NPC CONFIRMATION OF PAYEE SCHEME IMPLEMENTATION GUIDELINES

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Abstract

This document sets out the rules for implementing the Identification Verification Request and the Identification Verification Report. The IGs are based on version 2022 of the ISO 20022 Identification Verification Request and Identification Verification Report, Account Management XML message standards.

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0 Document Information

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	NPC050-01	2023 NPC Confirmation of Payee Rulebook	NPC
[2]	ISO 20022	ISO 20022 XML Identification Verification messages: • Identification Verification Request • Identification Verification Report	ISO
[3]	ISO 9362	Business Identifier Codes (BIC)	ISO
[4]	ISO 13616	Financial services - International bank account number (IBAN) -- Part 1: Structure of the IBAN	ISO [1]
[5]	NPC052-01	NPC Confirmation of Payee API Examples 2023	NPC

0.2 Change History

Version	Date	Edited by	Comments
v.1.0	2023-02-23	NPC	Final version agreed by CoP WG and decided by NPC Scheme Management Committee (SMC), February 23, 2023, to publish version 1.0.
v.1.1	2023-11-27	NPC	Changes agreed by CoP WG and decided by NPC Scheme Management Committee (SMC) November 23, 2023, due to approved ISO codes
v.1.2	2024-06-10	NPC	Changes agreed by CoP WG and decided by NPC Scheme Management Committee (SMC) June 10, 2024, due to approved ISO codes (this change should have been a part of the 1.1 update)

0.3 Purpose of Document

The objective of these NPC Confirmation of Payee Scheme Implementation Guidelines is to define the rules to be applied to in the Inter-PSP space for the ISO 20022 Identification Verification Request and Identification Verification Report XML message standards for the implementation of the NPC Confirmation of Payee Scheme Rulebook.

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[1] See also http://www.swift.com/products/bic_registration/iban_format_registration

1 Introduction

This document sets out the NPC rules for implementing the Account Management, Identification Verification Request and Identification Verification Report, ISO 20022 XML message standards (reference [2]). The NPC Confirmation of Payee Scheme Rulebook, (reference [1]) defines data sets which are implemented in the relevant ISO 20022 XML message standard as follows:

NPC Confirmation of Payee Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 Confirmation of Account Request Dataset	FI to FI Identification Verification Request V03 (acmt.023.001.03)
DS-02 Confirmation of Account Response Dataset	FI to FI Identification Verification Report V03 (acmt.024.001.03)
DS-03 Confirmation of Payee Request Dataset	FI to FI Identification Verification Request V03 (acmt.023.001.03)
DS-04 Confirmation of Payee Response Dataset	FI to FI Identification Verification Report V03 (acmt.024.001.03)

The Guidelines for the verification message standards are mandatory.

1.1 Coverage of the NPC CoP Implementation Guidelines

The purpose of the NPC Confirmation of Payee Scheme Rulebook Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global ISO 20022 XML standards in making Requests and Responses, as defined in the NPC Confirmation of Payee Scheme Rulebook (reference [1]), hereafter referred to as the Rulebook, and supplemented by processing requirements.

The Guidelines are fully aligned to the core requirements as defined in the Rulebook and identified message elements needed for Inter-PSP processing while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.

Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Processing	Message elements from the ISO messages available for use by AOS within an NPC Governance framework	Message elements from ISO messages not applicable to NPC
NPC CoP Implementation Guidelines for core subset, identifying elements - **to be used as defined in ISO** - **to be used with NPC usage rules (from or completing the Rulebook)** **Note: yellow fields can be used in a specific way for an AOS.**		**To be developed and documented by AOS Communities**	**Not available for use in NPC CoP**
NPC Confirmation of Payee Requests and Responses			

Figure 1

These Guidelines define the Core Mandatory Subset[2] of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by PSPs and Infrastructure providers

These message elements define the **core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the ISO 20022 XML standard that may be available for use in an AOS, subject to a governance framework to be defined by the NPC. The definition and documentation of these message elements are a matter for the AOS communities involved. These message elements are denoted by white shading.

Where there are message elements that do not apply to NPC Confirmation of Payee Requests and Responses these are denoted with red shading in the right-most column of the message structures. To date, few such message elements have been identified.

1.2 Use of these Guidelines by the Infrastructure providers and Intermediary PSPs

- Core Requests and Responses are executed using messages only containing message elements defined as part of the Mandatory subset (shaded yellow in Figure 2).
- Requests and Responses that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as subsets, but not as core elements.
- It is the responsibility of the Payer PSP of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The Payee PSP receiving a Request containing AOS-related message elements, but which is not a member of the AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The Payee PSP, however, may reject the message for this reason.

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[2] The NPC Core Mandatory Subset is hereafter known as the NPC core service.

1.3 Notation Conventions

The Guidelines are presented in a similar format as the one used in the ISO 20022 XML standard (reference [2]).

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements	
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	*NPC Usage Rule(s)* *NPC Format Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** (Yellow: Message Element that is part of the NPC Confirmation of Payee Core Service)	*(e.g., Mandatory)*
	1..1		**XML Tag**	xs:choice
1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** *ISO Length* *NPC Length* (Yellow: Message Element that is part of the NPC Confirmation of Payee Core Service)	*(Attribute used in the Rulebook)* *(e.g., Only 'NPC' is allowed.)*
			NPC Code restrictions	
			NPC	*Example of a restriction*
1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	**ISO Name** **ISO Definition** **XML Tag** **Type** (White: Message Element that is not part of the Core Service but is available or use in an NPC Confirmation of Payee AOS)	
1.0n	0..1	Message root +Group Header ++Sublevel 1	**ISO Name** **ISO Definition** **XML Tag** **Type** (Red: Message Element that is not to be used for Confirmation of Payee)	

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. Guidelines are based on ISO 20022 Identification Verification Request and Identification Verification Report message XML standard, but the Index numbers can differ.
- Components of message elements that are not allowed in Guideline or where no Rulebook requirements are defined, are not displayed in full as the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the NPC Conformation of Payee Core Requirements, e.g.:

  - o   0..1 element is optional and may only be present once
  - o   0..n element is optional with unlimited repetition
  - o   1..1 element is mandatory and must be present exactly once
  - o   1..n element is mandatory with unlimited repetition

The displayed multiplicity may thus differ from the one of the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard. When an element is shaded yellow, possible remaining ISO 20022 Identification Verification Request and Identification Verification Report message occurrences are available for use in an AOS.

Empty elements are not allowed (i.e., a message shall not contain elements without content).

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard. When an element contains sub-elements, these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the Rulebook Requirements as additional rules to those specified in the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard, which are shown in non-italic characters.

  - o   When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those messages are shaded yellow.
  - o   When the message element relates to Inter-PSP processing requirements, it is shaded yellow.
  - o   When the message element specified in the ISO 20022 XML standard is used without change (regarding the definition and any usage rules), no specific core requirements are provided and is shaded yellow.
  - o   When the message element is specified in the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard as optional, but is mandatory in the core requirements, this is specified as 'Mandatory' and is shaded yellow.
  - o   When the message element is not available for use, this is indicated with red shading.
  - o   The length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

Column 4 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated, in empty lines without index number, in the column 4 with XML Tag 'xs:choice'). In such case, the choice is to be made between the two following sub-elements, if both are shaded yellow.

1.4 Character Set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

- PSPs must be allowed to use the character set currently in use at national level;
- PSPs cannot be required to support the full character set.

Therefore:

- The ISO 20022 Identification Verification Request and Identification Verification Report XML messages allow for the full range of global language requirements (UTF-8).
- PSPs must be able to support the Latin character set commonly used in international communication and in addition to this, the Scandinavian characters and the @-sign, as follows:

  a b c d e f g h i j k l m n o p q r s t u v w x y z å ä ö æ ø

  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Å Ä Ö Æ Ø

  0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + @

  Space

- References, identifications and identifiers must respect the following [8]:
  - Content is restricted to the Latin character set.
  - Content must not start or end with a '/'
  - Content must not contain '//'s

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set including the Scandinavian characters and the @-sign referred to above.

1.5 General Message Element Specifications

1.5.1 Actors related to the Message Element Specifications

Term	ISO Term	Definition
Payer	Creator/Party/name Creator/Agent/BIC (PSP as Payer)	The Payer of the Payer PSP that initiates the Request. Could also be the PSP that initiates the Request. Party that created the identification assignment.
Payer PSP	Assigner/Agent/Financial Institution - BICFI	Scheme participant that receives the Request from the Payer and sends it further on to the Payee PSP according to the information given and the Scheme rules.
Payee	Verification/Party - Name/ID Verification/Account - IBAN	The Payee that has a Payment Account at the Payee PSP; holds the Payment account that is to be verified. It could also be the Payee PSP that holds the Payment Account to verified.
Payee PSP	Verification/Agent/Financial Institution - BICFI	Scheme participant that receives the Request from the Payer PSP and verifies the account according to the Request.
First PSP in the chain	First Agent - BICFI	Identifies the first agent in the identification chain, following the payment initiating party.
Assigner	Agent - BICFI	Payer PSP; party that assigns the identification assignment to another party. This is also the sender of the request message.
Assignee	Agent - BICFI	Payee PSP; party that the identification assignment is assigned to. This is also the receiver of the request message.
Payer's or Payee's PSP	Agent - BICFI	ISO term for Financial Institution defined by BICFI (same as a PSP).

Term	ISO Term	Definition
Creator	Creator	The Payer (private individuals/corporate/PSP). Party that created the identification assignment. Could also be a PSP. Creator is not an NPC Core Service in this version.

1.5.2   BIC

The BIC used to identify financial institutions (Agents in the ISO Identification Verification messages according to the ISO Account Management XML standards) may be either BIC 11 or BIC 8 (reference [3]).

1.5.3   Request Types

The request type identifies which type of verification that is requested from the Payer or the Payer's PSP, hence which type of verification that the Payee PSP should perform. There are two different types of requests within Confirmation of Payee Scheme.

- Confirmation of Account Request (CAR) which is to be used when the purpose only is to check correctness and reachability of a Payment account (IBAN).
- Confirmation of Payee Request (CPR) which is to be used when confirming that Payee name or Payee id matches a specific Payment account (IBAN) and verifying the correctness and reachability of the Payment account (IBAN). An Id is a numeric known and unambiguous identification of a person or a company, for example social security number, company registration number etc.

See reference [4] IBAN: International Bank Account Number.

1.5.4   The reference of the Request

To distinguish which Request type that should be processed a unique reference for each Request defined by the Payer or the Payer's PSP will be used. To enable this the unique reference must start with three specific characters that distinguish both types of requests followed by a unique reference.

The starting characters are:

CAR	Request type Confirmation of Account Request
CPR	Request type Confirmation of Payee Request

The unique reference including the initial three characters (one of the above) is to be used in attribute AT-94.

1.5.5   Name verification and matching

The Request will be responded to by the Payee PSP with a true (correct and reachable) or a false value together with the relevant reason code.

When the Response contains a true value no further reason code is needed. In this case the Payee name given is considered to be correct and the answer is "match" given by the true value.

When the Response contains a false value there are two reason codes related to name matching that can be used depending on scenario: "close match" and "no match".

All reason codes are found in section 2.5 Message specifications.

1.5.5.1   Match

The Payee name as given by the Payer and as registered by Payee's PSP are said to match if there is an exact match of the first name and the last name (in the unstructured name string). However, some characters or character combinations are regarded as identical, if so regarded in the local language or if the characters, which are used can be seen as the best of available characters in Payer's own language. Examples:

ö = o = ø = oe ; ä = a = æ = ae ; å = a = aa ; é = e = ee

In general, diacritics are ignored ü = y = u ; ê = e ; á = à = a

If the full name in the string has the comma format: "Name1, Name2 Name3"

then Name1 is regarded as last name and Name2 is regarded as first name.

1.5.5.2   Close Match

The purpose of a "close match" is that the Payer, who knows the Payee by Name, should not receive the answer "no match" if there is only a small deviation between the name given by Payer and the name registered by the Payee PSP. In such cases the response should be "close match".

The close match algorithm is to ensure user-friendliness hence the aim will be to ensure not too many unnecessary "no match". Therefor it will need constant development and optimisation to obtain a balance between a close match only confirming a name and too many "no match".

The below mentioned examples may occur twice or may be combined with one other example giving a result that is still regarded as "small deviation".

The list is not exhaustive and are only for clarification purposes:

- A letter is added or omitted
- 2 letters have been switched
- A letter (or 2) is replaced by another (or 2) with same phonetics (like in Danish: aa and å, oe and ø)
- Among First and Middle names one or more is missing, but name string is still more than 8 characters
- First, Middle Names, Last name do not appear in the right order
- A title has been included (or excluded) in the name
- A diacritic (like ´ added to e to give é) is in one or more places added or missing.
- A first or middle name is replaced by another word with same pronunciation as the correct name
- A first or middle name is replaced by same Name as spelt in another language (like Jacob and Jakup)
- Superfluous <space>, commas and other non-alphabetic characters are accepted and ignored
- A name has been truncated but remaining part is still more than 5 characters (and total Name string > 8)
- A name has been abbreviated but remaining part is still more than 5 characters (and total Name string > 8)
- Initials used instead of one or more of First and Middle names
- Well-known Nick names used instead of First or Middle names (like Bob instead of Robert)
- Brand name that Payee PSP has verified as owned by Payee, is used instead of Legal Name.

1.5.5.3   No match

Consequently a "no match" will be when the Response is not a "match" nor a "close match".

1.6 Implementation of NPC Confirmation of Payee Request XML rules

This document should be read in conjunction with the ISO 20022 Identification Verification Request and Identification Verification Report, Account Management XML message standards (reference [2]).

1.7 Change Over Date

As from the change-over date, Payee PSPs may only receive messages in the new version.

2 Mandatory PSP-to-PSP Messages

2.1 Confirmation of Account Request Dataset (DS-01)

2.1.1 Use of FI to FI Identification Verification Request (acmt.023.001.03) for request type Confirmation of Account Request (CAR)

The IdentificationVerificationRequest message is sent by an assigner (Payer PSP) to an assignee (Payee PSP). It is used to request the verification account identification information.

The IdentificationVerificationRequest message is sent before the sending of one or several transactions messages.

The IdentificationVerificationRequest message can contain one or more verification requests.

The IdentificationVerificationRequest message is composed of two building blocks.

A. Assignment

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

B. Verification

This building block is mandatory and repetitive. It contains elements related to the requested verification such as PartyAndAccountIdentification.

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements Confirmation of Account Request	
		Document	XML Tag Type	Document Document
	1..1	Document +Identification Verification Request V03	ISO Name ISO Definition XML Tag Type	Identification Verification Request V03 Scope The IdentificationVerificationRequest message is sent by an assigner to an assignee. It is used to request the verification of party and/or account identification information. Usage The IdentificationVerificationRequest message is sent before the sending of one or several transactions messages. The IdentificationVerificationRequest message can contain one or more verification requests. IdVrfctnReq IdentificationVerificationRequestV03
1.0	1..1	Document +Identification Verification Request V03 ++Assignment	ISO Name ISO Definition XML Tag Type	Assignment Identifies the identification assignment. Assgnmt IdentificationAssignment3
1.1	1..1	Document +Identification Verification Request V03 ++Assignment +++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Message Identification Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Document +Identification Verification Request V03 ++Assignment +++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the identification assignment was created. CreDtTm ISODateTime
1.3	0..1	Document +Identification Verification Request V03 ++Assignment +++Creator	ISO Name ISO Definition XML Tag Type	Creator Party that created the identification assignment. Cretr Party40Choice
1.4	0..1	Document +Identification Verification Request V03 ++Assignment +++First Agent	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only BICFI is allowed.* First Agent Identifies the first agent in the identification chain, following the payment initiating party. FrstAgt BranchAndFinancialInstitutionIdentification6
1.5	1..1	Document +Identification Verification Request V03 ++Assignment +++Assigner	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Agent' must be used.* Assigner Party that assigns the identification assignment to another party. This is also the sender of the message. Assgnr Party40Choice
	1..1		XML Tag	xs:choice
1.6	1..1	Document +Identification Verification Request V03 ++Assignment +++Assigner ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements / Confirmation of Account Request	
1.7	1..1	Document +Identification Verification Request V03 ++Assignment +++Assigner ++++Agent	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-06 The BIC code of the Payer PSP.* *Only BICFI is allowed.* Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
1.8	1..1	Document +Identification Verification Request V03 ++Assignment +++Assignee	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Agent' must be used.* Assignee Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice
	1..1		XML Tag	xs:choice
1.9	1..1	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
1.10	1..1	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Agent	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-23 The BIC code of the Payee PSP.* *Only BICFI is allowed.* Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.0	1..n	Document +Identification Verification Request V03 ++Verification	ISO Name ISO Definition XML Tag Type	Verification Information concerning the identification data that is requested to be verified. Vrfctn IdentificationVerification4
2.1	1..1	Document +Identification Verification Request V03 ++Verification +++Identification	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	*AT-94 The Payer reference of a Request.* *AT-94 must start with the following character string: 'CAR'* Identification Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the message. Id Max35Text 1 **..** 35 *1 .. 35*
2.2	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification	ISO Name ISO Definition XML Tag Type	Party And Account Identification Party and/or account identification information for which verification is requested. PtyAndAcctId IdentificationInformation4
2.3	0..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party	ISO Name ISO Definition XML Tag Type	Party Account owner that owes an amount of money or to whom an amount of money is due. Pty PartyIdentification135
2.4	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-20 the IBAN of the Payment Account of the Payee.* *Mandatory. Only IBAN is allowed.* Account Unambiguous identification of the account of a party. Acct CashAccount40

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements / Confirmation of Account Request		
2.5	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification	**NPC Usage Rule(s)** *Mandatory. Only 'IBAN' (AT-20) is allowed.* **ISO Name** Identification **ISO Definition** Unique and unambiguous identification for the account between the account owner and the account servicer. **XML Tag** Id **Type** AccountIdentification4Choice		
	1..1		**XML Tag** xs:choice		
2.6	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification ++++++IBAN	**ISO Name** IBAN **ISO Definition** 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. **XML Tag** IBAN **Type** IBAN2007Identifier **Pattern** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
2.7	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification ++++++Other	**ISO Name** Other **ISO Definition** Unique identification of an account, as assigned by the account servicer, using an identification scheme. **XML Tag** Othr **Type** GenericAccountIdentification1		
2.8	0..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Agent	**ISO Name** Agent **ISO Definition** Financial institution servicing an account for a party. **XML Tag** Agt **Type** BranchAndFinancialInstitutionIdentification6		
3.0	0..n	Document +Identification Verification Request V03 ++Supplementary Data	**ISO Name** Supplementary Data **ISO Definition** Additional information that cannot be captured in the structured elements and/or any other specific block. **XML Tag** SplmtryData **Type** SupplementaryData1		

2.2 Confirmation of Account Response Dataset (DS-02)

2.2.1 Use of the FI to FI Identification Verification Report (acmt.024.001.03) for request type Confirmation of Account Response Dataset (CAR)

The IdentificationVerificationReport message is sent by an assigner (Payee PSP) to an assignee (Payer PSP). Note that assigner and assignee have been switched in comparison to the Request message. It is used to confirm whether or not the presented account identification information is correct.

The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message. The IdentificationVerificationReport message can contain one or more reports. The IdentificationVerificationReport message may include a reason if the presented account identification information is confirmed to be incorrect.

The IdentificationVerificationReport message may include the correct party and/or account identification information.

The IdentificationVerificationReport message is composed of three building blocks.

A. Assignment

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

B. Original Assignment

This building block is optional and present once. It contains elements such as Messageidentification and CreationDateTime.

C. Report

This building block is mandatory and repetitive. It contains elements related to the report on the requested verification such as Verification, Reason and OriginalPartyAndAccountIdentification.

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements Confirmation of Account Response	
		Document	XML Tag Type	Document Document
	1..1	Document +Identification Verification Report V03	ISO Name ISO Definition	Identification Verification Report V03 Scope The IdentificationVerificationReport message is sent by an assigner to an assignee. It is used to confirm whether or not the presented party and/or account identification information is correct. Usage The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message. The IdentificationVerificationReport message can contain one or more reports. The IdentificationVerificationReport message may include a reason if the presented party and/or account identification information is confirmed to be incorrect. The IdentificationVerificationReport message may include the correct party and/or account identification information.
			XML Tag Type	IdVrfctnRpt IdentificationVerificationReportV03
1.0	1..1	Document +Identification Verification Report V03 ++Assignment	ISO Name ISO Definition XML Tag Type	Assignment Identifies the identification assignment. Assgnmt IdentificationAssignment3
1.1	1..1	Document +Identification Verification Report V03 ++Assignment +++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Message Identification Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Document +Identification Verification Report V03 ++Assignment +++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the identification assignment was created. CreDtTm ISODateTime
1.3	0..1	Document +Identification Verification Report V03 ++Assignment +++Creator	ISO Name ISO Definition XML Tag Type	Creator Party that created the identification assignment. Cretr Party40Choice
1.4	0..1	Document +Identification Verification Report V03 ++Assignment +++First Agent	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only BICFI is allowed.* First Agent Identifies the first agent in the identification chain, following the payment initiating party. FrstAgt BranchAndFinancialInstitutionIdentification6
1.5	1..1	Document +Identification Verification Report V03 ++Assignment +++Assigner	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Agent' must be used.* Assigner Party that assigns the identification assignment to another party. This is also the sender of the message. Assgnr Party40Choice
	1..1		XML Tag	xs:choice

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements / Confirmation of Account Response	
1.6	1..1	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Party	**ISO Name** Party **ISO Definition** Identification of a person or an organisation. **XML Tag** Pty **Type** PartyIdentification135	
1.7	1..1	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Agent	*NPC Rulebook* *AT-23 The BIC code of the Payee PSP.* *NPC Usage Rule(s)* *Only BICFI is allowed.* **ISO Name** Agent **ISO Definition** Identification of a financial institution. **XML Tag** Agt **Type** BranchAndFinancialInstitutionIdentification6	
1.8	1..1	Document +Identification Verification Report V03 ++Assignment +++Assignee	*NPC Usage Rule(s)* *'Agent' must be used.* **ISO Name** Assignee **ISO Definition** Party that the identification assignment is assigned to. This is also the receiver of the message. **XML Tag** Assgne **Type** Party40Choice	
	1..1		**XML Tag** xs:choice	
1.9	1..1	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Party	**ISO Name** Party **ISO Definition** Identification of a person or an organisation. **XML Tag** Pty **Type** PartyIdentification135	
1.10	1..1	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Agent	*NPC Rulebook* *AT-06 The BIC code of the Payer PSP.* *NPC Usage Rule(s)* *Only BICFI is allowed.* **ISO Name** Agent **ISO Definition** Identification of a financial institution. **XML Tag** Agt **Type** BranchAndFinancialInstitutionIdentification6	
2.0	0..1	Document +Identification Verification Report V03 ++Original Assignment	**ISO Name** Original Assignment **ISO Definition** Provides for the reference to the original identification assignment. **XML Tag** OrgnlAssgnmt **Type** MessageIdentification7	
2.1	0..1	Document +Identification Verification Report V03 ++Original Assignment +++Message Identification	**ISO Name** Message Identification **ISO Definition** Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period. **XML Tag** MsgId **Type** Max35Text **ISO Length** 1 .. 35 *NPC Length* *1 .. 35*	
2.2	0..1	Document +Identification Verification Report V03 ++Original Assignment +++Creation Date Time	**ISO Name** Creation Date Time **ISO Definition** Date and time at which the message was created. **XML Tag** CreDtTm **Type** ISODateTime	
2.3	0..1	Document +Identification Verification Report V03 ++Original Assignment +++First Agent	*NPC Usage Rule(s)* *Only BICFI is allowed.* **ISO Name** First Agent **ISO Definition** Identifies the first agent in the identification chain, following the payment initiating party. **XML Tag** FrstAgt **Type** BranchAndFinancialInstitutionIdentification6	
3.0	1..n	Document +Identification Verification Report V03 ++Report	**ISO Name** Report **ISO Definition** Information concerning the verification of the identification data for which verification was requested. **XML Tag** Rpt **Type** VerificationReport4	

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements Confirmation of Account Response	
3.1	1..1	Document +Identification Verification Report V03 ++Report +++Original Identification	*NPC Rulebook* *ISO Name* *ISO Definition*	*AT-94 The Payer reference of a Request.* Original Identification Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the original message.
			XML Tag Type ISO Length *NPC Length*	OrgnlId Max35Text 1 .. 35 *1 .. 35*
3.2	1..1	Document +Identification Verification Report V03 ++Report +++Verification	ISO Name ISO Definition XML Tag Type	Verification Identifies whether the party and/or account information received is correct. Vrfctn IdentificationVerificationIndicator
3.3	0..1	Document +Identification Verification Report V03 ++Report +++Reason	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-95 The reason code when format is wrong or compliant attributes are missing or incorrect (False).* *AT-96 The reason code when the value in a Response in incorrect (False).* *Mandatory when value is 'False'. Only Code is allowed. See Message Element Specifications below (see section 2.5).* Reason Specifies the reason why the verified identification information is incorrect. Rsn VerificationReason1Choice
	1..1		XML Tag	xs:choice
3.4	1..1	Document +Identification Verification Report V03 ++Report +++Reason ++++Code	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Code Reason why the verified identification information is incorrect, as published in an external reason code list. Cd ExternalVerificationReason1Code 1 .. 4 *1 .. 4*
3.5	1..1	Document +Identification Verification Report V03 ++Report +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Proprietary Reason why the verified identification information is incorrect, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
3.6	0..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification	ISO Name ISO Definition XML Tag Type	Original Party And Account Identification Provides party and/or account identification information as given in the original message. OrgnlPtyAndAcctId IdentificationInformation4
3.7	0..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Party	ISO Name ISO Definition XML Tag Type	Party Account owner that owes an amount of money or to whom an amount of money is due. Pty PartyIdentification135
3.8	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-20 The IBAN of the Payment Account of the Payee.* *Mandatory.* Account Unambiguous identification of the account of a party. Acct CashAccount40

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements / Confirmation of Account Response	
3.9	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification	*NPC Usage Rule(s)*	*Only 'IBAN' (AT-20) is allowed. Mandatory.*
			ISO Name	Identification
			ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.
			XML Tag	Id
			Type	AccountIdentification4Choice
	1..1		XML Tag	xs:choice
3.10	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification ++++++IBAN	ISO Name	IBAN
			ISO Definition	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.
			XML Tag	IBAN
			Type	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
3.11	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification ++++++Other	ISO Name	Other
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
			XML Tag	Othr
			Type	GenericAccountIdentification1
3.12	0..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Agent	ISO Name	Agent
			ISO Definition	Financial institution servicing an account for a party.
			XML Tag	Agt
			Type	BranchAndFinancialInstitutionIdentification6
3.13	0..1	Document +Identification Verification Report V03 ++Report +++Updated Party And Account Identification	ISO Name	Updated Party And Account Identification
			ISO Definition	Provides party and/or account identification information.
			XML Tag	UpdtdPtyAndAcctId
			Type	IdentificationInformation4
4.0	0..n	Document +Identification Verification Report V03 ++Supplementary Data	ISO Name	Supplementary Data
			ISO Definition	Additional information that cannot be captured in the structured elements and/or any other specific block.
			XML Tag	SplmtryData
			Type	SupplementaryData1

2.3 Confirmation of Payee Request Dataset (DS-03)

2.3.1   Use of FI to FI Identification Verification Request (acmt.023.001.03) for request type Confirmation of Payee Request (CPR)

The IdentificationVerificationRequest message is sent by an assigner (Payer PSP) to an assignee (Payee PSP). It is used to request the verification of party and account identification information.

The IdentificationVerificationRequest message is sent before the sending of one or several transactions messages. The IdentificationVerificationRequest message can contain one or more verification requests.

The IdentificationVerificationRequest message is composed of two building blocks.

A. Assignment

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

B. Verification

This building block is mandatory and repetitive. It contains elements related to the requested verification such as PartyAndAccountIdentification.

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements — Confirmation of Payee Request	
		Document	XML Tag Type	Document Document
	1..1	Document +Identification Verification Request V03	ISO Name ISO Definition XML Tag Type	Identification Verification Request V03 Scope The IdentificationVerificationRequest message is sent by an assigner to an assignee. It is used to request the verification of party and/or account identification information. Usage The IdentificationVerificationRequest message is sent before the sending of one or several transactions messages. The IdentificationVerificationRequest message can contain one or more verification requests. IdVrfctnReq IdentificationVerificationRequestV03
1.0	1..1	Document +Identification Verification Request V03 ++Assignment	ISO Name ISO Definition XML Tag Type	Assignment Identifies the identification assignment. Assgnmt IdentificationAssignment3
1.1	1..1	Document +Identification Verification Request V03 ++Assignment +++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Message Identification Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Document +Identification Verification Request V03 ++Assignment +++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the identification assignment was created. CreDtTm ISODateTime
1.3	0..1	Document +Identification Verification Request V03 ++Assignment +++Creator	ISO Name ISO Definition XML Tag Type	Creator Party that created the identification assignment. Cretr Party40Choice
1.4	0..1	Document +Identification Verification Request V03 ++Assignment +++First Agent	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only BICFI is allowed.* First Agent Identifies the first agent in the identification chain, following the payment initiating party. FrstAgt BranchAndFinancialInstitutionIdentification6
1.5	1..1	Document +Identification Verification Request V03 ++Assignment +++Assigner	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Agent' must be used.* Assigner Party that assigns the identification assignment to another party. This is also the sender of the message. Assgnr Party40Choice
	1..1		XML Tag	xs:choice
1.6	1..1	Document +Identification Verification Request V03 ++Assignment +++Assigner ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements	
			Confirmation of Payee Request	
1.7	1..1	Document +Identification Verification Request V03 ++Assignment +++Assigner ++++Agent	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-06 The BIC code of the Payer PSP.* *Only BICFI is allowed.* Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
1.8	1..1	Document +Identification Verification Request V03 ++Assignment +++Assignee	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Agent' must be used.* Assignee Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice
	1..1		XML Tag	xs:choice
1.9	1..1	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
1.10	1..1	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Agent	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-23 The BIC code of the Payee PSP.* *Only BICFI is allowed.* Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.0	1..n	Document +Identification Verification Request V03 ++Verification	ISO Name ISO Definition XML Tag Type	Verification Information concerning the identification data that is requested to be verified. Vrfctn IdentificationVerification4
2.1	1..1	Document +Identification Verification Request V03 ++Verification +++Identification	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length NPC Length	*AT-94 The Payer reference of a Request.* *AT-94 must start with the following character string: 'CPR'* Identification Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the message. Id Max35Text *1 .. 35* *1 .. 35*
2.2	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification	ISO Name ISO Definition XML Tag Type	Party And Account Identification Party and/or account identification information for which verification is requested. PtyAndAcctId IdentificationInformation4
2.3	0..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*'Name' or 'Identification' is mandatory.* *Either name or identification to be used, not both in combination.* Party Account owner that owes an amount of money or to whom an amount of money is due. Pty PartyIdentification135
2.4	0..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party +++++Name	*NPC Rulebook* *NPC Format Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length NPC Length	*AT-21 The name of the Payee.* *'Name' is limited to 70 characters in length.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text *1 .. 140* *1 .. 70*

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements Confirmation of Payee Request	
2.5	0..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party +++++Identification	*NPC Rulebook* *ISO Name* *ISO Definition* *XML Tag* *Type*	*AT-24 The Payee Identification Code (Id).* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		*XML Tag*	xs:choice
2.6	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party +++++Identification ++++++Organisation Identification	*ISO Name* *ISO Definition* *XML Tag* *Type*	Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.7	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party +++++Identification ++++++Private Identification	*ISO Name* *ISO Definition* *XML Tag* *Type*	Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.8	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account	*NPC Rulebook* *NPC Usage Rule(s)* *ISO Name* *ISO Definition* *XML Tag* *Type*	*AT-20 The IBAN of the Payment Account of the Payee.* *Mandatory. Only IBAN is allowed.* Account Unambiguous identification of the account of a party. Acct CashAccount40
2.9	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification	*NPC Usage Rule(s)* *ISO Name* *ISO Definition* *XML Tag* *Type*	*Mandatory.* *Only 'IBAN' (AT-20) is allowed.* Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	1..1		*XML Tag*	xs:choice
2.10	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification ++++++IBAN	*ISO Name* *ISO Definition* *XML Tag* *Type* *Pattern*	IBAN 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. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.11	1..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification ++++++Other	*ISO Name* *ISO Definition* *XML Tag* *Type*	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
2.12	0..1	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Agent	*ISO Name* *ISO Definition* *XML Tag* *Type*	Agent Financial institution servicing an account for a party. Agt BranchAndFinancialInstitutionIdentification6

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements
			Confirmation of Payee Request
3.0	0..n	Document +Identification Verification Request V03 ++Supplementary Data	**ISO Name** Supplementary Data **ISO Definition** Additional information that cannot be captured in the structured elements and/or any other specific block. **XML Tag** SplmtryData **Type** SupplementaryData1

2.4 Confirmation of Payee Response Dataset (DS-04)

2.4.1   Use of the FI to FI Identification Verification Report (acmt.024.001.03) for request type Confirmation of Payee Response (CPR)

The IdentificationVerificationReport message is sent by an assigner (Payee PSP) to an assignee (Payer PSP). Note that assigner and assignee have been switched in comparison to the Request message. It is used to confirm whether the presented party and account identification information is correct.

The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message. The IdentificationVerificationReport message can contain one or more reports. The IdentificationVerificationReport message may include a reason if the presented party and account identification information is confirmed to be incorrect. The IdentificationVerificationReport message may include the correct party and account identification information.

The IdentificationVerificationReport message is composed of three building blocks.

A. Assignment

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

B. Original Assignment

This building block is optional and present once. It contains elements such as Messageidentification and CreationDateTime.

C. Report

This building block is mandatory and repetitive. it contains elements related to the report on the requested verification such as Verification, Reason and OriginalPartyAndAccountIdentification.

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements	
			Confirmation of Payee Response	
		Document	**XML Tag**	Document
			Type	Document
	1..1	Document +Identification Verification Report V03	**ISO Name**	Identification Verification Report V03
			ISO Definition	Scope
				The IdentificationVerificationReport message is sent by an assigner to an assignee. It is used to confirm whether or not the presented party and/or account identification information is correct.
				Usage
				The IdentificationVerificationReport message is sent as a response to an IdentificationVerificationRequest message.
				The IdentificationVerificationReport message can contain one or more reports.
				The IdentificationVerificationReport message may include a reason if the presented party and/or account identification information is confirmed to be incorrect.
				The IdentificationVerificationReport message may include the correct party and/or account identification information.
			XML Tag	IdVrfctnRpt
			Type	IdentificationVerificationReportV03
1.0	1..1	Document +Identification Verification Report V03 ++Assignment	**ISO Name**	Assignment
			ISO Definition	Identifies the identification assignment.
			XML Tag	Assgnmt
			Type	IdentificationAssignment3
1.1	1..1	Document +Identification Verification Report V03 ++Assignment +++Message Identification	**ISO Name**	Message Identification
			ISO Definition	Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message.
				Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.
			XML Tag	MsgId
			Type	Max35Text
			ISO Length	1 .. 35
			NPC Length	*1 .. 35*
1.2	1..1	Document +Identification Verification Report V03 ++Assignment +++Creation Date Time	**ISO Name**	Creation Date Time
			ISO Definition	Date and time at which the identification assignment was created.
			XML Tag	CreDtTm
			Type	ISODateTime
1.3	0..1	Document +Identification Verification Report V03 ++Assignment +++Creator	**ISO Name**	Creator
			ISO Definition	Party that created the identification assignment.
			XML Tag	Cretr
			Type	Party40Choice
1.4	0..1	Document +Identification Verification Report V03 ++Assignment +++First Agent	*NPC Usage Rule(s)*	*Only BICFI is allowed.*
			ISO Name	First Agent
			ISO Definition	Identifies the first agent in the identification chain, following the payment initiating party.
			XML Tag	FrstAgt
			Type	BranchAndFinancialInstitutionIdentification6
1.5	1..1	Document +Identification Verification Report V03 ++Assignment +++Assigner	*NPC Usage Rule(s)*	*'Agent' must be used.*
			ISO Name	Assigner
			ISO Definition	Party that assigns the identification assignment to another party. This is also the sender of the message.
			XML Tag	Assgnr
			Type	Party40Choice
	1..1		**XML Tag**	xs:choice

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements / Confirmation of Payee Response		
1.6	1..1	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Party	**ISO Name** **ISO Definition** **XML Tag** **Type**	Party Identification of a person or an organisation. Pty PartyIdentification135	
1.7	1..1	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Agent	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-23 The BIC code of the Payee PSP.* *Only BICFI is allowed.* Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6	
1.8	1..1	Document +Identification Verification Report V03 ++Assignment +++Assignee	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*'Agent' must be used.* Assignee Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice	
	1..1		**XML Tag**	xs:choice	
1.9	1..1	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Party	**ISO Name** **ISO Definition** **XML Tag** **Type**	Party Identification of a person or an organisation. Pty PartyIdentification135	
1.10	1..1	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Agent	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-06 The BIC code of the Payer PSP.* *Only BICFI is allowed.* Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6	
2.0	0..1	Document +Identification Verification Report V03 ++Original Assignment	**ISO Name** **ISO Definition** **XML Tag** **Type**	Original Assignment Provides for the reference to the original identification assignment. OrgnlAssgnmt MessageIdentification7	
2.1	0..1	Document +Identification Verification Report V03 ++Original Assignment +++Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	Message Identification Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period. MsgId Max35Text 1 **..** 35 *1 .. 35*	
2.2	0..1	Document +Identification Verification Report V03 ++Original Assignment +++Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime	
2.3	0..1	Document +Identification Verification Report V03 ++Original Assignment +++First Agent	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*Only BICFI is allowed.* First Agent Identifies the first agent in the identification chain, following the payment initiating party. FrstAgt BranchAndFinancialInstitutionIdentification6	
3.0	1..n	Document +Identification Verification Report V03 ++Report	**ISO Name** **ISO Definition** **XML Tag** **Type**	Report Information concerning the verification of the identification data for which verification was requested. Rpt VerificationReport4	

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements Confirmation of Payee Response	
3.1	1..1	Document +Identification Verification Report V03 ++Report +++Original Identification	*NPC Rulebook*	*AT-94 The Payer reference of a Request.*
			ISO Name	Original Identification
			ISO Definition	Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the original message.
			XML Tag	OrgnlId
			Type	Max35Text
			ISO Length	1 .. 35
			NPC Length	*1 .. 35*
3.2	1..1	Document +Identification Verification Report V03 ++Report +++Verification	ISO Name	Verification
			ISO Definition	Identifies whether the party and/or account information received is correct.
			XML Tag	Vrfctn
			Type	IdentificationVerificationIndicator
3.3	0..1	Document +Identification Verification Report V03 ++Report +++Reason	*NPC Rulebook*	*AT-95 The reason code when format is wrong or compliant attributes are missing or incorrect (False).* *AT-96 The reason code when the value in a Response is incorrect (False).*
			NPC Usage Rule(s)	*Mandatory when value is 'False'.* *Only Code is allowed. See Message Element Specifications below (see section 2.5).*
			ISO Name	Reason
			ISO Definition	Specifies the reason why the verified identification information is incorrect.
			XML Tag	Rsn
			Type	VerificationReason1Choice
	1..1		XML Tag	xs:choice
3.4	1..1	Document +Identification Verification Report V03 ++Report +++Reason ++++Code	ISO Name	Code
			ISO Definition	Reason why the verified identification information is incorrect, as published in an external reason code list.
			XML Tag	Cd
			Type	ExternalVerificationReason1Code
			ISO Length	1 .. 4
			NPC Length	*1 .. 4*
3.5	1..1	Document +Identification Verification Report V03 ++Report +++Reason ++++Proprietary	ISO Name	Proprietary
			ISO Definition	Reason why the verified identification information is incorrect, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			NPC Length	*1 .. 35*
3.6	0..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification	ISO Name	Original Party And Account Identification
			ISO Definition	Provides party and/or account identification information as given in the original message.
			XML Tag	OrgnlPtyAndAcctId
			Type	IdentificationInformation4
3.7	0..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Party	ISO Name	Party
			ISO Definition	Account owner that owes an amount of money or to whom an amount of money is due.
			XML Tag	Pty
			Type	PartyIdentification135
3.8	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account	*NPC Rulebook*	*AT-20 The IBAN of the Payment Account of the Payee.*
			NPC Usage Rule(s)	*Mandatory.*
			ISO Name	Account
			ISO Definition	Unambiguous identification of the account of a party.
			XML Tag	Acct
			Type	CashAccount40

#	NPC Mult	Message Element	Confirmation of Payee Core Requirements / Confirmation of Payee Response		
3.9	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification	NPC Usage Rule(s)	*Mandatory. Only 'IBAN' (AT-20) is allowed.*	
			ISO Name	Identification	
			ISO Definition	Unique and unambiguous identification for the account between the account owner and the account servicer.	
			XML Tag	Id	
			Type	AccountIdentification4Choice	
	1..1		XML Tag	xs:choice	
3.10	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification ++++++IBAN	ISO Name	IBAN	
			ISO Definition	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.	
			XML Tag	IBAN	
			Type	IBAN2007Identifier	
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
3.11	1..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification ++++++Other	ISO Name	Other	
			ISO Definition	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
			XML Tag	Othr	
			Type	GenericAccountIdentification1	
3.12	0..1	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Agent	ISO Name	Agent	
			ISO Definition	Financial institution servicing an account for a party.	
			XML Tag	Agt	
			Type	BranchAndFinancialInstitutionIdentification6	
3.13	0..1	Document +Identification Verification Report V03 ++Report +++Updated Party And Account Identification	ISO Name	Updated Party And Account Identification	
			ISO Definition	Provides party and/or account identification information.	
			XML Tag	UpdtdPtyAndAcctId	
			Type	IdentificationInformation4	
4.0	0..n	Document +Identification Verification Report V03 ++Supplementary Data	ISO Name	Supplementary Data	
			ISO Definition	Additional information that cannot be captured in the structured elements and/or any other specific block.	
			XML Tag	SplmtryData	
			Type	SupplementaryData1	

2.5 Message Element Specifications

2.5.1 Reason codes AT-95

Reason codes to be used in a Response when the format is wrong, compliant attributes are missing or incorrect (False) or not able to process due to technical reasons:

Code	ISO Name	Confirmation of Payee Core Reason for AT-95
FF01	InvalidFileFormat	File format incomplete or invalid.
NORR	NoReportRecieved	No response on request within timeframe.
DS28	ReturnForTechnicalReason	Return following technical problems resulting in erroneous transaction.
RC03	InvalidDebtorBankIdentifier	Debtor (Payer PSP) Bank identifier is invalid or missing.
RC04	InvalidCreditorBankIdentifier	Creditor (Payee PSP) Bank identifier is invalid or missing.
TM01	InvalidCutOffTime	Associated message was received after agreed processing cut-off time.
BNOR	AccountHoldingBankNotRegistered	PSP is not registered under this Scheme.
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent (Payee PSP).

2.5.2 Reason codes AT-96

Reason codes to be used in a Response when the value in a Response is incorrect (False):

Code	ISO Name	Confirmation of Payee Core Reason for AT-96
AC01	IncorrectAccountNumber	Account identifier invalid (i.e., invalid IBAN or account number does not exist).
AG01	TransactionForbiddenOnThisAccount	Transaction forbidden on this type of account (Payment cannot be made to this account e.g., not open for deposits, blocked, closed).
PI01	AccountOwnerdentificationDoNotMatch	Payee Identification and Payment Account number do not match.
PN01	AccountOwnerNameDoNotMatch	Payee name and Payment Account number do not match.
PN02	AccountOwnerNameCloseMatch	Payee name and Payment account number is a close match.
NR01	NoReasonPossible	PSP not able to confirm details and no reason is stated. Used when not able to confirm Payee (e.g., hidden identity, payee has chosen not to be revealed etc).

3 List of changes in Confirmation of Payee Implementation Guidelines 2023 V.1.1

(Note: This list is for information – the changes included in the body of the document are the changes in effect)

SYMBOLS USED

1. Column one contains the identification number of the Change

2. Column two contains the reference(s) to the relevant Index Number

3. Column three contains the reference(s) to the relevant section or message element

4. Column four contains a description of the change

5. Column five contains a status code:

    - REJ: Rejected by the Confirmation of Payee WG

    - PEN: Issue pending in the Confirmation of Payee WG

    - ACC: Accepted by the Confirmation of Payee WG in Guidelines

6. Column six contains the type of change:

    - TYPO: Typing and layout errors

    - CLAR: Clarification of the text

    - CHAN: Change in or further alignment with the Rulebook content

3.1 List of changes 2023 v 1.2 relative to 2023 v 1.1

N°	#	Section / Message Element	Description	Status	Type
1	2.5.1	N/A	Codes RC06 and RC07 replaced with RC03 and RC04. The change was mistakenly not included in 1.1 minor version update.	ACC	CHAN

3.2 List of changes 2023 v 1.1 relative to 2023 v 1.0

N°	#	Section / Message Element	Description	Status	Type
1.	2.5.2	N/A	Name of 3 new ISO codes, PI01, PN01 and PN02 have been changed from "Payer/Payee" to "AccountOwner" after listing the codes as ISO codes.	ACC	CHAN