High level changes made in the implementation guidelines for 2023 version of NPC Schemes

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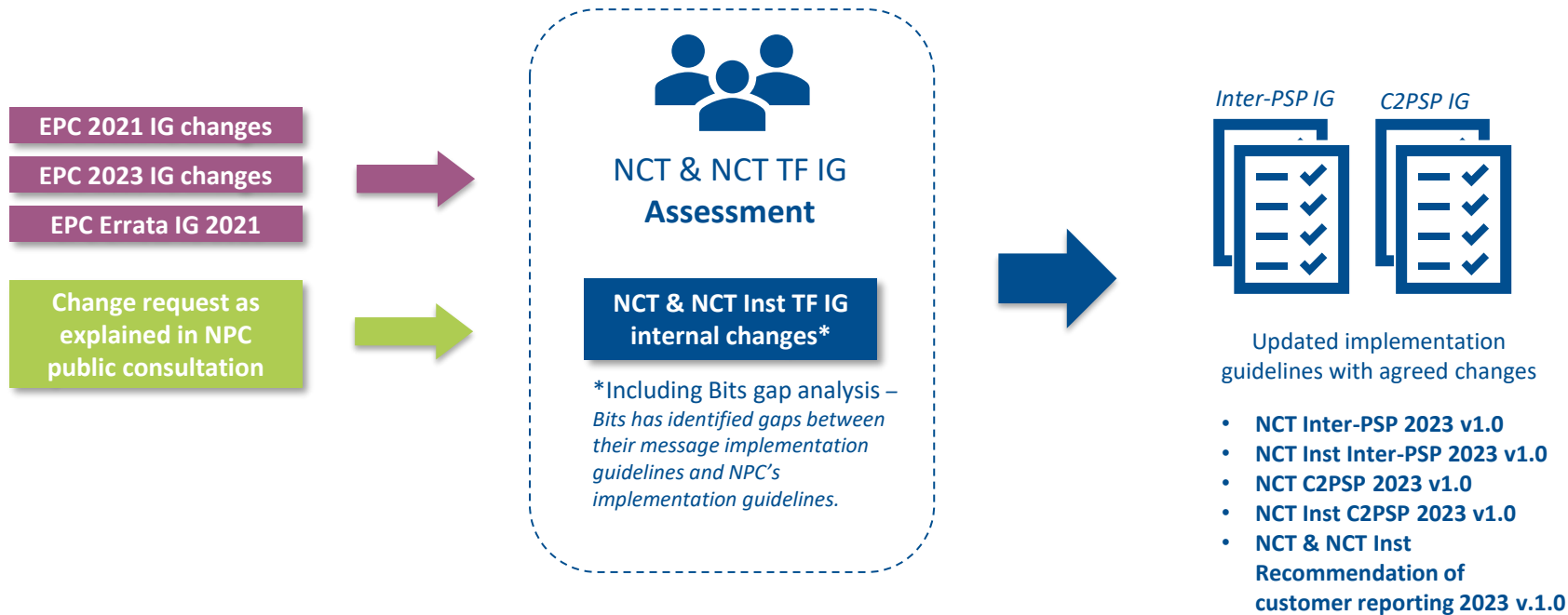
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NPC process for changes in implementation guidelines

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NCT & NCT Inst TF IG has assessed all incoming changes and made recommendations for updates

EPC 2021 IG changes

EPC 2023 IG changes

EPC Errata IG 2021

Change request as explained in NPC public consultation

NCT & NCT TF IG
Assessment

NCT & NCT Inst TF IG internal changes*

Including Bits gap analysis –
Bits has identified gaps between their message implementation guidelines and NPC's implementation guidelines.

Inter-PSP IG   *C2PSP IG*

Updated implementation guidelines with agreed changes

- **NCT Inter-PSP 2023 v1.0**
- **NCT Inst Inter-PSP 2023 v1.0**
- **NCT C2PSP 2023 v1.0**
- **NCT Inst C2PSP 2023 v1.0**
- **NCT & NCT Inst Recommendation of customer reporting 2023 v.1.0**

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NPC004-03 NPC High Level Changes in NCT & NCT Inst Implementation Guidelines 2023 version - Classification: External

General changes in implementation guidelines

The 2023 version of NPC implementation guidelines will include the following large changes

1 Migration to 2019 version of ISO 20022	**2** Replacement of 'bank' with 'PSP' and change of term 'Customer'	**3** Introduction of link to Request-to-Pay (RTP)	**4** Introduction of structured addresses	**5** Extention of reason code for fraud up to 13 months (Recalls)
#CT11/#INST11	#CT12/#INST12	#CT10/#INST10	#CT20/#INST20	#CT13/#INST13
With the introduction of the 2019 version of ISO 20022, new elements have been introduced in the NPC implementation guidelines.

All version numbers of the messages have been updated with corresponding updates for ISO types, descriptions and in some cases, usage of the element. | Throughout all four Rulebooks, the word 'bank' has been replaced with 'PSP' (Payment Service Provider) *and the term 'Customer' have been changed to PSU (Payment servcie user).*

As a consequence, the implementation guidelines have been given new names ('Interbank' to 'Inter-PSP' and 'Customer-to-Bank' to 'Customer-to-PSP'). | With the introduction of the new EPC Request-to-Pay Scheme, it needs to be a possibility to make a distinction between RTP-initiatied instructions and other 'standalone' instructions for NPC credit transfers.

As a consequence, a new ISO code "RRTP" can be used when identifying this type of instruction. | With the introduction of the 2019 version of ISO 20022, the implementation guidelines open up for the usage of structured addresses.

In the implementation guidelines, NPC has highlighted that the provision of unstrucutred addresses will not be part of the schemes after 2025. | To align with SEPA payment schemes, NPC will in the new 2023 version of the schemes allow the usage of reason code for fraud up to 13 months (rather than the current 10 banking business days) for Recalls. |

Migration to 2019 version of ISO 20022 #CT11/#INST11
Overview ISO messages in NCT & NCT Inst Schemes

Message used in IG	Current version: ISO 2009	Future version: ISO 2019	Description
NCT/NCT Inst Customer-to-Bank	pain.001.001.03	pain.001.001.09	Customer Credit Transfer Initiation
NCT/NCT Inst Customer-to-Bank	pain.002.001.03	pain.002.001.10	Customer Payment Status Report
NCT/NCT Inst Inter-PSP	pacs.002.001.03	pacs.002.001.10	FI to FI Payment Status Report
NCT/NCT Inst Inter-PSP	pacs.004.001.02	pacs.004.001.09	Payment Return
NCT/NCT Inst Inter-PSP	pacs.008.001.02	pacs.008.001.08	FI to FI Customer Credit Transfer
NCT/NCT Inst Inter-PSP	pacs.028.001.01	pacs.028.001.03	FI To FI Payment Status Request
NCT/NCT Inst Inter-PSP	camt.027.001.06	camt.027.001.07	Claim Non-Receipt
NCT/NCT Inst Inter-PSP	camt.029.001.03	camt.029.001.09	Resolution of Investigation - Negative Response to a recall
NCT/NCT Inst Inter-PSP	camt.029.001.08	camt.029.001.09	Resolution of Investigation - Negative/Positive Response to Claim for Value Date Correction
NCT Inst Inter-PSP	N/A	camt.054.001.08	Positive credit notification message
NCT/NCT Inst Inter-PSP	camt.056.001.01	camt.056.001.08	FI-to-FI Payment Cancellation Request
NCT/NCT Inst Inter-PSP	camt.087.001.05	camt.087.001.06	Request to Modify Payment - Claim for Value Date Correction

General ISO 2019 version changes for NPC messages

Element	Description	NPC Assessment
Legal Entity identifier (LEI)	Inclusion of a Legal Entity identifier (LEI) as an alternative identifier for a 'non-private' party as white element.	Already provided in current version under 'Other' ('Identification' and 'Scheme Name'). Two ways of transporting 'LEI' inter Inter-PSP space: either in a dedicated 'LEI' element or in 'Other'.
AnyBIC BICFI	"BIC or BEI" (2009) replaced by **"AnyBIC"** (2019) and "BIC" (2009) replaced by **"BICFI"** (2019).	Implemented to follow ISO 2019 version
Service Level	Cardinality of "Service Level" element: Maximum 1 occurrence in version 2009 versus "n" occurrences in version 2019	A NPC usage rule will be included to limit the occurrence to 1
'Party' and 'Agent' in R-messages	Split between 'Party' and 'Agent' in R-messages (for example in elements 'Debtor' and 'Creditor' under 'Original Transaction Reference'): 'Party' specifies the identification of a person or an organisation, 'Agent' specifies the identification of a financial institution.	Only 'Party' will be used in the IGs and hence a NPC usage rule will be included to specify this
Proxy	Possibility to use a Proxy/Alias for the identification of an account (creditor and/or debtor account). The Proxy/Alias will only be additional information, the IBAN will still be mandatory to provide in Inter-PSP space.	The addition of Proxy element is made in both Inter-PSP and C2PSP IG for both NCT and NCT Inst. In pacs.008 and Inter-PSP and Inter-PSP Inst Proxy will only be added as a white element for now. Se slide 14 in this presentation for more information.

General ISO 2019 version changes for NPC messages

Element	Description	NPC Assessment
Postal address	Extension of the structured elements of 'postal address'. Address line (unstructured) will not be used after 2025. • As of November 2023: NPC payment scheme participants must be able to support structured addresses when provided by the payment end user and/or the scheme participant; and • As of November 2025: payment end users can only provide structured addresses in their electronic Customer-to-PSP files at least based on the relevant NPC Customer-to-PSP IGs; and all Inter-PSP NPC payment messages must contain a structured address.	Implemented in NPC Schemes and detailed in the IGs with usage rules.
UETR - Unique End-to-End Transaction Reference	New sub-element **'UETR' .** Universally unique identifier to provide an end-to-end reference of a payment transaction) for tracking purposes under 'Payment Identification'.	Not implemented in NPC Schemes as core element, but as white element.
'Structured' under 'Remittance Information'	• Extension of element 'Structured' under 'Remittance Information' including - 'Tax Remittance', 'Garnishment Remittance'. • Modification of already existing sub-elements in element 'Structured' under 'Remittance Information'	Not implemented in NPC Schemes as core elements, but as white elements.
Supplementary data	New elements for 'Supplementary data' (information that cannot be captured in the structured elements and/or any other specific block).	Not implemented in NPC Schemes as core elements, but as white elements.

NPC Inter-PSP IG 2023

NCT Inter-PSP & NCT Instant Inter-PSP implementation guidelines

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NCT & NCT Inst Inter-PSP IG

#CT28/#INST27 *Additional information about Alias/Proxy for clarification*

NEW!

For both **NCT & NCT Inst Inter-PSP IG,** section 1.5.4 in the implementation guidelines has been updated with new wording to better describe the use of structured creditor references (e.g. to include Norwegian KID as an example)

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

In the Nordic payment market, there is a legacy in some countries to use existing national rules for creditor reference (i.e. OCR-references or Norwegian KID). These references are only used in combination with a corresponding 'Alias' or the National Account Number itself. The different national creditor rules have solutions for maintaining and performing necessary distribution of validation rules for the reference. Therefore, when customers (Originators) have entered an OCR-reference or KID it is mandatory that the Originator PSP (Debtor PSP) validates the 'structured creditor reference' by checking the rule for validation connected to the respective 'Alias' or National Account Number, to ensure the correctness of the OCR-reference or KID.

1.5.4. Structured creditor references, e.g. 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. Therefore, when customers (Originators) have 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' to ensure the correctness of the OCR-reference.

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NPC004-03 NPC High Level Changes in NCT & NCT Inst Implementation Guidelines 2023 version - Classification: External

NCT & NCT Inst Inter-PSP IG

NCT & NCT Inst TF IG *Changes for Proxy/Alias AT-11 and AT-25 for clarification and alignment with EPC*

For both **NCT & NCT Inst Inter-PSP IG**
In pacs.028, camt.029, camt.056, camt.027, camt.087 changes for attributes Proxy/Alias (AT-11 and AT-25) under Debtor and Creditor account have been made:

- AT-01, AT-11, AT-20 and AT-25 is now presented under Debtor and Creditor account on a high leval to align with EPC.
- Name of AT-11 and AT-25 have been changed to align with EPC.
- Underlying elements for Proxy/Alias have been taken out to align with EPC.
  - Both IBAN and Proxy/Alias can be used, but IBAN is most likely to be used.
- Currency have been added to align with EPC

NPC004-03 NPC High Level Changes in NCT & NCT Inst Implementation Guidelines 2023 version -
Classification: External

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NCT & NCT Inst Inter-PSP IG

NCT & NCT Inst TF IG

Changes for Proxy/Alias AT-11 and AT-25 for clarification and alignment with EPC

For both **NCT & NCT Inst Inter-PSP IG**

In pacs.008, pacs.002, pacs.004 changes for attributes Proxy/Alias (AT-11 and AT-25) under Debtor and Creditor account have been made:

- AT-01 and AT-11 taken out under Debtor account highest leval, details is now only under identification and type.
- Name of AT-11 and AT-25 have been changed to align with EPC.
- Currency have been added to align with EPC
- Proxy added as a white element

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NCT Inter-PSP IG

NCT & NCT Inst TF IG *Addition of LOAN as a new proprietary code*

For **NCT Inter-PSP IG,** in pacs.008, the new proprietary code LOAN have been added under Remittance Information/Referred document information.

The purpose of this code is to support the identification of a loan between PSPs as a part of Structured Remittance Information.

LOAN - Loan Agreement Number (Loan Agreement Number to identify a loan).

	1..1		XML Tag	xs:choice
2.169	1..1	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Referred Document Information +++++Type ++++++Code Or Proprietary +++++++Code	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Only CINV and CREN is allowed.* Code Document type in a coded form. Cd DocumentType6Code
			NPC Code Restrictions	
			CINV	*CommercialInvoice* *Document is an invoice.*
			CREN	*CreditNote* *Document is a credit note.*
2.170	1..1	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Referred Document Information +++++Type ++++++Code Or Proprietary +++++++Proprietary	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length NPC Length	*Only LOAN is allowed.* *Should only be used for verification number between PSP's to identify a loan.* Proprietary Proprietary identification of the type of the remittance document. Prtry Max35Text 1 .. 35 1 .. 35

NPC004-03 NPC High Level Changes in NCT & NCT Inst Implementation Guidelines 2023 version -
11/07/2022   Classification: External   13

Nordic Payments Council

NCT Inter-PSP IG

NCT & NCT Inst TF IG   *Extension of pacs.002 scope*

For **NCT Inter-PSP IG,** the scope for pacs.002 has been extended to not only include 'reject' status, but to also allow more status codes *(deviation from SCT Inter-PSP IG).*

The Nordic market is already using the positive status report, and therefore, a need was identified for NPC to align with the actual usage among the NPC members.
No changes have been made in the Rulebook were the reject is described as an exception processing flow.

2.3. Inter-PSP Payment Reject or Status Report Credit Transfer Dataset (DS-03)

2.3.1. Use of the FI to FI Payment Status Report (pacs.002.001.10)

The FItoFIPaymentStatusReport message pacs.002 is used to provide status information, positive and/or negative e.g. reject, accept or partially accept on credit transfer instructions (pacs.008.001.08, pacs.004.001.09) earlier sent. The message caters for bulk and single accept/reject instructions.

The PaymentStatusReport message includes status on either 'Group Status', 'Transaction Status' or both levels. A reject status in pacs.002.001.10 always includes a status reason code describing the reject reason. When the code 'RJCT' (Rejected) is used in the 'Status Reason', the message transports the Credit Transfer Reject instruction between PSPs, directly or through CSM/intermediaries. The status reason codes used are fully described in ISO 20022 External Code Set, ExternalStatusReason1Code. Examples are provided in this document in section 2.3.2 Message Specification.

Note: Attribute AT-R1 'The type of R-message' is implied by the 'Message Name', 'pacs.002.001.10'.

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

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

Note: On "Group Status" the following codes are allowed:

- ACCP (AcceptedCustomerProfile)
- ACSC (AcceptedSettlementCompleted)
- ACSP (AcceptedSettlementInProcess)
- ACTC (AcceptedTechnicalValidation)
- PART (PartiallyAccepted)
- RJCT (Rejected)

Note: On "Transaction Status" the following codes are allowed:

- ACSC (AcceptedSettlementCompleted)
- ACSP (AcceptedSettlementInProcess)
- RJCT (rejected)

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NCT Inter-PSP IG

#CT18 *Payment of fees or interest compensation under the NCT inquiry procedure*

For **NCT Inter-PSP IG,** a new dataset based on the *FIToFICustomerCredit-Transfer* message (pacs.008.001.08), has been introduced (DS-11) to handle information about inter-PSP fee and/or interest compensation.

This will be used when PSPs make transactions between each other for fees and/or interest compensation.

NPC CREDIT TRANSFER INTER-PSP IG
Reference: NPC002-01
2023 Version 0.9

2.20. Inter-PSP Fee and/or Compensation Payment Dataset (DS-11)

2.20.1. Use of FI to FI Customer Credit Transfer (pacs.008.001.08)

The message is used to transport the instruction related to the payment of:

- An inter-PSP fee for handling the NCT inquiry in case of a positive response to an NCT inquiry for the reasons 'Claim of Non-Receipt' and 'Claim for Value Date Correction', and/or

- Interest compensation resulting from a positive response to an NCT inquiry for the reason 'Claim for Value Date Correction'.

The message caters for the settlement of NCT inquiry fee and/or interest compensation payments for multiple NCT inquiry cases.

Note: The use case of the message is implied by the Name','pacs.008.001.08', with 'Category Purpose' set to 'FCOL' (Fee Collection), 'INTE' (Interest) or 'FCIN' (Fee Collection and Interest).

Note: The Beneficiary PSP may wish that the NCT inquiry fees and interest compensation relating to the same inquiry are paid in two separate payments or together in one payment.

Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pacs.008.001.02 message can contain 'Credit Transfer Transaction Information' blocks as per DS-02 and DS-11. In such case:

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NPC C2PSP IG 2023

NCT C2PSP and NCT Instant C2PSP implementation guidelines

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NCT and NCT Inst C2PSP IG

NCT & NCT Inst TF IG

Changes for Proxy/Alias AT-11 and AT-25 for clarification and alignment with EPC

For both **NCT & NCT Inst C2PSP IG**

In pain.001 and pain.002 changes for attributes Proxy/Alias (AT-11 and AT-25) under Debtor and Creditor account have been made:

- Clarification for AT-01, AT-11, AT-20 and AT-25 under Debtor and Creditor account.
- Name of AT-11 and AT-25 have been changed to align with EPC.
- Issuer added as red element to be complete
- Proxy added as a yellow element (se slide 17 for details).

NPC004-03 NPC High Level Changes in NCT & NCT Inst Implementation Guidelines 2023 version -
Classification: External

Nordic Payments Council

NCT and NCT Inst C2PSP IG

NCT & NCT Inst TF IG #CT11/INST11

Addition of Proxy element in the customer-initiated message

- In ISO 2019 version, a new element for Proxy is added under Debtor and Creditor Account.
- Proxy element has been added as an alternative for the customer to populate Alias/Proxy.
- In case AT-11 The Proxy/Alias of the account of the Originator or AT-25 The Proxy/Alias of the account of the Beneficiary is used, there are two options for how to state Proxy/Alias:
  - ✓ To state the Proxy/Alias under SchemeName as a Code or Proprietary Code. This is the only valid option for National Account Number/BBAN.
  - ✓ To state the Proxy/Alias under Proxy element as a Proprietary Code
- The addition of Proxy yellow element is only for C2PSP and C2PSP Inst IG.
- In pacs.008 and Inter-PSP and Inter-PSP Inst Proxy will only be added as a white element for now.

2.187	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	ISO Name ISO Definition XML Tag Type	Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.188	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Type	ISO Name ISO Definition XML Tag Type	Type Type of the proxy identification. Tp ProxyAccountType1Choice
	1..1		XML Tag	xs:choice
2.189	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Type ++++++Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalProxyAccountType1Code 1 .. 4 1 .. 4
2.190	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Type ++++++Proprietary	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary used to define the Proxy (e.g. Swedish Bankgiro number, Swedish Plusgiro number, Danish FIK Code, Mobile phone number etc). Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 1 .. 35
2.191	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	'Alias'/'Proxy' defined by Code or Proprietary code (Swedish Bankgiro number, Swedish Plusgironumber etc). Identification Identification used to indicate the account identification under another specified name. Id Max2048Text 1 .. 2048 1 .. 2048

New Proxy element in pain.001

NCT & NCT Inst TF IG   *Addition of Proxy element in the customer-initiated messages*

Current version

```
<DbtrAcct>
      <Id>
            <Othr>
                  <Id>12345678</Id>
                  <SchemeNm>
                        <Prtry>BGNR</Prtry>
                  </SchemeNm>
            </Othr>
      </Id>
</DbtrAcct>
```

New alternative

```
<DbtrAcct>
      <Id>
            <Othr>
                  <Id>NOTPROVIDED</Id>
            </Othr>
      </Id>
      <Prxy>
            <Tp>
                  <Cd>BGNR</Cd> - eller
                  <Prtry>BGNR</Prtry>
            </Tp>
            <Id>12345678</Id>
      </Prxy>
</DbtrAcct>
```

- ⌄ & Debtor Account
  - › ⚷ Identification
  - › ⚷ Type
  - › ☰ Currency
  - ☰ Name
  - ⌄ & Proxy
    - ⌄ ⚷ Type
      - ☰ Code
      - ☰ Proprietary
    - ☰ Identification

New Proxy element in pain.001

NCT & NCT Inst TF IG *Addition of Proxy element in the customer-initiated messages*

IBAN

or

Other

Value to be added when using the current version: "**12345678**"

Other > ID

Value to be added when using the new Proxy sequence: "**NOTPROVIDED**"

Current version

"BBAN"

Scheme Name

Code

or

Proprietary

"BGNR", "PGNR" ...

New alternative

"BBAN" not to be used in the new Proxy sequence

Proxy

Proxy > Type

Code

or

Proprietary

Identification

Value to be added when using the new Proxy sequence: "**12345678**"

"BGNR", "PGNR" ...

NCT C2PSP IG

NCT & NCT Inst TF IG   *Extension of pain.002 scope*

For **NCT C2PSP IG,** the scope for pain.002 has been extended to not only include 'reject' status, but also allow more status codes *(deviation from SCT C2PSP IG)*

The Nordic market is already using the positive status report, and therefore, a need was identified to align with the actual usage.
- New introduction text in section 2.2.1 (including notes)
- Code restrictions removed on Group status, Payment information status and Transaction status
- Message Element Specifications for Status codes have been added (2.2.2)
- Rewording of usage rule for status codes, referring to Message Element Specifications (2.2.2)
- Message Element specifications for reason code have new section 2.2.3, new text and some additional reason codes.

2.2 PSP to Customer Reject, Negative or Positive response 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 PSP. The Rulebook in addition does not specify the dataset requirements.

2.2.1 Recommended Use of the Customer Payment Status Report (pain.002.001.10)

The CustomerPaymentStatusReport message pain.002 is used to provide information about the status, positive and/or negative on credit transfer instructions (pain.001) earlier sent. The message caters for bulk and single accept/reject instructions.

The CustomerPaymentStatusReport message includes status on either 'Group Status', 'Payment Information Status' or 'Transaction Status'. A reject status in pain.002, transported between the PSPs and their remitting customers, always includes a status reason code describing the reject reason.

Examples of status codes to be used for each level are provided in this document in section 2.2.2 Message Specifications.

Examples of status reason codes are provided in this document in section 2.2.3 Message Specifications.

Debtor Agent, upon reception of the pain.001, validates the message and produces status report(s) providing information about whether the payment instruction/transactions will be processed or not, i.e., if the file and/or the transactions in the file are rejected or accepted by the Debtor Agent.

There can be several status reports pain.002 produced for one credit transfer pain.001.

The CustomerStatusReport message refers to the original instruction(s) by means of references that links the transaction information in the pain.002 status report to the original pain.001:

pain.002	Link	pain.001
\<OrgnlGrpInfAndSts>\<OrgnlMsgId>	MsgId	\<GrpHdr>\<MsgId>
\<GrpHdr>\<InitgPty>\<Id>\<OrgId>\<Othr>\<Id>	InitgPrtyId	\<GrpHdr>\<InitgPty>\<Id>\<OrgId>\<Othr>\<Id>
\<OrgnlPmtInfAndSts>\<OrgnlPmtInfId>	PmtInfId	\<PmtInf>\<PmtInfId>
\<OrgnlPmtInfAndSts>\<TxInfAndSts>\<OrgnlInstrId>	InstrId	\<PmtInf>\<CdtTrfTxinf> \<PmtId>\<InstrId>
\<OrgnlPmtInfAndSts>\<TxInfAndSts>\<OrgnlEndToEndId>	EndToEndId	\<PmtInf>\<CdtTrfTxinf> \<PmtId>\<EndToEndId>

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NCT Inst C2PSP IG

#INST14 *Possibility to provide a future execution date and time for NCT Inst instructions*

For **NCT Inst C2PSP IG,** in DS-01 (pain.001.001.09), AT-07 has been given an addition including "and Time" as well as the addition of two new elements where the customer can specify a future execution date and time.

2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	NPC Usage Rule(s)	AT-07 The Requested Execution Date and Time of the NCT Inst instruction.
			ISO Name	Requested Execution Date
			ISO Definition	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 PSP.
			XML Tag	ReqdExctnDt
			Type	DateAndDateTime2Choice
	1..1		XML Tag	xs:choice
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	ISO Name	Date
			ISO Definition	Specified date.
			XML Tag	Dt
			Type	ISODate
2.19		Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	NPC Usage Rule(s)	Only UTC time format or local time with UTC offset format can be used.
			ISO Name	Date Time
			ISO Definition	Specified date and time.
			XML Tag	DtTm
			Type	ISODateTime

NCT Inst C2PSP IG

#INST15   *Introduction of a credit notification message for the Beneficiary camt.054*

For **NCT Inst C2PSP IG** a new dataset, based on the PSP-to-Customer Debit Credit Notification message (camt.054.001.08), has been introduced (DS-10) to allow a positive notification from the Beneficiary PSP to the Beneficiary.

2.3   Positive Notification Message to the Beneficiary (DS-10)

2.3.1   Use of the PSP-To-Customer Debit Credit Notification (camt.054.001.08)

The message is used to allow the Beneficiary PSP to inform the Beneficiary of a successfully executed NCT Inst Transaction.

The message caters for single positive credit notification message.

Note: The use case of the message is implied by 'Credit Debit Indicator' set to 'CRDT' (Credit) only, 'Entry', 'Entry Details' and 'Transaction Details' limited to one occurrence as well as 'Bank Transaction Code' set to 'PMNT RRCT ENCT'.

Note: The use of this message is recommended only. The Beneficiary PSP and Beneficiary can bilaterally agree to use this message or not.