

NPC CREDIT TRANSFER SCHEME CUSTOMER-TO-BANK RECOMMENDED IMPLEMENTATION GUIDELINES

Abstract	This document sets out the recommended rules for implementing Version 1.0 of the 2020 NPC Credit Transfer Scheme Rulebook based on version 2009 of the customer-to-bank credit transfer ISO 20022 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]	NPC001-01	NPC Credit Transfer Scheme Rulebook 2020 Version 1.0	NPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: <ul style="list-style-type: none"> • Initiation • Clearing and Settlement 	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO ¹
[7]	ISO 11649	Structured creditor reference to remittance information	ISO
[8]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	NPC
[9]	NPC100-01	NPC Scheme Currencies – currencies covered by the scheme	NPC

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

0.2 Change History

Issue number	Dated	Reason for revision
2019 v0.9	2019-01-18	DRAFT by Workstream Rulebook
2019 v0.91	2019-02-24	Final version from P27-project handed over to the NPC
2020 v0.92	2019-03-19	Updated version by the NPC with changes to terminology and nomenclature for the NPC.
2020 v0.93	2019-04-03	Updated version by the NPC WG Rulebook.
2020 v0.99	2019-06-07	First version for open consultation decided by the NPC Board.
2020 v0.991	2019-08-22	Minor layout changes
2020 v0.992	2020-03-12	Updates version based on Public Consultation of NPC Rulebook and suggestions from the NPC Credit Transfer and NPC Instant Credit Transfer Working Group (NCT & NCT Inst WG) and sent to SMC for decision.
2020 v.1.0	2020-03-27	Decided by NPC Scheme Management Committee (SMC) 26 Mars 2020.
2020 v. 1.0.1	2020-09-09	Updates suggested by NCT & NCT Inst WG and decided by the NPC Scheme Management Committee (SMC) 10 June 2020. All changes listed in in chapter 3.

0.3 Purpose of Document

The objective of these Guidelines is to define the recommended rules to be applied to the ISO 20022 XML message standards for the implementation of the NPC Credit Transfers in the customer-to-bank space.

1. Introduction

This document sets out the NPC recommended rules for implementing the credit transfer ISO 20022 XML initiation message standards. The NPC Credit Transfer Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard of which the following are covered:

NPC Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 <i>Customer to Bank Credit Transfer Information</i>	Customer Credit Transfer Initiation (pain.001.001.03)
DS-04 <i>Bank to Customer Credit Transfer Information</i>	Statements/advice ISO 20022 XML standards are covered separately.
<i>Reject based on DS-03 for the Bank to Customer reject</i>	Reject – Customer Payment Status Report (pain.002.001.03)

The Guidelines for the customer-to-bank and bank-to-customer XML message standards are a recommendation from the NPC on how to support the XML message standards at the request of the Originator or Beneficiary. This means that a Scheme Participant is recommended to accept the messages as described in these guidelines.

1.1 Coverage of the NPC customer-to-bank Implementation Guidelines

The purpose of the NPC customer-to-bank Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the payment initiation ISO 20022 XML standards (the ‘pain’ messages) in initiating NPC core payments as defined in the NPC scheme rulebooks and supplemented by processing requirements.

The Guidelines are fully aligned to the NPC core requirements when defined in the Rulebook and identify message elements needed for initiating NPC payments while recognizing 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 Implementation Guidelines for NPC Core subset, identifying elements <ul style="list-style-type: none"> - 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 payments
NPC Payments			

Figure 1

These Guidelines define the NPC Core Mandatory Subset² of the Global ISO 20022 XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by banks, clearing and settlement mechanisms and bank customers

Elements needed for specific national regulatory requirements are not considered in these guidelines. They have to be dealt with at national level without being regarded as an AOS.

These message elements define the **NPC 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 NPC 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 payments, 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 instructing and instructed parties³

- NPC core payments are executed using messages only containing message elements defined as part of the NPC Core Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities (shaded white/yellow in Figure 2) are considered as NPC payments, but not as NPC core payments.

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

³ Instructing and instructed parties include CSMs.

- It is the responsibility of the instructing customer and instructed bank 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 instructed bank receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

1.3 Notation Conventions

The Guidelines are presented in a similar format than the one used in the ISO 20022 XML standard.

#	NPC Mul	Message Element	NPC Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	<i>NPC Usage Rule(s)</i> (e.g. Mandatory) <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is part of the NPC Core Service)
	1..1		XML Tag xs:choice
1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	<i>NPC Rulebook</i> (Attribute used in Rulebook) <i>NPC Usage Rule(s)</i> (e.g. Only 'NPCA' is allowed.) ISO Name ISO Definition XML Tag Type ISO Length NPC Length (Yellow: Message Element that is part of the NPC Core Service)
			NPC Code restrictions
			NPCA <i>NPC Payment must be executed following the NPC Payment scheme.</i>
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 for use in a NPC 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 in NPC Payments)

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. As a result, the Index numbers differ from the ones used in the relating ISO 20022 Message Definition Report, PDF version.
- Components of message elements that are not allowed in NPC payments or where no NPC requirements are defined are not displayed in full as the ISO 20022 XML standard applies.

- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the NPC Core Requirements, e.g.:
 - 0..1 element is optional and may only be present once
 - 0..n element is optional with unlimited repetition
 - 1..1 element is mandatory and must be present exactly once
 - 1..n element is mandatory with unlimited repetition

The displayed NPC multiplicity may thus differ from the one of the ISO 20022 XML standard. When an element is shaded yellow, possible remaining ISO 20022 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 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 NPC Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
 - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-*nn*. Those message elements are shaded yellow.
 - When the message element relates to interbank processing requirements, it is shaded yellow.
 - When the message element specified in the ISO 20022 XML standard is used for NPC payments without change (regarding the definition and any usage rules), no specific NPC Core requirements are provided and is shaded yellow.
 - When the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in NPC Core requirements, this is specified as 'Mandatory' and is shaded yellow.
 - When the message element is not available for use in NPC payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.
 - The NPC 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:

- While banks and their customers must be allowed to use the character set currently in use at national level,
- banks and their customers cannot be required to support the full character set used in ISO 20022 XML messages.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).

- Banks and their customers 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 including the Scandinavian characters and the @-sign as defined above
 - 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 and the additional Scandinavian characters referred to above.

1.5 General Message Element Specifications

1.5.1 BIC

The BIC used to identify financial institutions (Agents in the ISO 20022 XML standards) may be either BIC 11 or BIC 8.

1.5.2 Currency

Unlike the EPC SEPA Credit Transfer Rulebook, the NPC Credit Transfer Rulebook allows more than one currency. Currencies covered by the scheme are called 'Scheme Currencies' and are listed in the reference document *Scheme Currencies* [9].

1.5.3 Alias and Proxy

In the Nordic payment market it is common that an 'Alias' or 'Proxy' is used to identify an Originator's and/or a Beneficiary's account. Therefore, ISO 20022 elements in the Debtor Account and Creditor Account sections are utilized in order to enable (Originators) to initiate their payment from – and to – an 'Alias' or 'Proxy' instead of an IBAN, and for Beneficiaries to still be able to collect payments through an 'Alias' or 'Proxy' instead of their IBAN. NPC usage is described in the NPC Credit Transfer Scheme Interbank Implementation Guideline in the Debtor Account and Creditor Account sections. For ease of use, National Account Number Structure will be treated as an Alias, too.

1.5.4 Structured creditor references, e.g. OCR-references

In the Nordic payment market there is a legacy to use one of the existing OCR references. These references are only used in combination with a corresponding 'Alias', where the Alias registry holds information regarding the validation rule for the reference or a corresponding bank account. Therefore, when Originators has entered an OCR-reference it is mandatory that the Originator Bank (Debtor Bank) validates the 'structured creditor reference' thru checking the rule for validation connected to the 'Alias', 'Proxy' or bank account to ensure the correctness of the OCR-reference.

In the Nordic payment market there is a legacy to use one of the existing OCR references. These references are only used in combination with a corresponding 'Alias', where the Alias registry holds information regarding the validation rule for the reference or a corresponding bank account. Therefore, when customers (Originators) has entered an OCR-reference it is mandatory that the Originator Bank (Debtor Bank) validates the 'structured creditor reference' thru checking the rule for validation connected to the 'Alias', 'Proxy' or bank account to ensure the correctness of the OCR-reference.

1.5.5 Extended remittance information, up to 999 occurrences of structured references

In the Nordic payment market it is a market practice to be able to enter remittance data with more than one occurrence of structured reference. Therefore, when using Extended Remittance Information, the Originator can refer to up to 999 invoices and credit notes in structured format to each Credit Transfer payment. It is recommended that all references have a referred document amount and it is recommended that the Originator Bank (Debtor Bank) ensures that the amount of the Credit Transfer equals the sum of the amounts of the referred references.

In comparison with EPC IGs, the NPC IGs do not use a specific attribute (AT-61 and AT-62 in EPC IGs) for the Extended remittance information. Instead the same attribute – AT-05 – is used for both payments with Extended Remittance Information and payments without.

The ERI-option supports the transmission and the processing of the following combination of RI in Credit Transfer Instructions and Transactions:

- One occurrence of 140 characters of unstructured RI and
- Up to 999 occurrences of 280 characters of structured RI based on the ISO 20022 standard or OCR-references described as above. The Originator can refer to up to 999 invoices and credit notes in structured format to each Credit Transfer payment. All references must also have a referred amount and be of the same currency.

When using more than one occurrence of the structured remittance information extended remittance information, ERI) both the structured and the unstructured reference must be used. In case of returns, rejects or similar R-messages only the unstructured remittance information sent by the Originator to the Beneficiary in the NPC Credit Transfer Instruction needs to be forwarded.

1.6 Implementation of ISO 20022 XML rules

This document should be read in conjunction with the ISO 20022 XML message standards.

2 Recommended customer-to-bank and bank-to-customer messages

2.1 Customer to Bank Credit Transfer Information (DS-01)

2.1.1 Use of the Customer Credit Transfer Initiation (pain.001.001.03)

The message is used to transport the customer-to-bank Credit Transfer Information sent by the Originator to the Originator Bank.

The message caters for bulk and single payment instructions.

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Credit Transfer Initiation V03	ISO Name ISO Definition XML Tag Type	Customer Credit Transfer Initiation V03 The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor's agent. It is used to request movement of funds from debtor's account to a creditor. CstmrCdtTrfInitn CustomerCreditTransferInitiationV03
1.0	1..1	Customer Credit Transfer Initiation V03 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader32
1.1	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Message Identification 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. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Credit Transfer Initiation V03 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Number Of Transactions	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTxS Max15NumericText [0-9]{1,15}
1.5	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Control Sum	NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits	<i>Mandatory</i> <i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> <i>The fractional part has a maximum of two digits.</i> Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 2 18

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
1.6	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the payment. Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor. InitgPty PartyIdentification32
1.7	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Name	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	'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
1.8	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
1.9	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification	ISO Name ISO Definition XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
1.10	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'BIC or BEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an Organisation e.g. 'Organisationsnummer'. OrgId OrganisationIdentification4
1.11	1..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Identification ++++Private Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, e.g. 'Personnummer'. PrvtId PersonIdentification5
1.12	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
1.13	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
1.14	0..1	Customer Credit Transfer Initiation V03 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification4

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information	NPC Core Requirements
2.0	1..n	Customer Credit Transfer Initiation V03 +Payment Information	ISO Name ISO Definition XML Tag Type	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstructionInformation3
2.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Method	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type NPC Code Restrictions	<i>Only 'TRF' is allowed.</i> Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
			TRF	<i>CreditTransfer</i> <i>Transfer of an amount of money in the books of the account servicer.</i>
2.3	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Batch Booking	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-bank conditions apply.</i> Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
2.4	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Number Of Transactions	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTxs Max15NumericText [0-9]{1,15}
2.5	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Control Sum	NPC Usage Rule(s) NPC Format rule(s) ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits	<i>The validation of this data element depends on pre-agreed customer-to-bank conditions.</i> <i>The fractional part has a maximum of two digits.</i> Control Sum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum DecimalNumber 17 18
2.6	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation19

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information	NPC Core Requirements
2.7	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Instruction Priority	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>If present, pre-agreed customer-to-bank conditions apply. Based on whether priority processing vs. normal processing is offered by the bank.</i> Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
2.8	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Usage recommended.</i> Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.9	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Code	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>AT-40 The identification code of the NPC credit transfer Schemes.</i> <i>Only 'NPCA' is allowed.</i> Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 .. 4 1 .. 4
			NPC Code Restrictions	
			NPCA	<i>Nordic Payments Council Area, payments must be executed following the NPC Schemes.</i>
2.10	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.11	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.12	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>Recommended to use 'PERI' for Payments with Extended Remittance Information.</i> Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.13	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information	NPC Core Requirements
2.14	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Category Purpose	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i>	<i>AT-45 The category purpose of the credit transfer provided by the Originator the Originator Bank, must forward the 'Category Purpose' to the Beneficiary Bank.</i> Category Purpose Specifies the high-level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
2.14.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> <i>ISO Length</i> <i>NPC Length</i>	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 1 .. 4
2.15	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Requested Execution Date	<i>NPC Rulebook</i> <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	<i>AT-07 The Requested Execution Date of the instruction.</i> Requested Execution Date 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. ReqdExctnDt ISODate
2.16	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Pooling Adjustment Date	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Pooling Adjustment Date Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. PoolgAdjstmntDt ISODate
2.17	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification32
2.18	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Name	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> <i>ISO Length</i> <i>NPC Length</i>	<i>AT-02 The name of the Originator</i> <i>Mandatory</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 ..140 1 .. 70
2.19	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address	<i>NPC Rulebook</i> <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	<i>AT-03 The address of the Originator</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.20	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Address Type	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.21	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Department	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.22	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.23	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.24	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.25	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.26	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.27	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35
2.28	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.29	0..2	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Postal Address ++++Address Line	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.30	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-10 Originator Identification Code</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.31	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification ++++Organisation Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an Organisation, eg. 'Organisationsnummer'. OrgId OrganisationIdentification4
2.32	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Identification ++++Private Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed</i> Private Identification Unique and unambiguous identification of a person, e.g., 'Personnummer'. PrvtId PersonIdentification5
2.33	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.34	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.35	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-01 The IBAN of the account of the Originator</i> Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount16
2.36	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Mandatory, either 'IBAN' or 'Other' should be populated. Other could be Alias, Proxy or National Account Number Structure.</i> Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.37	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature or use of the account. Tp CashAccountType2

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.38	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.39	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Account +++Name	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Name 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 communities to provide a means of identifying the account, in addition to the account owner's identity and the account number. Nm Max70Text 1 .. 70 1 .. 70
2.40	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent	ISO Name ISO Definition XML Tag Type	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
2.41	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either BIC or 'Other/Identification' must be used.</i> Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification7
2.42	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BIC	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>AT-06 BIC code of the Originator Bank</i> BIC Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.43	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.44	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 ..140 1 ..140

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.45	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.46	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
2.47	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>NPC Length</i>	<i>Only 'NOTPROVIDED' is allowed.</i> Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35
2.48	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
2.49	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length <i>NPC Length</i>	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
2.50	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData2
2.51	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
2.52	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32
2.53	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Name	<i>NPC Rulebook</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>NPC Length</i>	<i>AT-08 The name of the Originator Reference Party</i> <i>'Name' is limited to 70 characters in length.</i> 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	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.54	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6
2.55	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification	NPC Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-09 The identification code of the Originator Reference Party</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.56	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an Organisation, eg. 'Organisationsnummer'. OrgId OrganisationIdentification4
2.57	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, e.g., 'Personnummer'. PrvtId PersonIdentification5
2.58	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.59	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.60	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charge Bearer	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'SHAR' or 'SLEV' to be used. It is recommended that this element be specified at 'Payment Information' level.</i> Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code
			NPC Code Restrictions	
			SHAR SLEV	<i>Charges are to be shared between Debtor and Creditor.</i> <i>FollowingServiceLevel</i> <i>Charges are to be applied following the rules agreed in the service level and/or the scheme.</i>
2.61	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charges Account	ISO Name ISO Definition XML Tag Type	Charges Account Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. ChrgsAcct CashAccount16

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.62	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Charges Account Agent	ISO Name ISO Definition XML Tag Type	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification4
2.63	1..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information	ISO Name ISO Definition XML Tag Type	Credit Transfer Transaction Information Set of elements used to provide information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransactionInformation10
2.64	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	ISO Name ISO Definition XML Tag Type	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification1
2.65	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 ..35 1 ..35
2.66	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	NPC Rulebook ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>AT-41 The Originator's Reference to the Credit Transfer Transaction.</i> End To End Identification 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. 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. EndToEndId Max35Text 1 ..35 1 ..35
2.67	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Payment Type Information' must be present either here or directly under 'Payment Information'.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation19

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information	NPC Core Requirements
2.68	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>If present, pre-agreed customer-to-bank conditions apply. Based on whether priority processing vs. normal processing is offered by the bank.</i> Instruction Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. InstrPrty Priority2Code
2.69	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Usage recommended.</i> Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice
	1..1		XML Tag	xs:choice
2.70	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>AT-40 The identification code of the NPC credit transfer Schemes.</i> <i>Only 'NPCA' is allowed.</i> Code Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Cd ExternalServiceLevel1Code 1 .. 4 1 .. 4
			NPC Code Restrictions	
			NPCA	<i>Nordic Payments Council Area, payments must be executed following the NPC Schemes.</i>
2.71	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Specifies a pre-agreed service or level of service between the parties, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35
2.72	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	ISO Name ISO Definition XML Tag Type	Local Instrument User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. LclInstrm LocalInstrument2Choice
	1..1		XML Tag	xs:choice
2.73	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
2.74	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.75	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	<p><i>NPC Rulebook</i> AT-45 The category purpose of the credit transfer.</p> <p><i>NPC Usage Rule(s)</i> If provided by the Originator the Originator Bank, must forward the 'Category Purpose' to the Beneficiary Bank.</p> <p>ISO Name Category Purpose</p> <p>ISO Definition 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 Type CtgPurp CategoryPurpose1Choice</p>	
2.75.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	<p>ISO Name Code</p> <p>ISO Definition Category purpose, as published in an external category purpose code list.</p> <p>XML Tag Type Cd</p> <p>ISO Length ExternalCategoryPurpose1Code 1 .. 4</p> <p>NPC Length 1 .. 4</p>	
2.76	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount	<p>ISO Name Amount</p> <p>ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</p> <p>XML Tag Type Amt AmountType3Choice</p>	
	1..1		XML Tag xs:choice	
2.77	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	<p><i>NPC Rulebook</i> AT-04 The amount of the credit transfer in the relevant Scheme Currencies and the relevant currency code.</p> <p><i>NPC Usage Rule(s)</i> Only 'Scheme Currencies' is allowed.</p> <p><i>NPC Format Rule(s)</i> Amount must be 0.01 or more and 9999999999.99 or less. The fractional part has a maximum of two digits</p> <p>ISO Name Instructed Amount</p> <p>ISO Definition Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</p> <p>XML Tag Type InstdAmt ActiveOrHistoricCurrencyAndAmount</p> <p>NPC FractDigits 2</p> <p>TotalDigits 18</p> <p>NPC Inclusive 0.01 .. 9999999999.99</p>	
2.78	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount	<p>ISO Name Equivalent Amount</p> <p>ISO Definition Amount of money to be moved between the debtor and creditor expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.</p> <p>XML Tag Type EqvtAmt EquivalentAmount2</p>	
2.79	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information	<p>ISO Name Exchange Rate Information</p> <p>ISO Definition Set of elements used to provide details on the currency exchange rate and contract.</p> <p>XML Tag Type XchgRateInf ExchangeRateInformation1</p>	

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information	NPC Core Requirements
2.80	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	<p><i>NPC Usage Rule(s)</i> 'SHAR' or 'SLEV' to be used. It is recommended that this element be specified at 'Payment Information' level.</p> <p>ISO Name ISO Definition XML Tag Type</p>	<p>Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code</p>
NPC Code Restrictions				
			SHAR	Charges are to be shared between Debtor and Creditor.
			SLEV	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or the scheme.
2.81	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	<p>ISO Name ISO Definition XML Tag Type</p>	<p>Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque6</p>
2.82	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	<p><i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition XML Tag Type</p>	<p>Can be present on both payment and transaction level, if present transaction level will take precedence. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification32</p>
2.83	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	<p><i>NPC Rulebook</i></p> <p><i>NPC Format Rule(s)</i></p> <p>ISO Name ISO Definition XML Tag Type ISO Length NPC Length</p>	<p>AT-08 The name of the Originator Reference Party. '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</p>
2.84	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	<p>ISO Name ISO Definition XML Tag Type</p>	<p>Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress6</p>
2.85	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	<p><i>NPC Rulebook</i></p> <p>ISO Name ISO Definition XML Tag Type</p>	<p>AT-09 The identification code of the Originator Reference Party. Identification Unique and unambiguous identification of a party. Id Party6Choice</p>
	1..1		XML Tag	xs:choice
2.86	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	<p><i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition XML Tag Type</p>	<p>Either 'BIC or BEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an Organisation, eg. 'Organisationsnummer'. OrgId OrganisationIdentification4</p>
2.87	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	<p><i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition XML Tag Type</p>	<p>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, eg. 'Personnummer'. PrvtId PersonIdentification5</p>

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.88	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.89	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.90	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1 Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification4
2.91	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount16
2.92	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent. Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification4
2.93	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount16
2.94	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 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. IntrmyAgt3 BranchAndFinancialInstitutionIdentification4
2.95	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount16

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.96	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>AT-23 The BIC of the Beneficiary Bank</i> <i>Either BIC or Clearing system member identification to be used. Clearing system member identification is only allowed in combination with National Account Number Structure or Alias/Proxy.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.96.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Either BIC or / 'Clearing system member Identification' must be used.</i> Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification7
2.96.2	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++ Credit Transfer Transaction Information +++ Creditor Agent ++++Financial Institution Identification +++++BIC	ISO Name ISO Definition XML Tag Type Pattern	BIC Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.96.3	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++ Credit Transfer Transaction Information +++ Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.97	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account 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. CdtrAgtAcct CashAccount16
2.98	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Mandatory</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
2.99	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>NPC Length</i>	<i>AT-21 The name of the Beneficiary.</i> <i>Mandatory</i> <i>'Name' is limited to 70 characters in length.</i> 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	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.100	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-22 The address of the Beneficiary.</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstAdr PostalAddress6
2.101	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	ISO Name ISO Definition XML Tag Type	Address Type Identifies the nature of the postal address. AdrTp AddressType2Code
2.102	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Department Identification of a division of a large organisation or building. Dept Max70Text 1 .. 70 1 .. 70
2.103	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Sub Department Identification of a sub-division of a large organisation or building. SubDept Max70Text 1 .. 70 1 .. 70
2.104	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Street Name Name of a street or thoroughfare. StrtNm Max70Text 1 .. 70 1 .. 70
2.105	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Building Number Number that identifies the position of a building on a street. BldgNb Max16Text 1 .. 16 1 .. 16
2.106	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Post Code Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. PstCd Max16Text 1 .. 16 1 .. 16
2.107	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 1 .. 35
2.108	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country Sub Division	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.109	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	ISO Name ISO Definition XML Tag Type Pattern	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.110	0..2	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>Only two occurrences are allowed.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.111	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	NPC Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-24 The Beneficiary identification code.</i> Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.112	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an Organisation, 'Organisationsnummer'. OrgId OrganisationIdentification4
2.113	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, eg. 'Personnummer'. PrvtId PersonIdentification5
2.114	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.115	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.116	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-20 The IBAN of the account of the Beneficiary</i> <i>AT-25 The 'Alias' or 'Proxy' of the Beneficiary's account</i> <i>Mandatory. Either IBAN or 'Other' should be populated Other could be Alias, Proxy or National Account Number Structure.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.116.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition Type	Either IBAN (AT-20) or one occurrence of 'Other' is allowed (AT-25) giving instead 'Alias' or 'Proxy' IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer IBAN IBAN2007Identifier
2.116.2	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	National account number structure (BBAN) or 'Alias' or 'Proxy'(AT-25) to be populated instead of IBAN. When 'Alias' or 'Proxy' is used SchemeName must be specified together with code (BBAN) or Proprietary code e.g. SE BGNR Account Identification Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
2.117	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	ISO Name ISO Definition XML Tag Type	Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32
2.118	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	<i>NPC Rulebook</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length NPC Length	AT-28 The name of the Beneficiary Reference Party. '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
2.119	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstAdr PostalAddress6
2.120	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	AT-29 The identification code of the Beneficiary Reference Party. Identification Unique and unambiguous identification of a party. Id Party6Choice
	1..1		XML Tag	xs:choice
2.121	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	Either 'BIC or BEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an Organisation, eg. 'Organisationsnummer'. OrgId OrganisationIdentification4
2.122	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, eg. 'Personnummer'. PrvtId PersonIdentification5

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.123	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.124	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls ContactDetails2
2.125	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Creditor Agent	ISO Name ISO Definition XML Tag Type	Instruction For Creditor Agent Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent. InstrForCdtrAgt InstructionForCreditorAgent1
2.126	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. InstrForDbtrAgt Max140Text 1 ..140 1 ..140
2.127	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose	NPC Rulebook NPC Usage rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-44 The purpose of the credit transfer.</i> <i>In case the transaction is a transfer back related to an earlier executed NPC Credit Transfer Transaction, the purpose must be 'RRCT' (Reimbursement Received Credit Transfer) or another code meaningful for identifying the NPC Credit Transfer as a transfer back.</i> Purpose 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. Purp Purpose2Choice
	1..1		XML Tag	xs:choice
2.128	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
2.129	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.130	0..10	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	ISO Name ISO Definition XML Tag Type	Regulatory Reporting Information needed due to regulatory and statutory requirements. RgltryRptg RegulatoryReporting3
2.131	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Tax	ISO Name ISO Definition XML Tag Type	Tax Set of elements used to provide details on the tax. Tax TaxInformation3
2.132	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	ISO Name ISO Definition XML Tag Type	Related Remittance Information Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation2
2.133	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-05 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction.</i> <i>In accordance with description in AT-05.</i> Remittance Information 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. RmtInf RemittanceInformation5
2.134	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.</i> <i>Only one occurrence of 'Unstructured' is allowed. "Unstructured" must be present when there are more than one occurrence of Structured remittance information.</i> Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 ..140 1 ..140
2.135	0..999	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type	<i>Maximum 999 occurrences of 'Structured' is allowed.</i> <i>If more than one occurrence of Structured remittance information, also the Unstructured remittance information must be present, see AT-05 for details.</i> <i>In each occurrence of 'Structured' the tags and the data within the 'Structured' element (i.e. excluding <Strd> and </Strd>) must not exceed 280 characters in length.</i> Structured 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. Strd StructuredRemittanceInformation7

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.136	0..n	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	ISO Name ISO Definition XML Tag Type	Referred Document Information Set of elements used to identify the documents referred to in the remittance information. RfrdDocInf ReferredDocumentInformation3
2.136.1	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Type	ISO Name ISO Definition XML Tag Type	Referred Document Information Set of elements used to identify the documents referred to in the remittance information. RfrdDocInf ReferredDocumentInformation3
2.136.1.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Type +++++++CodeOrProprietary	ISO Name ISO Definition XML Tag Type	Referred Document Information Provides the type details of the referred document CdOrPrtry ReferredDocumentType1Choice
	1..1		XML Tag	xs:choice
2.136.1.1.1	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Type +++++++CodeOrProprietary +++++++Code	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Only CINV and CREN is allowed.</i> Referred Document Information Document type in a coded form Cd DocumentType5Code
			NPC Code Restrictions	
			CINV	<i>CommercialInvoice Document is an invoice.</i>
			CREN	<i>CreditNote Document is a credit note.</i>
2.137	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Mandatory when extended remittance information is used. All references must have a referred amount and the sum of the amounts of the referred references must equal the instructed amount of the Credit Transfer.</i> Referred Document Amount Set of elements used to provide details on the amounts of the referred document. RfrdDocAmt RemittanceAmount1
2.138	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>When present, the Debtor Bank is obliged to validate the reference information. When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.</i> Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.139	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>Mandatory if 'Creditor Reference Information' is used.</i> Type Specifies the type of creditor reference. Tp CreditorReferenceType2

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements	
2.140	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary	ISO Name ISO Definition XML Tag Type	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		XML Tag	xs:choice
2.141	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Code	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'SCOR' is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			NPC Code Restrictions	
			SCOR	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.142	1..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.143	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	If RF Creditor Reference (ISO 11649) is used, type must be 'ISO'. Issuer Entity that assigns the credit reference type. Issr Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	Customer to Bank Credit Transfer Information NPC Core Requirements
2.144	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p><i>NPC Usage Rule(s)</i> Mandatory if 'Creditor Reference Information' is used. Only OCR Reference or RF Creditor Reference (ISO 11649) is allowed. RF Creditor Reference can only be used in combination with IBAN. OCR Reference can only be used in combination with the corresponding 'Alias' or bank account. When the Debtor bank validates a Reference and if this validation fails were the Beneficiary Account/Beneficiary account Alias has a hard block setup the Debtor bank must reject the payment. If the Beneficiary Account/Beneficiary account Alias has a soft block setup, the bank may continue its processing and send the transaction to the next party in the chain.</p> <p>ISO Name Reference ISO Definition Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p>XML Tag Ref Type Max35Text ISO Length 1 ..35 NPC Length 1 ..35</p>
2.145	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p>ISO Name Invoicer ISO Definition Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p>XML Tag Invcr Type PartyIdentification32</p>
2.146	0..1	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p>ISO Name Invoicee ISO Definition Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p>XML Tag Invcee Type PartyIdentification32</p>
2.147	0..3	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p>ISO Name Additional Remittance Information ISO Definition Additional information, in free text form, to complement the structured remittance information.</p> <p>XML Tag AddtlRmtInf Type Max140Text ISO Length 1 ..140 NPC Length 1 ..140</p>

2.2 Bank to Customer Reject Credit Transfer Dataset (based on DS-03)

Caution: These Guidelines are not sufficient to fully implement this message and require additional information under bilateral agreement between the customer and its bank. The Rulebook in addition does not specify the dataset requirements. These Guidelines include Reject Credit Transfer only.

2.2.1 Recommended use of the Customer Payment Status Report (pain.002.001.03)

The code 'RJCT' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status', to transport the Credit Transfer Reject instruction between the banks and their remitting customers.

The message can also be used to return instructions of NPC Credit Transfers with Extended Remittance Information (ERI) whereby only the unstructured remittance information sent by the Originator to the Beneficiary in the NPC Credit Transfer Instruction will be forwarded. The message caters for bulk and single reject instructions.

Note: Attribute AT-R1 'The Type of R-message' in DS-03 is implied by the 'Message Name', 'pain.002.001.03', the 'Original Message Name Identification' set to 'pain.001.001.03', 'Group Status' or 'Payment Information Status' or 'Transaction Status' set to 'RJCT'.

Note: Attribute AT-R4 'The Settlement Date for the Return' is not applicable to reject instructions.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-01 or DS-02 attributes.

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
		Document	XML Tag Type	Document Document
	1..1	Customer Payment Status Report V03	ISO Name ISO Definition XML Tag Type	Customer Payment Status Report V03 The CustomerPaymentStatusReport message is sent by an instructed agent to the payment initiator. It is used to inform this party about the positive or negative status of an instruction (either single, group or file). It is also used to report on a pending instruction. CstmrPmtStsRpt CustomerPaymentStatusReportV03
1.0	1..1	Customer Payment Status Report V03 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader36
1.1	1..1	Customer Payment Status Report V03 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Message Identification 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. MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Customer Payment Status Report V03 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V03 +Group Header ++Initiating Party	ISO Name ISO Definition XML Tag Type	Initiating Party Party that initiates the status message. InitgPty PartyIdentification32
1.4	0..1	Customer Payment Status Report V03 +Group Header ++Forwarding Agent	ISO Name ISO Definition XML Tag Type	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification4
1.5	0..1	Customer Payment Status Report V03 +Group Header ++Debtor Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-06 The BIC code of the Originator Bank.</i> <i>Either BIC or Clearing system member identification to be used</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
1.6	0..1	Customer Payment Status Report V03 +Group Header ++Creditor Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-23 The BIC code of the Beneficiary Bank</i> <i>Either BIC or Clearing system member Identification to be used</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
2.0	1..1	Customer Payment Status Report V03 +Original Group Information And Status	ISO Name ISO Definition XML Tag Type	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupInformation20

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
2.1	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 1 .. 35
2.2	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Message Name Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	<i>Only pain.001.001.03 is allowed.</i> Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 1 .. 35
2.3	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
2.5	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
2.6	0..1	Customer Payment Status Report V03 +Original Group Information And Status ++Group Status	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R1 The type of R-message.</i> <i>'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' in order to inform about rejected payments</i> Group Status Specifies the status of a group of transactions. GrpSts TransactionGroupStatus3Code
			NPC Code Restrictions	
			RJCT	<i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
2.7	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</i> Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation8

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
2.8	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Originator	<p><i>NPC Rulebook</i></p> <p><i>NPC Usage Rule(s)</i></p> <p><i>NPC Format Rule(s)</i></p> <p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p>	<p><i>AT-R2 The identification of the type of party that initiated the reject.</i></p> <p><i>Mandatory</i></p> <p><i>Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</i></p> <p><i>'Name' is limited to 70 characters in length.</i></p> <p>Originator</p> <p>Party that issues the status.</p> <p>Orgtr</p> <p>PartyIdentification32</p>
2.9	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason	<p><i>NPC Rulebook</i></p> <p><i>NPC Usage Rule(s)</i></p> <p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p>	<p><i>AT-R3 The reason code for non-acceptance of the credit transfer.</i></p> <p><i>Mandatory for status rejected</i></p> <p>Reason</p> <p>Specifies the reason for the status report.</p> <p>Rsn</p> <p>StatusReason6Choice</p>
	1..1		XML Tag	xs:choice
2.10	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<p><i>NPC Rulebook</i></p> <p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p><i>See Message Element Specifications below.</i></p> <p>Code</p> <p>Reason for the status, as published in an external reason code list.</p> <p>Cd</p> <p>ExternalStatusReason1Code</p> <p>1 .. 4</p> <p>1 .. 4</p>
2.11	1..1	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p>Proprietary</p> <p>Reason for the status, in a proprietary form.</p> <p>Prtry</p> <p>Max35Text</p> <p>1 .. 35</p> <p>1 .. 35</p>
2.12	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Status Reason Information +++Additional Information	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p>Additional Information</p> <p>Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p>AddtlInf</p> <p>Max105Text</p> <p>1 ..105</p> <p>1 ..105</p>
2.13	0..n	Customer Payment Status Report V03 +Original Group Information And Status ++Number Of Transactions Per Status	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p>	<p>Number Of Transactions Per Status</p> <p>Detailed information on the number of transactions for each identical transaction status.</p> <p>NbOfTxSPerSts</p> <p>NumberOfTransactionsPerStatus3</p>
3.0	0..n	Customer Payment Status Report V03 +Original Payment Information And Status	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p>	<p>Original Payment Information And Status</p> <p>Information concerning the original payment information, to which the status report message refers.</p> <p>OrgnlPmtInfAndSts</p> <p>OriginalPaymentInformation1</p>
3.1	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Payment Information Identification	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p>Original Payment Information Identification</p> <p>Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.</p> <p>OrgnlPmtInfId</p> <p>Max35Text</p> <p>1 .. 35</p> <p>1 .. 35</p>

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.2	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxS Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
3.4	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Payment Information Status	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R1 The type of R-message.</i> <i>'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' for rejected payments</i> Payment Information Status Specifies the status of the payment information group. PmtInfSts TransactionGroupStatus3Code
			NPC Code Restrictions	
			RJCT	<i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i>
3.5	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</i> Status Reason Information Set of elements used to provide detailed information on the status reason. StsRsnInf StatusReasonInformation8
3.6	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Originator	NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R2 identification of the Type of Party that initiated the "R" message.</i> <i>Mandatory</i> <i>Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</i> <i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the status. Orgtr PartyIdentification32
3.7	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>AT-R3 The reason code for non-acceptance of the credit transfer.</i> <i>Mandatory for status 'rejected'.</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.8	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	<p><i>NPC Rulebook</i></p> <p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p><i>See Message Element Specifications below.</i></p> <p>Code</p> <p>Reason for the status, as published in an external reason code list.</p> <p>Cd</p> <p>ExternalStatusReason1Code</p> <p>1 .. 4</p> <p>1 .. 4</p>
3.9	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Proprietary	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p>Proprietary</p> <p>Reason for the status, in a proprietary form.</p> <p>Prtry</p> <p>Max35Text</p> <p>1 .. 35</p> <p>1 .. 35</p>
3.10	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Status Reason Information +++Additional Information	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p>Additional Information</p> <p>Further details on the status reason.</p> <p>Usage: Additional information can be used for several purposes such as the reporting of repaired information.</p> <p>AddtInf</p> <p>Max105Text</p> <p>1 ..105</p> <p>1 ..105</p>
3.11	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Number Of Transactions Per Status	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p>	<p>Number Of Transactions Per Status</p> <p>Detailed information on the number of transactions for each identical transaction status.</p> <p>NbOfTxSPerSts</p> <p>NumberOfTransactionsPerStatus3</p>
3.12	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p>	<p>Transaction Information And Status</p> <p>Set of elements used to provide information on the original transactions to which the status report message refers.</p> <p>TxInfAndSts</p> <p>PaymentTransactionInformation25</p>
3.13	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	<p><i>NPC Rulebook</i></p> <p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p><i>AT-R5 The specific reference of the bank that initiated the Reject.</i></p> <p>Status Identification</p> <p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status.</p> <p>Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.</p> <p>StsId</p> <p>Max35Text</p> <p>1 .. 35</p> <p>1 .. 35</p>
3.14	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	<p>ISO Name</p> <p>ISO Definition</p> <p>XML Tag</p> <p>Type</p> <p>ISO Length</p> <p>NPC Length</p>	<p>Original Instruction Identification</p> <p>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</p> <p>OrgnlInstrId</p> <p>Max35Text</p> <p>1 .. 35</p> <p>1 .. 35</p>

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.15	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	<p><i>NPC Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type ISO Length <i>NPC Length</i></p>	<p><i>AT-41 The Originator's reference of the Credit Transfer Transaction.</i></p> <p>Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>OrgnlEndToEndId Max35Text 1 ..35 1 ..35</p>
3.16	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	<p><i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p> <p>NPC Code Restrictions</p> <p>RJCT</p>	<p><i>AT-R1 The type of R-message.</i></p> <p><i>'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' to inform about rejected payments</i></p> <p>Transaction Status Specifies the status of a transaction, in a coded form.</p> <p>TxSts TransactionIndividualStatus3Code</p> <p><i>Rejected</i> <i>Payment initiation or individual transaction included in the payment initiation has been rejected.</i></p>
3.17	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	<p><i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type</p>	<p><i>'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.</i></p> <p>Status Reason Information Set of elements used to provide detailed information on the status reason.</p> <p>StsRsnInf StatusReasonInformation8</p>
3.18	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	<p><i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition XML Tag Type</p>	<p><i>AT-R2 The identification of the type of party that initiated the Reject.</i></p> <p><i>Mandatory</i> <i>Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.</i> <i>'Name' is limited to 70 characters in length.</i></p> <p>Originator Party that issues the status.</p> <p>Orgtr PartyIdentification32</p>
3.19	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	<p><i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i></p> <p>ISO Name ISO Definition XML Tag Type</p>	<p><i>AT-R3 The reason code for non-acceptance of the credit transfer.</i></p> <p><i>Mandatory for status 'rejected'</i></p> <p>Reason Specifies the reason for the status report.</p> <p>Rsn StatusReason6Choice</p>
	1..1		XML Tag	xs:choice
3.20	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	<p><i>NPC Rulebook</i></p> <p>ISO Name ISO Definition</p> <p>XML Tag Type ISO Length <i>NPC Length</i></p>	<p><i>See Message Element specifications below.</i></p> <p>Code Reason for the status, as published in an external reason code list.</p> <p>Cd ExternalStatusReason1Code 1 .. 4 1 .. 4</p>

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.21	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
3.22	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtInf Max105Text 1 ..105 1 ..105
3.23	0..n	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	ISO Name ISO Definition XML Tag Type	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf ChargesInformation5
3.24	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time 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. AccptncDtTm ISODateTime
3.25	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 .. 35 1 .. 35
3.26	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 .. 35 1 .. 35
3.27	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected. The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements. Original Transaction Reference Set of key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference13

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.28	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.29	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	NPC Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-04 The amount of the credit transfer in the relevant Scheme Currencies and the relevant currency code.</i> Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType3Choice
3.30	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date 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. IntrBkSttlmDt ISODate
3.31	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Collection Date	ISO Name ISO Definition XML Tag Type	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. ReqdColltmDt ISODate
3.32	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	NPC Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-07 The requested execution date of the instruction.</i> Requested Execution Date 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. ReqdExctnDt ISODate
3.33	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Scheme Identification	ISO Name ISO Definition XML Tag Type	Creditor Scheme Identification Credit party that signs the mandate. CdtrSchmeId PartyIdentification32
3.34	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInformation13
3.35	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	NPC Rulebook ISO Name ISO Definition XML Tag Type	<i>AT-45 The category purpose of the credit transfer.</i> <i>AT-40 The identification code of the NPC Scheme.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation22

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.36	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name Payment Method ISO Definition Specifies the means of payment that will be used to move the amount of money. XML Tag Type PmtMtd PaymentMethod4Code	NPC Code Restrictions TRF CreditTransfer Transfer of an amount of money in the books of the account servicer.
3.37	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	ISO Name Mandate Related Information ISO Definition Set of elements used to provide further details of the mandate signed between the creditor and the debtor. XML Tag Type MndtRltdInf MandateRelatedInformation6	
3.38	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	NPC Rulebook AT-05 The remittance information. Should include an exact copy of attribute AT-05 of the initially sent DS-02 which is rejected. Whereby ERI (Extended Remittance Information) was used only the unstructured remittance information sent by the customer (Originator) to the Beneficiary in the NPC Credit Transfer Instruction should be forwarded. ISO Name Remittance Information ISO Definition Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. XML Tag Type RmtInf RemittanceInformation5	
3.39	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	NPC Rulebook AT-08 The name of the Originator Reference Party. AT-09 The identification code of the Originator Reference Party. ISO Name Ultimate Debtor ISO Definition Ultimate party that owes an amount of money to the (ultimate) creditor. XML Tag Type UltmtDbtr PartyIdentification32	
3.40	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	NPC Rulebook AT-02 The name of the Originator. AT-03 The address of the Originator. AT-10 The Originator identification code. ISO Name Debtor ISO Definition Party that owes an amount of money to the (ultimate) creditor. XML Tag Type Dbtr PartyIdentification32	
3.41	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	NPC Rulebook AT-01 The IBAN of the account of the Originator. AT-11 The 'Alias' or 'Proxy' or 'National account number structure' (BBAN) of the Originator's account. ISO Name Debtor Account ISO Definition Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. XML Tag Type DbtrAcct CashAccount16	

#	NPC Mult	Message Element	Bank to Customer Reject Credit Transfer NPC Core Requirements	
3.42	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-06 The BIC code of the Originator Bank (if present in DS-01)</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification4
3.43	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount16
3.44	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>AT-23 The BIC code of the Beneficiary Bank (if present in DS-01).</i> <i>Either BIC or Clearing system member Identification to be used</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification4
3.45	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account 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. CdtrAgtAcct CashAccount16
3.46	1..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-21 The name of the Beneficiary.</i> <i>AT-22 The address of the Beneficiary.</i> <i>AT-24 The Beneficiary identification code.</i> Creditor Party to which an amount of money is due. Cdtr PartyIdentification32
3.47	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-20 The IBAN of the Beneficiary.</i> <i>AT-25 The 'Alias' or 'Proxy' or 'National account number structure' (BBAN) of the Beneficiary Account</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount16
3.48	0..1	Customer Payment Status Report V03 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-28 The name of the Beneficiary Reference party.</i> <i>AT-29 The identification code of the Beneficiary Reference Party.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr PartyIdentification32

2.2.2 Message Element Specifications

The examples of reasons for a reject received from a bank or CSM which are passed on to the debtor present in the Rulebook are mapped to ISO codes in the table below. Other ISO codes may be used when the Debtor Bank has rejected the message.

ISO Code	ISO Name	NPC Core Reason as specified in the Rulebooks
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect operation/transaction code.
AM03	NotAllowedCurrency	Specified message amount is a non processable currency outside of existing agreement <i>Usage Rule:</i> To be used when Beneficiary Bank is not reachable in the specified currency.
AM05	Duplication	Duplicate payment
AM11	InvalidTransactionCurrency	Transaction currency is invalid or missing <i>Usage Rule:</i> To be used when Beneficiary Bank is not reachable for cross border transactions.
CNOR	Creditor bank is not registered	Creditor Bank is not registered under this BIC in the CSM
DNOR	Debtor bank is not registered	Debtor Bank is not registered under this BIC in the CSM
ERIN	ERIOptionNotSupported	The Extended Remittance Information (ERI) option is not supported
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for invalid file format.
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
RR09	InvalidStructuredCreditorReference	Proprietary code for structured creditor reference invalid or missing. <i>Usage rule:</i> To be used when structured reference is invalid or missing.
TM01	CutOffTime	File received after Cut-off Time

3 List of changes in NPC Credit Transfer Customer-to-Bank Implementation Guidelines – Relative to 2020 v 1.0

(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 (including full path)
4. Column four contains a description of the change
5. Column five contains a status code:
 - REJ: Rejected by the NCT & NCT Inst WG
 - PEN: Issue pending in the NCT & NCT Inst WG
 - ACC: Accepted by the NCT & NCT Inst 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

N°	#	Section / Message Element	Description	Status	Type
1.	1.3		NPCT changed to NPCA (Nordic Payment Council Area)	ACC	CHAN
2.	2.1.1	2.9	NPCT changed to NPCA (Nordic Payment Council Area)	ACC	CHAN
3.	2.1.1	2.70	NPCT changed to NPCA (Nordic Payment Council Area)	ACC	CHAN