><SignatureMethod
Algorithm="http://www.w3.org/2000/09/xmldsig#rsa-sha1"/><Reference
URI=""><Transforms><Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-
signature"/></Transforms><DigestMethod
Algorithm="http://www.w3.org/2000/09/xmldsig#sha1"/><DigestValue>W4cSmRn02zepscCyiOrTRe
Mrvg=</DigestValue></Reference><SignatureValue>jg3T4TLzJcude3U0asZN+o9qqeXv
KaQjbomRqyw+rMkr70J9/Aovsn5EDdk8BtRBt1zjSAIv+Ms+0/ubOrQHY/5vjMLqvT2ZaFfrocY+gRP6zHeCKc+
2/DLvhf0rQTxjdJlMcR6hyuLRQrJNKDXOYudsSLZNi7uZsa6QV8AyNs=</SignatureValue><KeyInfo><X509D
ata><X509SubjectName>CN=rsa2,OU=ips,O=vocalink,L=rickmansworth,ST=Unknown,C=uk</X509Subj
ectName></X509Data></KeyInfo></Signature></head:Sgntr></AppHdr><PaymentStatus><ps:FIToFI
PmtstsRpt
xmlns:ps="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10"><ps:GrpHdr><ps:MsgId>M20190317
131000000H1000000001</ps:MsgId><ps:CreDtTm>2019-03-
17T16:28:01Z</ps:CreDtTm></ps:GrpHdr><ps:OrgnlGrpInfAndSts><ps:OrgnlMsgId>20190317162801
021200201B60UBA1RAT</ps:OrgnlMsgId><ps:OrgnlMsgNmId>pacs.008.001.08</ps:OrgnlMsgNmId><ps
:OrgnlCreDtTm>2019-03-
17T16:28:01Z</ps:OrgnlCreDtTm><ps:OrgnlNbOfTxns>1</ps:OrgnlNbOfTxns></ps:OrgnlGrpInfAndSts
><ps:TxInfAndSts><ps:OrgnlInstrId>20190317021200201BRT0000198</ps:OrgnlInstrId><ps:TxSts
>KKKK</ps:TxSts><ps:ClrSysRef>001</ps:ClrSysRef><ps:InstgAgt><ps:FinInstnId><ps:ClrSysM
bId><ps:MmbId>021200201</ps:MmbId></ps:ClrSysMmbId></ps:FinInstnId><ps:InstgAgt><ps:Ins
tdAgt><ps:FinInstnId><ps:ClrSysMmbId><ps:MmbId>201200002</ps:MmbId></ps:ClrSysMmbId></ps
:FinInstnId></ps:InstdAgt><ps:OrgnlTxRef><ps:IntrBkSttlmDt>2010-01-
05</ps:IntrBkSttlmDt></ps:OrgnlTxRef></ps:TxInfAndSts></ps:FIToFIPmtstsRpt></PaymentStat
us></Message>]]></mr:AddtlData>
  </mr:Rsn>
  </mr:admi.002.001.01>
</MessageReject>
</Message>

```

Note: the information under the field <mr:AddtlData> does not contain a realistic example.

20.4.1 Token Notification – acmt.022

```

<TokenIdentification>
  <a2:IdModAdvc xmlns:a2="urn:iso:std:iso:20022:tech:xsd:acmt.022.001.02">
    <a2:Assgnmt>
      <a2:MsgId>M2019061099999999S1H00000000092</a2:MsgId>
      <a2:CreDtTm>2019-06-10T14:53:00</a2:CreDtTm>
      <a2:Assgnr>
        <a2:Agt>
          <a2:FinInstnId>
            <a2:ClrSysMmbId>
              <a2:MmbId>990000001</a2:MmbId>
            </a2:ClrSysMmbId>
          </a2:FinInstnId>
        </a2:Agt>
      </a2:Assgnr>
      <a2:Assgne>
        <a2:Agt>
          <a2:FinInstnId>
            <a2:ClrSysMmbId>
              <a2:MmbId>021200201</a2:MmbId>
            </a2:ClrSysMmbId>
          </a2:FinInstnId>
        </a2:Agt>
      </a2:Assgne>
    </a2:Assgnmt>
    <a2:OrgnlTxRef>
      <a2:MsgId>M20190610021200201S1B00000000432</a2:MsgId>
      <a2:MsgNmId>pacs.008.001.08</a2:MsgNmId>
      <a2:CreDtTm>2019-06-10T14:48:00</a2:CreDtTm>
      <a2:OrgnlTx>
        <a2:InstrId>20190610021200201S1B00000000432</a2:InstrId>
        <a2:EndToEndId>747834884</a2:EndToEndId>
        <a2:TxId>M20190610021200201S1B00000000432</a2:TxId>
      </a2:OrgnlTx>
    </a2:OrgnlTxRef>
    <a2:Mod>
      <a2:Id>20190610990000001T1HRRF000000000026</a2:Id>
      <a2:OrgnlPtyAndAcctId>
        <a2:Acct>
          <a2:Othr>
            <a2:Id>12000194212199000</a2:Id>
          </a2:Othr>
        </a2:Acct>
        <a2:Agt>
          <a2:FinInstnId>
            <a2:ClrSysMmbId>
              <a2:MmbId>021200201</a2:MmbId>
            </a2:ClrSysMmbId>
          </a2:FinInstnId>
        </a2:Agt>
      </a2:OrgnlPtyAndAcctId>
      <a2:UptdPtyAndAcctId>
        <a2:Acct>
          <a2:Othr>
            <a2:Id>17951219904228069</a2:Id>
          </a2:Othr>
        </a2:Acct>
        <a2:Agt>
          <a2:FinInstnId>
            <a2:ClrSysMmbId>
              <a2:MmbId>011400223</a2:MmbId>
            </a2:ClrSysMmbId>
          </a2:FinInstnId>
        </a2:Agt>
      </a2:UptdPtyAndAcctId>
      <a2:AddtlInf>Please update your records accordingly</a2:AddtlInf>
    </a2:Mod>
  </a2:IdModAdvc>
</TokenIdentification>

```

20.5 Administration

20.5.1 Sign-on Request – admn.001

```

<SignOnRequest>
  <sr:AdmnSignOnReq xmlns:sr="urn:iso:std:iso:20022:tech:xsd:admn.001.001.01">
    <sr:GrpHdr>
      <sr:MsgId> 2019031810064302120020101B61NHTCSG6</sr:MsgId>
      <sr:CreDtTm>2019-03-18T14:06:43.000</sr:CreDtTm>
    </sr:GrpHdr>
    <sr:SignOnReq>
      <sr:InstrId>2019031812345678901BD61U00000000006</sr:InstrId>
      <sr:InstgAgt>
        <sr:FinInstnId>
          <sr:ClrSysMmbId>
            <sr:MmbId>02120020101</sr:MmbId>
          </sr:ClrSysMmbId>
        </sr:FinInstnId>
      </sr:InstgAgt>
      <sr:InstdAgt>
        <sr:FinInstnId>
          <sr:ClrSysMmbId>
            <sr:MmbId>990000001S1</sr:MmbId>
          </sr:ClrSysMmbId>
        </sr:FinInstnId>
      </sr:InstdAgt>
    </sr:SignOnReq>
  </sr:AdmnSignOnReq>
</SignOnRequest>

```

20.5.2 Sign-on Response – admn.002

```

<SignOnResponse>
  <rs:AdmnSignOnResp xmlns:rs="urn:iso:std:iso:20022:tech:xsd:admn.002.001.01">
    <rs:GrpHdr>
      <rs:MsgId> 20190318100653990000001S1B61NHDDM21</rs:MsgId>
      <rs:CreDtTm> 2019-03-18T14:06:53.000</rs:CreDtTm>
    </rs:GrpHdr>
    <rs:SignOnResp>
      <rs:OrgnlInstrId>2019031812345678901BD61U00000000006</rs:OrgnlInstrId>
      <rs:InstgAgt>
        <rs:FinInstnId>
          <rs:ClrSysMmbId>
            <rs:MmbId>XXXXXXXXXXXX</rs:MmbId>
          </rs:ClrSysMmbId>
        </rs:FinInstnId>
      </rs:InstgAgt>
      <rs:InstdAgt>
        <rs:FinInstnId>
          <rs:ClrSysMmbId>
            <rs:MmbId>02120020101</rs:MmbId>
          </rs:ClrSysMmbId>
        </rs:FinInstnId>
      </rs:InstdAgt>
      <rs:Sts>ACTC</rs:Sts>
    </rs:SignOnResp>
  </rs:AdmnSignOnResp>
</SignOnResponse>

```

20.5.3 Sign-off Request – admn.003

```

<SignOffRequest>
  <fr:AdmnSignOffReq xmlns:fr="urn:iso:std:iso:20022:tech:xsd:admn.003.001.01">
    <fr:GrpHdr>
      <fr:MsgId>2019031810050002120020101D61TV20TNI</fr:MsgId>
    </fr:GrpHdr>
  </fr:AdmnSignOffReq>
</SignOffRequest>

```

```

<fr:CreDtTm>2019-03-18T14:05:00.000</fr:CreDtTm>
</fr:GrpHdr>
<fr:SignOffReq>
  <fr:InstrId>2019031802120020101BD61U00000000006</fr:InstrId>
  <fr:InstgAgt>
    <fr:FinInstnId>
      <fr:ClrSysMmbId>
        <fr:MmbId>02120020101</fr:MmbId>
      </fr:ClrSysMmbId>
    </fr:FinInstnId>
  </fr:InstgAgt>
  <fr:InstdAgt>
    <fr:FinInstnId>
      <fr:ClrSysMmbId>
        <fr:MmbId>XXXXXXXXXXXX</fr:MmbId>
      </fr:ClrSysMmbId>
    </fr:FinInstnId>
  </fr:InstdAgt>
  </fr:SignOffReq>
</fr:AdmnSignOffReq>
</SignOffRequest>

```

20.5.4 Sign-off Response – admn.004

```

<SignOffResponse>
  <rf:AdmnSignOffResp xmlns:rf="urn:iso:std:iso:20022:tech:xsd:admn.004.001.01">
    <rf:GrpHdr>
      <rf:MsgId>201202181005100990000001S161TV20FDAA</rf:MsgId>
      <rf:CreDtTm>2019-03-18T14:05:00.000</rf:CreDtTm>
    </rf:GrpHdr>
    <rf:SignOffResp>
      <rf:OrgnlInstrId>2019031802120020101BD61U00000000006</rf:OrgnlInstrId>
      <rf:InstgAgt>
        <rf:FinInstnId>
          <rf:ClrSysMmbId>
            <rf:MmbId>XXXXXXXXXXXX</rf:MmbId>
          </rf:ClrSysMmbId>
        </rf:FinInstnId>
      </rf:InstgAgt>
      <rf:InstdAgt>
        <rf:FinInstnId>
          <rf:ClrSysMmbId>
            <rf:MmbId>02120020101</rf:MmbId>
          </rf:ClrSysMmbId>
        </rf:FinInstnId>
      </rf:InstdAgt>
      <rf:Sts>ACTC</rf:Sts>
    </rf:SignOffResp>
  </rf:AdmnSignOffResp>
</SignOffResponse>

```

20.5.5 Echo Request – admn.005

```

<EchoRequest>
  <er:AdmnEchoReq xmlns:er="urn:iso:std:iso:20022:tech:xsd:admn.005.001.01">
    <er:GrpHdr>
      <er:MsgId>20190318141447990000001S1D61UBZ2TKM</er:MsgId>
      <er:CreDtTm>2019-03-18T14:14:47</er:CreDtTm>
    </er:GrpHdr>
    <er:EchoTxInf>
      <er:FnctnCd>731</er:FnctnCd>
      <er:InstrId>20190318990000001S1BD61U00000000006</er:InstrId>
      <er:InstgAgt>
        <er:FinInstnId>
          <er:ClrSysMmbId>
            <er:MmbId>XXXXXXXXXXXX</er:MmbId>
          </er:ClrSysMmbId>
        </er:FinInstnId>
      </er:InstgAgt>
    </er:EchoTxInf>
  </er:AdmnEchoReq>
</EchoRequest>

```

```

<er:InstdAgt>
  <er:FinInstnId>
    <er:ClrSysMmbId>
      <er:MmbId>123456789A1</er:MmbId>
    </er:ClrSysMmbId>
  </er:FinInstnId>
</er:InstdAgt>
</er:EchoTxInf>
</er:AdmnEchoReq>
</EchoRequest>

```

20.5.6 Echo Response – admn.006

```

<EchoResponse>
  <re:AdmnEchoResp xmlns:re="urn:iso:std:iso:20022:tech:xsd:admn.006.001.01">
    <re:GrpHdr>
      <re:MsgId>20190318141452123456789A1D61UF21JT5</re:MsgId>
      <re:CreDtTm>2019-03-18T14:14:52</re:CreDtTm>
    </re:GrpHdr>
    <re:EchoResponse>
      <re:InstgAgt>
        <re:FinInstnId>
          <re:ClrSysMmbId>
            <re:MmbId>123456789A1</re:MmbId>
          </re:ClrSysMmbId>
        </re:FinInstnId>
      </re:InstgAgt>
      <re:InstdAgt>
        <re:FinInstnId>
          <re:ClrSysMmbId>
            <re:MmbId>XXXXXXXXXXXX</re:MmbId>
          </re:ClrSysMmbId>
        </re:FinInstnId>
      </re:InstdAgt>
      <re:OrgnlInstrId>20190318990000001S1BD61U000000000006</re:OrgnlInstrId>
      <re:FnctnCd>731</re:FnctnCd>
      <re:TxSts>ACTC</re:TxSts>
    </re:EchoResponse>
  </re:AdmnEchoResp>
</EchoResponse>

```

20.6 Database Report

20.6.1 Database Report Request – admn.007

```

<ParticipantReport>
  <ut:DBRptReq xmlns:ut="urn:admn.007.001.01">
    <ut:GrpHdr>
      <ut:MsgId>2019061012345678901B00000000092</ut:MsgId>
      <ut:CreDtTm>2019-06-10T13:52:58</ut:CreDtTm>
    </ut:GrpHdr>
    <ut:DBRptInf>
      <ut:RptCd>AVLBTY</ut:RptCd>
      <ut:InstrId>2019061012345678901B00000000092</ut:InstrId>
      <ut:InstgAgt>
        <ut:FinInstnId>
          <ut:ClrSysMmbId>
            <ut:MmbId>XXXXXXXXXXXX</ut:MmbId>
          </ut:ClrSysMmbId>
        </ut:FinInstnId>
      </ut:InstgAgt>
      <ut:InstdAgt>
        <ut:FinInstnId>
          <ut:ClrSysMmbId>
            <ut:MmbId>999999999S1</ut:MmbId>
          </ut:ClrSysMmbId>
        </ut:FinInstnId>
      </ut:InstdAgt>
    </ut:DBRptInf>
  </ut:DBRptReq>

```

```

        </ut:FinInstnId>
    </ut:InstdAgt>
    </ut:DBRptInf>
    </ut:DBRptReq>
</ParticipantReport>
</Message>

```

20.6.2 Unable to Transact Report – admn.008

```

<ParticipantReportResponse>
    <tu:DBAvlbtyRpt xmlns:tu="urn:admn.008.001.01">
        <tu:GrpHdr>
            <tu:MsgId>20190610145252123456789A1D61UF21JT5</tu:MsgId>
            <tu:CreDtTm>2019-06-10T14:52:52</tu:CreDtTm>
        </tu:GrpHdr>
        <tu:DBRptRspn>
            <tu:OrgnlInstrId>2019061012345678901B00000000092</tu:OrgnlInstrId>
            <tu:RptCd>AVLBTY</tu:RptCd>
            <tu:InstgAgt>
                <tu:FinInstnId>
                    <tu:ClrSysMmbId>
                        <tu:MmbId>999999999S1</tu:MmbId>
                    </tu:ClrSysMmbId>
                </tu:FinInstnId>
            </tu:InstgAgt>
            <tu:InstdAgt>
                <tu:FinInstnId>
                    <tu:ClrSysMmbId>
                        <tu:MmbId>XXXXXXXXXXXX</tu:MmbId>
                    </tu:ClrSysMmbId>
                </tu:FinInstnId>
            </tu:InstdAgt>
            <tu:TxSts>ACTC</tu:TxSts>
        </tu:DBRptRspn>
        <tu:AvlbtyRpt>
            <tu:Cnnctn>
                <tu:CnnctnId>888888888CON1</tu:CnnctnId>
                <tu:CnnctnId>888888888CON2</tu:CnnctnId>
                <tu:CnnctnId>777777777CON1</tu:CnnctnId>
                <tu:CnnctnId>777777777CON2</tu:CnnctnId>
            </tu:Cnnctn>
            <tu:AvlbtyPtcpt>
                <tu:PtcptSgnOff>
                    <tu:PtcptId>222222222S1</tu:PtcptId>
                    <tu:PtcptId>746473628S1</tu:PtcptId>
                    <tu:PtcptId>5555432221</tu:PtcptId>
                </tu:PtcptSgnOff>
                <tu:PtcptSspd>
                    <tu:PtcptId>555555555S1</tu:PtcptId>
                </tu:PtcptSspd>
            </tu:AvlbtyPtcpt>
        </tu:AvlbtyRpt>
    </tu:DBAvlbtyRpt>
</ParticipantReportResponse>

```

20.6.3 Unable to Transact Report – admn.008 (empty report)

```

<ParticipantReportResponse>
    <tu:DBAvlbtyRpt xmlns:tu="urn:admn.008.001.01">
        <tu:GrpHdr>
            <tu:MsgId>20190610145252123456789A1D61UF21JT5</tu:MsgId>
            <tu:CreDtTm>2019-06-10T14:52:52</tu:CreDtTm>
        </tu:GrpHdr>
        <tu:DBRptRspn>
            <tu:OrgnlInstrId>2019061012345678901B00000000092</tu:OrgnlInstrId>
            <tu:RptCd>AVLBTY</tu:RptCd>
            <tu:InstgAgt>
                <tu:FinInstnId>
                    <tu:ClrSysMmbId>

```

```

<tu:MmbId>999999999S1</tu:MmbId>
</tu:ClrSysMmbId>
</tu:FinInstnId>
</tu:InstgAgt>
<tu:InstdAgt>
<tu:FinInstnId>
<tu:ClrSysMmbId>
<tu:MmbId>XXXXXXXXXXXX</tu:MmbId>
</tu:ClrSysMmbId>
</tu:FinInstnId>
</tu:InstdAgt>
<tu:TxSts>ACTC</tu:TxSts>
</tu:DBRptRspn>
<tu:AvlbtyRpt></tu:AvlbtyRpt>
</tu:DBAvlbtyRpt>
</ParticipantReportResponse>

```

21 APPENDIX D – INDUSTRY CATEGORY CODES

This section contains all the Industry Category Codes used for Request for Payment (pain.013 message).

21.1 Industry Category Codes

- 1001 - Home Utilities – Electric, Gas, Sanitary, Water, Fuel Oil
- 1002 - Telecom Utilities – Phone, Internet, Cable, Satellite
- 1003 - Mortgage
- 1004 - Rent
- 1005 - Insurance Premiums
- 1006 - Auto Loans
- 1007 - Personal Loans
- 1008 - Credit Card Payment
- 1009 - Media Subscriptions – Music, Magazines, Newspapers, Gaming, etc.
- 1010 - Memberships – Gym, Lessons, Educational, Clubs, etc.
- 1011 - Financial Institution
- 1012 - Broker/Dealer
- 1013 – Medical
- 1014 – Online Gaming
- 1015 – Real Estate
- 1016 – Government

22 APPENDIX E – PURPOSE OF PAYMENT

22.1 Permitted Purpose of Payment - Codes

This section contains the code value, names and RTP Definitions of permitted Purpose of Payment Codes (pacs.008 and pain.013 messages).

Code Value	Code Name	RTP Definition
NOWS	NotOtherwiseSpecified	Default code when specific codes not used or existing codes not available for specific use case.
GDDS	PurchaseSaleOfGoods	
SCVE	PurchaseSaleOfServices	
INSC	PaymentOfInsuranceClaim	
INSM	Installment	
INVS	InvestmentAndSecurities	Transaction is payment of an investment or security transaction.
PAYR	Payroll	
UBIL	Utilities	Transaction is related to a non-specified utility bill.
PDEP	PropertyDeposit	
ACCT	AccountManagement	Transaction is an account to account transfer.
CBLK	CardBulkClearing	Transaction is a merchant network settlement.
MP2P	MobileP2PPayment	Transaction is related to digital wallet defunding.

22.2 Permitted Proprietary Purpose of Payment Values

Currently, there are no permitted Proprietary Purpose of Payment values for pacs.008 and pain.013.

23 APPENDIX F – CHANGE VERSION CONTROL

This section contains all the changes covered in the previous versions of the document.

23.1 Change History

Version	Date	Comments
2.9	January 2019	Release 2.9
2.9	April 2019	Update with the final ISO20022 Version 2019 (removed all DRAFT comments) New Functionality: - Credit Transfer (pacs.008) inclusion of new optional Element Initiating Party Name to reference ZELLE Sender Identification.

		<ul style="list-style-type: none"> - Add Debtor Account Identification for pacs.009 - FI-to-FI Credit Transfer (pacs.009) new chapter 15 <p>Further changes / corrections:</p> <ul style="list-style-type: none"> - Remove all references to acmt.023 and acmt.024 - Update Appendix with new codes - Removed all notes with '%%' - Removed comment in pain.013 on code ORIG under Discount Applied Amount - Correction Proxy Identification from 2048 to 256 in pacs.008 and pain.013 - Correction of wrong XLM Tag for Accepted Amount in pain.014 Payment Condition Status - Add code AC02 and AC03 in pacs.009 validation. Change code description in Appendix - Add pacs.009 message reference for Time-Out under camt.056 - Removed LEI comments in camt.056 message field Originator - Update "System Time-Out" product usage description throughout camt.056 to account for pacs.009 and pain.013 time-out scenarios - Add note on Original Clearing System Reference to use fixed value '001' as a fixed value if pain.013 is expire (camt.056) - Clarification on Rule(s) for Instructing / Instructed Agent for pacs.028 message - Clarification on Original Transaction / Transaction Id if Token Notification (acmt.022) is generated based on pain.013 - Modification information in acmt.022 cardinality changed from [1..n] to [1..1] - Clarification on Database Availability Report (admn.008) if all participants are available - Update format on Connection Identification in admn.008 with a maximum length of 20 characters and restricted to a-z, A-Z and 0-9
2.9	September 2019	<p>FI-To-FI Credit Transfer (pacs.009) has been deferred from release 2.9. While the message structure and format details are fully documented here, the item will not be included or available in the 2.9 release.</p> <p>Token Notification (acmt.022) has been deferred from release 2.9. The message will first be made available in release 2.10, when tokenization functionality is first available.</p> <p>Updates based on market feedback and final functionality needed for Zelle and Tokenization.</p> <ul style="list-style-type: none"> • All Messages <ul style="list-style-type: none"> ◦ Maximum length for LEI added (20 characters) Note: not marked as change in the structure and details sections ◦ Include message name identifiers for prior message versions to the permitted values in Original Message Name Id for message type camt.026, camt.028, camt.056, camt.029, and pacs.028

		<ul style="list-style-type: none"> • pacs.008 <ul style="list-style-type: none"> ◦ Change of error code under Initiating Party from '9952' to '9914' as code '9952' was used for two different scenarios. (reason code change only) ◦ New rule for Discount Applied Amount (under structured remittance) - code FULL must be present if code DSCT is used (no impact to participants) ◦ Removal of rule under Creditor Account Proxy – previously mandatory for Zelle transactions, now optional (impact to participants using Zelle). ◦ Instruction for Creditor Agent <ul style="list-style-type: none"> ▪ new token control codes added (no impact to participants) • pain.013 <ul style="list-style-type: none"> ◦ Update to M/O/C table for clarification of some optional and conditional fields. ◦ Update to Product Usage for Instruction Identification when the RFP is initiated in relation to Zelle (impact to participants using Zelle) ◦ New rule noted for Requested Execution Date - Expiry date must be after or equal to Requested Execution Date (no impact to participants) ◦ New rule for Discount Applied Amount (under structured remittance) - code FULL must be present if code DSCT is used (no impact to participants) ◦ Removal of rule under Debtor Account Proxy – previously mandatory for Zelle transactions, now optional (impact to participants using Zelle). ◦ Instruction for Creditor Agent <ul style="list-style-type: none"> ▪ new added code 'RECI' for Zelle sender identification (impact to participants using Zelle) ▪ new token control codes added (no impact to participants) • camt.056 <ul style="list-style-type: none"> ◦ Corrected description for Cancellation Code AC03 and FRTR (no technical impact to participants). • camt.029 <ul style="list-style-type: none"> ◦ Additional Note for Cancellation Status Identification describing which value must be included in this field when returning funds outside of RTP (clarification only). • camt.028 <ul style="list-style-type: none"> ◦ Creator Agent, previously missing from the structure table, has been added (no impact to participants). • pacs.028
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		<ul style="list-style-type: none"> ○ Scope update ○ Clarification of Instructing Agent rule ○ Clarification of Instructed Agent rule ● SNM 999 (admi.004) <ul style="list-style-type: none"> ○ Clarified which Net Position is included in the SNM (Net Position of the Reconciliation Window that is closing). ● admi.002 <ul style="list-style-type: none"> ○ Updated Index 1.1 format description to indicate that the embedded 11 character identifier can belong to a Participant, TPSP, or the RTP System. ● Update Appendix B Error Codes <ul style="list-style-type: none"> ○ Removal of codes AC07, AC10, AM11, BE13, FF03 ○ Updated codes AC13, AC14, 9952, 9953 ○ New codes AC03, AM09, FRTR, UPAY ○ New codes TK01-TK08 ● Update Appendix C with new Example Messages
2.9	January 2020	<ul style="list-style-type: none"> ● Credit Transfer (pacs.008): <ul style="list-style-type: none"> ○ Changed Instruction Information length to 140 characters (Index 2.1246) ○ Clarified description of Creditor Agent Member ID (Index 2.1025) so that the sender does not need to be aware if the recipient's R/T number is or is not a token. ● Request for Payment (pain.013): <ul style="list-style-type: none"> ○ Updated Payment Conditions / Early Payment (Index 2.255) to note that the value 'FALSE' should not be used in this field. ○ Updated Instructions for Creditor Agent / Code (Index 2.793) with Reason Code 9954 for a Zelle message that does not include Code 'RECI'. ○ Updated pain.013 Electronic Address field from required to optional: from [1..1] to [0..1] ● RFP Response (pain.014): <ul style="list-style-type: none"> ○ Added note in Additional Information to use the codes "NOAS" and "ARDP" in this field as appropriate. This is aligned to the RTP Customer Display Guidelines. ● Message Acknowledgement (camt.035): <ul style="list-style-type: none"> ○ Corrected reject reason code when Routing and Transit number is not supported in RTP (reason code 'RC03' for Debtor/Assignee and 'RC04' for Creditor/Assigner) ● Reason Codes:

		<ul style="list-style-type: none"> ○ Updated section 18.1.2 to include Reason Code '9954' for a Zelle RFP that does not include Instruction For Creditor Agent code 'RECI'. ● General Changes: <ul style="list-style-type: none"> ○ Add format rules for all occurrences of LEI: Must be 20 characters, first 18 may be alphanumeric, last two must be numeric, in accordance with ISO specifications. Reject with admi.002 (650) for failing format validation. ○ Removed Section 3 on Message Usage Requirements, as this document is now a stand-alone document that is part of the RTP Technical Specifications. Reference the RTP Message Persona Specification document.
2.9	February 2020	<ul style="list-style-type: none"> ● Inclusion of regular expression (RegEx) in the Detailed Message Description and new chapter 2.6 Regular Expression (RegEx) description ● Updates to Section 1.2 to add compliance statement
2.9	July 2020	<ul style="list-style-type: none"> ● Pacs.008 <ul style="list-style-type: none"> ○ Instruction Information field: updated from 140 character length to 35 ○ Updated Intermediary description index 2.15: "Payment sent that uses one of either "Ultimate Debtor" or "Ultimate Creditor" fields. If this code is used, one of "Ultimate Debtor" or "Ultimate Creditor" must be present in the message." ○ Electronic Address Field updated from Conditional to Optional in Detail Message field Description section ● Pain.013 <ul style="list-style-type: none"> ○ Clarified product usage description for Local Instrument ○ Updated Payment Conditions flags from upper case True/False to only use lower case true/false flags ○ Updated Notes description for Early Payment Allowed ○ Updated Notes description for Guaranteed Payment ● General Updates <ul style="list-style-type: none"> ○ Added Section 18.7 Participant Duplicate Checking Requirements ○ Modified 2.5 Date/Time Format section to include that it uses ISO 8601 Standard format(24 hour clock) ○ Removed milliseconds from all admn messages in creation date time fields
2.9	February 2021	<ul style="list-style-type: none"> ● Update according TCH feedback (August 2020) ● Correction definition under (Ultimate) Debtor / (Ultimate) Creditor Identification ● New chapter in Appendix related to the duplicate check

		<ul style="list-style-type: none"> • New Chapter 3 on Identification Usages and Definition • Deleted chapter 1.2 on Changes and Compliance Update
3.0	April 2022	<ul style="list-style-type: none"> • Addition of Message flows and definitions in Section 3 • Addition of BizSvc as an Optional tag under BAH • Modification in the multiplicity of Other field & addition of Proprietary field as Mandatory under Scheme name of Initiating Party for Pacs.008 and Pain.013 • Addition of UETR in all the applicable messages except Pacs.009 and Pacs.028 messages • Modification in the multiplicity of "Referred Documentation Information". Added code(CINV) and Proprietary(CSCM & RTRN) codes under it for Pacs.008 and code(CINV) and Proprietary(CSCM) codes for Pain.013 • Addition of Original E2E ID field in Pain.014 • Addition of Name field under Debtor account and Creditor account fields of Pacs.008 and Pain.013 • Addition of Invoicer and Invoicee Structured Remittance information in Pacs.008 and Pain.013 • Updated the length of OrgID >> Othr >> Id tag to 1..35 in entire document except for Pain.014 and Camt.056 messages • Changes the color from Red to Black for the font present in 2.6.2 Identification chapter • Addition of Ultimate Debtor and Ultimate Creditor OrgID >> Othr >> Id & OrgID >> Othr >> Scheme Name have been added under Pacs.008 and Pain.013 • Modification from Mandatory to Conditional of Ultimate Debtor and Ultimate Creditor OrgID >> Othr >> LEI tag under Pacs.008 and Pain.013 • FIToFICstmrCdtTrf >> CdtTrfTxlnf >> Rmtlnf >> Strd >> RfrdDoclnf >> RltdDt Tag change from Mandatory to Conditional • Local instrument "IXB" has been added for the cross border payments under Pacs.008 and Pain.013 messages • MOC and multiplicity of Id, OrgId, Othr kept consistent for Pacs.008, Pain.013, Pain.014, Camt.056 and Camt.028 • Addition of DtAndPlcOfBirth and Scheme name under Pacs.008, Camt.028 and Pain.013 >> Ultimate Creditor and Ultimate Debtor >> PvtId Field • Changed the MOC of Cd and Prtry Tags under Rsn from M to C in Pain.014, Camt.056 and Pacs.002 • Added section 7.1.5 – Description for Interbank settlement in credit transfer message • Updated chapter 2.1 - Product Usage of Electronic signature under pain.013 and Pacs.008 messages and Product Usage of Ultimate Creditor and Ultimate Debtor of Camt.028 message
3.0	June 2022	<ul style="list-style-type: none"> • Added Original UETR under Interbank in both the Request for Information (camt.026) and the Response to Request for Information (camt.028).
3.0	January 2023	<ul style="list-style-type: none"> • Updated/Added language for distribution of IXB specifications in relevant sections • IXB Usage Clarity: <ul style="list-style-type: none"> ○ Updated Product Usage for Ultimate Debtor OrgID >> Othr >> SchmeNm >> Prtry (INDEX 2.762) under pacs.008 ○ Updated Product Usage for Ultimate Debtor Id >> PrvtId >> >> Othr >> SchmeNm >> Prtry (INDEX 2.774) under pacs.008 ○ Updated Product Usage for Ultimate Debtor Id >> OrgId >> Othr >> SchmeNm >> Prtry (INDEX 2.206) under pain.013 • Zelle Usage Clarity: <ul style="list-style-type: none"> ○ Updated Product Usage for Initiatg Party Id >> OrgId >> Othr >> Id (INDEX

		<p>2.821) under pacs.008</p> <ul style="list-style-type: none"> ○ Updated Product Usage for Initiating Party Id >> OrgID >> Othr >> SchmeNm >> Prtry (INDEX 2.824) under pacs.008 ● Added clarity in Product Usage for Remittance Information Strd >> RfrdDocInf >> Nb (INDEX 2.1354) under pacs.008 ● Updated field length for Related Date (INDEX 2.900) under pain.013 to 10 ● Updated the example used for an event unique to a Participant in section 16.1 ● Updated Reason Code for Member Identification (INDEX 1.199) for camt.035 to RC03 for Routing and Transit number is not supported in RTP ● Added a note to the top of the pacs.009 section ● Added a note to the top of the acmt.022 section ● Updated Appendix A Supported Character set. Only & and < are highlighted to reflect current functionality ● Updated DUPL reason code in section 18.1.1 to indicate it may be used by FI ● Updated Descriptions for 1100 and NARR in section 18.2 ● Added to Notes in the pacs.028 Scope ● Applied updates related to RFP Warranty from December 2022 <ul style="list-style-type: none"> ○ Pain.013 <ul style="list-style-type: none"> ■ Added rules for Debtor field ■ Updated product usage description for Remittance ID field ○ Camt.056 <ul style="list-style-type: none"> ■ Updated scope to include RFP warranty ■ Added usage for UPAY code to include breach of RFP warranty ■ Updated product usage description for Additional Information field to include RFP breach of warranty procedure ○ Camt.029 <ul style="list-style-type: none"> ■ Updated product usage description for Confirmation code field to include RFP breach of warranty procedure ○ Update Appendix B Error Codes <ul style="list-style-type: none"> ■ Updated description for UPAY code
3.0	June 2023	<ul style="list-style-type: none"> ● Updated Product usage for Invoicer ID (INDEX 2.997) under pain.013 message ● Added Appendix D: Industry Code list for RFP ● Added Note(s) for Type (INDEX 2.1349) under pacs.008 message ● Updated Product Usage for Number (INDEX 2.1354) under pacs.008 message to include the case when no Types are provided ● Updated Descriptions for 1100 and NARR in section 18.1
3.0	August 2023	<ul style="list-style-type: none"> ● Updated Product usage for Creditor Name (INDEX 2.650) under pain.013 message ● Updated Product usage Creditor Account Name field (INDEX 2.724) under pain.013 message ● Updated Product usage for Debtor (INDEX 2.29) under pain.013 message ● Updated Length for Date Time (INDEX 3.15) under camt.028 message ● Corrected Permitted codes for Code (INDEX 2.1351) under pacs.008 message
3.0	March 2024	<ul style="list-style-type: none"> ● Updated Product usage for Invoicer ID (INDEX 2.997) under pain.013 message
3.0	May 2024	<ul style="list-style-type: none"> ● Fixed a typo for “transaact” in 16.11.1 ● Updated Postal Address (INDEX 2.856) to Optional under pacs.008 message ● Updated Postal Address (INDEX 2.1103) to Optional under pacs.008 message

		<ul style="list-style-type: none"> • Added detail on permitted characters for Debtor Account ID Other ID (INDEX 2.920) under pacs.008 message • Added detail on permitted characters for Creditor Account ID Other ID (INDEX 2.1167 under pacs.008 message • Section 13.1.1: Added paragraph that was mistakenly dropped from the initial 3.0 version of message specs. Clarity that pacs.028 may also be used with pacs.009 and pain.013 • Fixed a typo in the RegEx for Country Code in section 2.6.1. Close parenthesis has been updated to a close curly bracket • Updated the example in Creation Date Time for Admin Echo Request (INDEX 1.2) to not include milliseconds • Updated the example in Creation Date Time for Admin Echo Response (INDEX 1.2) to not include milliseconds • Updated Original Creation Date Time under Request for Return of Funds (camt.056) (INDEX 4.135) to Mandatory • Section 18.1.2 Removed Reason Code 9941 from List and Usage of non-ISO Error Codes • Removed “RTP will not restrict the existing available ISO codes” from Note(s) for Code (INDEX 3.146) under pain.014 message • Section 18.1.1 Updated Reason Code TM01 “Used By RTP” to “Y” • Fixed typos in Proprietary (INDEX 2.824) under pacs.008 • Added to Industry Category Codes in Appendix D • Section 18.1.1 Updated Description and notes for AM02 and AM13 • Added use case “C2G” to Invoicer ID (INDEX 2.997) under pain.013 message
3.0.1	May 2024	<ul style="list-style-type: none"> • Addition of SL12 error code in Pain.014 Message