

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

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Abstract

This document sets out the recommended rules for implementing the 2023 NPC Credit Transfer Scheme Rule-book based on version 2019 of the customer-to-PSP 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 2023 Version 1.0 | NPC |
| [2] | - | ISO 20022 XML Credit Transfers and Related Messages. <ul style="list-style-type: none"> Initiation <p>Note: The 2023 IGs are based on the 2019 message version of ISO 20022.</p> | 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 | EPC |
| [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 |
|--------------|------------|---|
| 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. |
| 2020 v.1.1 | 2021-04-30 | Update agreed by NCT & NCT Inst WG and decided by Scheme Management Committee (SMC) 13 April 2021. |
| 2023 v.1.0 | 2022-07-11 | Updates suggested by NCT & NCT Inst WG and decided by the NPC Scheme Management Committee (SMC) 8 June 2022. All changes listed in in chapter 3. |
| 2023 v.1.1 | 2022-12-06 | Updates suggested by NCT & NCT Inst WG and decided by the NPC Scheme Management Committee (SMC) 24 November 2022. All changes listed in in chapter 3. |
| 2023 v.1.2 | 2023-04-17 | Updates suggested by NCT & NCT Inst WG and decided by the NPC Scheme Management Committee (SMC) 17 April 2023. 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-Payment Service Provider (PSP) space.

Note: The term “bank” has been replaced by “PSP” in all the NPC payment scheme rulebooks and associated implementation guidelines to formally reflect the changes introduced by the Payment Services Directive (PSD) to the categories of institutions that can offer payment services, and the variety in PSP categories that are eligible to adhere to the NPC payment schemes. However, please note that in the context of ISO, the term “bank” is still used.

Note: The term ‘Customer’ is to be understood as ‘Payment Service User’ (PSU), meaning a natural or legal person making use of a payment service in the capacity of payer, payee, or both. Such person can take up the role of Originator and/or Beneficiary under the Scheme.

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-PSP Credit Transfer Information</i> | Customer Credit Transfer Initiation (pain.001.001.09) |
| DS-04 <i>PSP-to-Customer Credit Transfer Information</i> | Statements/advice ISO 20022 XML standards are covered separately. |
| <i>Reject, Negative or Positive response based on DS-03 for the PSP-to-Customer reject.</i> | Customer Payment Status Report (pain.002.001.10) |

The Guidelines for the customer-to-PSP and PSP-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-PSP Implementation Guidelines

The purpose of the NPC customer-to-PSP 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.

Figure 1

| 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 | | | |

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 PSPs, clearing and settlement mechanisms and PSP 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 PSP of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed PSP 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 PSP, 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>Nordic Payments Council Area Transfer, payments must be executed following the NPC Area 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 an 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 standards. 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 inter-PSP 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 PSPs and their customers must be allowed to use the character set currently in use at national level,
- PSPs 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).

- PSPs 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 as defined above
 - Content must not start or end with a '/'
 - Content must not contain '//'

Note: When a slash is used as delimiter between the attribute number (AT-XX) or code (ABCD) and the data content, no space is allowed directly after this slash.

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

1.5 General Message Element Specifications

1.5.1 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 Inter-PSP Implementation Guideline in the Debtor Account and Creditor Account sections. For ease of use, National Account Number will be treated as an Alias, too. Attribute AT-11 Originator Proxy/Alias and AT-25 Beneficiary Proxy/Alias should be used.

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

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 creditor reference. Therefore, when Originators have entered an OCR-reference or KID it is mandatory that the Originator PSP validates the 'structured creditor reference' by checking the rules for validation connected to the respective 'Alias' or National Account Number, to ensure the correctness of the OCR-reference or KID.

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 PSP (Debtor PSP) 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-PSP and PSP-to-Customer messages

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

2.1.1 Use of the Customer Credit Transfer Initiation (pain.001.001.09)

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

The message caters for bulk and single payment instructions.

Note: In case the transaction is a transfer back related to an earlier executed NPC Credit Transfer (NCT) Transaction (as per 'Remarks' under DS-01 in the NCT rulebook), the 'purpose' element must be populated with 'RRCT' (Reimbursement Received Credit Transfer) or another code meaningful for identifying the NCT as a transfer back.

Note: In case the transaction is the result of a received Request-to-Pay (RTP) message, the 'Purpose' element must be populated with 'RRTP' (Related to a Request-to-Pay (RTP)). Further details on RTP are to be found in the SRTP documentation.

Note: 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:

1. To state the Proxy/Alias under SchemeName as a Code or Proprietary Code. This is the only valid option for National Account Number/BBAN.
2. To state the Proxy/Alias under Proxy element as a Proprietary Code.

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-----|-------------|--|---|--|
| | | Document | XML Tag Type | Document Document |
| | 1..1 | Customer Credit Transfer Initiation V09 | ISO Name ISO Definition | Customer Credit Transfer Initiation V09 Scope The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor. CstmrCdtTrfInitn CustomerCreditTransferInitiationV09 |
| 1.0 | 1..1 | Customer Credit Transfer Initiation V09 +Group Header | ISO Name ISO Definition | Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85 |
| 1.1 | 1..1 | Customer Credit Transfer Initiation V09 +Group Header ++Message Identification | ISO Name ISO Definition | 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 NPC Length 1 .. 35 |
| 1.2 | 1..1 | Customer Credit Transfer Initiation V09 +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 V09 +Group Header ++Authorisation | ISO Name ISO Definition | 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 V09 +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-PSP conditions.</i> Number Of Transactions Number of individual transactions contained in the message. NbOfTx Max15NumericText [0-9]{1,15} |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|-------------|--|---|--|
| | | | NPC Core Requirements | |
| 1.5 | 0..1 | Customer Credit Transfer Initiation V09 +Group Header ++Control Sum | NPC Usage Rule(s) <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> NPC Format Rule(s) <i>The fractional part has a maximum of two digits.</i> ISO Name Control Sum ISO Definition Total of all individual amounts included in the message, irrespective of currencies. XML Tag CtrlSum Type DecimalNumber NPC FractDigits 2 TotalDigits 18 | |
| 1.6 | 1..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party | ISO Name Initiating Party ISO Definition 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. XML Tag InitgPty Type PartyIdentification135 | |
| 1.7 | 0..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name | NPC Format Rule(s) <i>'Name' is limited to 70 characters in length.</i> ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 NPC Length 1 .. 70 | |
| 1.8 | 0..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address | ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24 | |
| 1.9 | 0..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification | ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice | |
| | 1..1 | | XML Tag xs:choice | |
| 1.10 | 1..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification | NPC Usage Rule(s) <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29 | |
| 1.11 | 1..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification | NPC Usage Rule(s) <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport. XML Tag PrvtId Type PersonIdentification13 | |
| 1.12 | 0..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence | ISO Name Country Of Residence ISO Definition 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. XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2} | |
| 1.13 | 0..1 | Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details | ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CtctDtls Type Contact4 | |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|-------------|---|---|--|
| | | | NPC Core Requirements | |
| 1.14 | 0..1 | Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6 |
| 2.0 | 1..n | Customer Credit Transfer Initiation V09 +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 PaymentInstruction30 |
| 2.1 | 1..1 | Customer Credit Transfer Initiation V09 +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 V09 +Payment Information ++Payment Method | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 'TRF' is to be used for Credit Transfer; CHK to be used for Cheque. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code |
| | | | NPC Code Restrictions | |
| | | | CHK | Cheque Written order to a bank to pay a certain amount of money from one person to another person. |
| | | | TRF | CreditTransfer Transfer of an amount of money in the books of the account servicer. |
| 2.3 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 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-PSP conditions apply. 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 V09 +Payment Information ++Number Of Transactions | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern | The validation of this data element depends on pre-agreed customer-to-PSP conditions. Number Of Transactions Number of individual transactions contained in the payment information group. NbOfTx Max15NumericText [0-9]{1,15} |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|-------------|--|---|---|
| | | | NPC Core Requirements | |
| 2.5 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum | NPC Usage Rule(s) <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> NPC Format Rule(s) <i>The fractional part has a maximum of two digits.</i> ISO Name Control Sum ISO Definition Total of all individual amounts included in the group, irrespective of currencies. XML Tag CtrlSum Type DecimalNumber NPC FractDigits 2 TotalDigits 18 | |
| 2.6 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information | NPC Usage Rule(s) <i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i> ISO Name Payment Type Information ISO Definition Set of elements used to further specify the type of transaction. XML Tag PmtTpInf Type PaymentTypeInformation26 | |
| 2.7 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority | NPC Usage Rule(s) <i>If present, pre-agreed customer-to-PSP conditions apply. Based on whether priority processing vs. normal processing is offered by the PSP.</i> ISO Name Instruction Priority ISO Definition 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. XML Tag InstrPrty Type Priority2Code | |
| 2.8 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level | NPC Usage Rule(s) <i>Usage is recommended. Only one occurrence is allowed.</i> ISO Name Service Level ISO Definition Agreement under which or rules under which the transaction should be processed. XML Tag SvcLvl Type ServiceLevel8Choice | |
| | 1..1 | | XML Tag xs:choice | |
| 2.9 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code | NPC Rulebook <i>AT-40 The identification code of the Scheme.</i> NPC Usage Rule(s) <i>Only 'NPCA' is allowed.</i> ISO Name Code ISO Definition Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. XML Tag Cd Type ExternalServiceLevel1Code ISO Length 1 .. 4 NPC Length 1 .. 4 | |
| | | | NPC Code Restrictions | |
| | | | NPCA | <i>NordicPaymentsCouncilAreaTransfer Payments must be executed following the NPC Area Payment scheme.</i> |
| 2.10 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary | ISO Name Proprietary ISO Definition Specifies a pre-agreed service or level of service between the parties, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 NPC Length 1 .. 35 | |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|---|--|---|
| 2.11 | 0..1 | Customer Credit Transfer Initiation V09 +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 V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Recommended to use 'PERI' for Payments with Extended Remittance Information. 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 V09 +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 |
| 2.14 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-45 The category purpose of the NPC Credit Transfer. If provided by the Originator the Originator PSP, must forward the 'Category Purpose' to the Beneficiary PSP. 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 |
| | 1..1 | | XML Tag | xs:choice |
| 2.15 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 1 .. 4 |
| 2.16 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|-------------|--|---|--|
| | | | NPC Core Requirements | |
| 2.17 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date | <i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type | <i>AT-07 The Requested Execution Date of the Credit Transfer 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 DateAndDateTime2Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.18 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date | ISO Name ISO Definition XML Tag Type | Date Specified date. Dt ISODate |
| 2.19 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time | ISO Name ISO Definition XML Tag Type | Date Time Specified date and time. DtTm ISODateTime |
| 2.20 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date | ISO Name ISO Definition XML Tag Type | 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 |
| 2.21 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor | ISO Name ISO Definition XML Tag Type | Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr PartyIdentification135 |
| 2.22 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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 NPC Length | <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 |
| 2.23 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address | <i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type | <i>AT-03 The address of the Originator.</i> <i>If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of Address Line and Country is allowed. If 'Address Line' is not used, then at least Town Name and Country must be used.</i> <i>Address line is not to be used after 2025. Only structured postal address elements must be used.</i> Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24 |
| 2.24 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type | ISO Name ISO Definition XML Tag Type | Address Type Identifies the nature of the postal address. AdrTp AddressType3Choice |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|---|---|--|
| 2.25 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.26 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.27 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.28 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.29 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35 |
| 2.30 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70 |
| 2.31 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16 |
| 2.32 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Room Building room number. Room Max70Text 1 .. 70 1 .. 70 |
| 2.33 | 0..1 | Customer Credit Transfer Initiation V09 +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 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|-------------|---|--|---|
| | | | NPC Core Requirements | |
| 2.34 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.35 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35 |
| 2.36 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35 |
| 2.37 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.38 | 0..1 | Customer Credit Transfer Initiation V09 +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} |
| 2.39 | 0..2 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. Address line is not to be used after 2025. Only structured postal address elements must be used. 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 |
| 2.40 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification | NPC Rulebook ISO Name ISO Definition XML Tag Type | AT-10 The Originator identification code. Identification Unique and unambiguous identification of a party. Id Party38Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.41 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Either 'AnyBIC', 'LEI' or 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|--|---|--|
| 2.42 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Any BIC | ISO Name ISO Definition XML Tag Type Pattern | Any BIC Business identification code of the organisation. AnyBIC AnyBICDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} |
| 2.43 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++LEI | ISO Name ISO Definition XML Tag Type Pattern | LEI Legal entity identification as an alternate identification for a party. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2} |
| 2.44 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other | ISO Name ISO Definition XML Tag Type | Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Othr GenericOrganisationIdentification1 |
| 2.45 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Identification | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Identification Identification assigned by an institution. Id Max35Text 1 .. 35 1 .. 35 |
| 2.46 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name | ISO Name ISO Definition XML Tag Type | Scheme Name Name of the identification scheme. SchmeNm OrganisationIdentificationSchemeName1Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.47 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name +++++++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 ExternalOrganisationIdentification1Code 1 .. 4 1 .. 4 |
| 2.48 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name +++++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.49 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Issuer | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35 |
| 2.50 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Either 'Date and Place of Birth' or 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|-------------|--|---|--|
| | | | NPC Core Requirements | |
| 2.51 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth | ISO Name ISO Definition XML Tag Type | Date And Place Of Birth Date and place of birth of a person. DtAndPlcOfBirth DateAndPlaceOfBirth1 |
| 2.52 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++Birth Date | ISO Name ISO Definition XML Tag Type | Birth Date Date on which a person is born. BirthDt ISODate |
| 2.53 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++Province Of Birth | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Province Of Birth Province where a person was born. PrvcOfBirth Max35Text 1 .. 35 1 .. 35 |
| 2.54 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++City Of Birth | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | City Of Birth City where a person was born. CityOfBirth Max35Text 1 .. 35 1 .. 35 |
| 2.55 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Date And Place Of Birth +++++Country Of Birth | ISO Name ISO Definition XML Tag Type Pattern | Country Of Birth Country where a person was born. CtryOfBirth CountryCode [A-Z]{2,2} |
| 2.56 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other | ISO Name ISO Definition XML Tag Type | Other Unique identification of a person, as assigned by an institution, using an identification scheme. Othr GenericPersonIdentification1 |
| 2.57 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other +++++Identification | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35 |
| 2.58 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other +++++Scheme Name | ISO Name ISO Definition XML Tag Type | Scheme Name Name of the identification scheme. SchmeNm PersonIdentificationSchemeName1Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.59 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other +++++Scheme Name +++++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 ExternalPersonIdentification1Code 1 .. 4 1 .. 4 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|---|---|---|
| 2.60 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other ++++++Scheme Name +++++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.61 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other ++++++Issuer | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35 |
| 2.62 | 0..1 | Customer Credit Transfer Initiation V09 +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} |
| 2.63 | 0..1 | Customer Credit Transfer Initiation V09 +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 Contact4 |
| 2.64 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account | NPC Rulebook ISO Name ISO Definition XML Tag Type | AT-01 The IBAN of the account of the Originator. AT-11 The Proxy/Alias of the account of the Originator. 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 CashAccount38 |
| 2.65 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Mandatory, either 'IBAN' or 'Other' should be populated. 'Other' could be 'Alias', 'Proxy' or 'National Account Number'. Important: Either Identification/SchemeName or Identification/Proxy to be used. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.66 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN | NPC Rulebook ISO Name ISO Definition XML Tag Type Pattern | AT-01 The IBAN of the account of the Originator. IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|------|----------|---|---|---|
| | | | NPC Core Requirements | |
| 2.67 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other | <i>NPC Rulebook</i> | <i>AT-11 The Proxy/Alias of the account of the Originator.</i> |
| | | | <i>NPC Usage Rule(s)</i> | <i>When 'Proxy', 'Alias' or 'BBAN' is populated using 'Other', 'SchemeName' must be specified together with code (BBAN) or Proprietary code e.g. SE BGNR. 'Other' needs to be included if proxy element (2.76) is used.</i> |
| | | | ISO Name | Other |
| | | | ISO Definition | Unique identification of an account, as assigned by the account servicer, using an identification scheme. |
| | | | XML Tag | Othr |
| | | | Type | GenericAccountIdentification1 |
| 2.68 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Identification | <i>NPC Usage Rule(s)</i> | <i>If 'Proxy' or 'Alias' is provided in the Proxy element state NOTPROVIDED.</i> |
| | | | ISO Name | Identification |
| | | | ISO Definition | Identification assigned by an institution. |
| | | | XML Tag | Id |
| | | | Type | Max34Text |
| | | | ISO Length | 1 .. 34 |
| | | | NPC Length | 1 .. 34 |
| 2.69 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name | <i>NPC Usage Rule(s)</i> | <i>'Proxy', 'Alias' or 'National Account number' schemes defined by Proprietary code (e.g. Swedish Bankgiro number, Swedish Plusgiro number etc) or code (e.g. National Account Number). Mandatory if National Account Number (BBAN).</i> |
| | | | ISO Name | Scheme Name |
| | | | ISO Definition | Name of the identification scheme. |
| | | | XML Tag | SchmeNm |
| | | | Type | AccountSchemeName1Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.70 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name +++++Code | <i>NPC Usage Rule(s)</i> | <i>Code used for National Account Number (BBAN).</i> |
| | | | ISO Name | Code |
| | | | ISO Definition | Name of the identification scheme, in a coded form as published in an external list. |
| | | | XML Tag | Cd |
| | | | Type | ExternalAccountIdentification1Code |
| | | | ISO Length | 1 .. 4 |
| | | | NPC Length | 1 .. 4 |
| 2.71 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name +++++Proprietary | <i>NPC Usage Rule(s)</i> | <i>Proprietary code are used to define Scheme Name.</i> |
| | | | ISO Name | Proprietary |
| | | | ISO Definition | Name of the identification scheme, in a free text form. |
| | | | XML Tag | Prtry |
| | | | Type | Max35Text |
| | | | ISO Length | 1 .. 35 |
| | | | NPC Length | 1 .. 35 |
| 2.72 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Issuer | ISO Name | Issuer |
| | | | ISO Definition | Entity that assigns the identification. |
| | | | XML Tag | Issr |
| | | | Type | Max35Text |
| | | | ISO Length | 1 .. 35 |
| | | | NPC Length | 1 .. 35 |
| 2.73 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type | ISO Name | Type |
| | | | ISO Definition | Specifies the nature, or use of the account. |
| | | | XML Tag | Tp |
| | | | Type | CashAccountType2Choice |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|---|---|--|
| 2.74 | 0..1 | Customer Credit Transfer Initiation V09 +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} |
| 2.75 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.76 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy | ISO Name ISO Definition XML Tag Type | Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1 |
| 2.77 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Type | ISO Name ISO Definition XML Tag Type | Type Type of the proxy identification. Tp ProxyAccountType1Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.78 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor 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 |
| 2.79 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Type +++++Proprietary | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | <i>Proprietary used to define the Proxy (e.g. Swedish Bankgiro number, Swedish Plusgiro number etc).</i> Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 1 .. 35 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|---|--|--|
| 2.80 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Identification | <i>NPC Usage Rule(s)</i> | 'Alias'/'Proxy' defined by Code or Proprietary code (Swedish Bankgiro number, Swedish Plusgiro number etc). |
| | | | ISO Name | Identification |
| | | | ISO Definition | Identification used to indicate the account identification under another specified name. |
| | | | XML Tag | Id |
| | | | Type | Max2048Text |
| | | | ISO Length | 1 .. 2048 |
| | | | NPC Length | 1 .. 2048 |
| 2.81 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent | ISO Name | Debtor Agent |
| | | | ISO Definition | Financial institution servicing an account for the debtor. |
| | | | XML Tag | DbtrAgt |
| | | | Type | BranchAndFinancialInstitutionIdentification6 |
| 2.82 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification | <i>NPC Usage Rule(s)</i> | Either BICFI or 'Other/Identification' must be used. BICFI is recommended. |
| | | | ISO Name | Financial Institution Identification |
| | | | ISO Definition | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. |
| | | | XML Tag | FinInstnId |
| | | | Type | FinancialInstitutionIdentification18 |
| 2.83 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI | <i>NPC Rulebook</i> | AT-06 The BIC code of the Originator PSP. |
| | | | ISO Name | BICFI |
| | | | ISO Definition | 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)". |
| | | | XML Tag | BICFI |
| | | | Type | BICFIDec2014Identifier |
| | | | Pattern | [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} |
| 2.84 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification | ISO Name | Clearing System Member Identification |
| | | | ISO Definition | Information used to identify a member within a clearing system. |
| | | | XML Tag | ClrSysMmbId |
| | | | Type | ClearingSystemMemberIdentification2 |
| 2.85 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI | ISO Name | LEI |
| | | | ISO Definition | Legal entity identifier of the financial institution. |
| | | | XML Tag | LEI |
| | | | Type | LEIIdentifier |
| | | | Pattern | [A-Z0-9]{18,18}[0-9]{2,2} |
| 2.86 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name | ISO Name | Name |
| | | | ISO Definition | Name by which an agent is known and which is usually used to identify that agent. |
| | | | XML Tag | Nm |
| | | | Type | Max140Text |
| | | | ISO Length | 1 .. 140 |
| | | | NPC Length | 1 .. 140 |
| 2.87 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address | ISO Name | Postal Address |
| | | | ISO Definition | Information that locates and identifies a specific address, as defined by postal services. |
| | | | XML Tag | PstAdr |
| | | | Type | PostalAddress24 |
| 2.88 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other | ISO Name | Other |
| | | | ISO Definition | Unique identification of an agent, as assigned by an institution, using an identification scheme. |
| | | | XML Tag | Othr |
| | | | Type | GenericFinancialIdentification1 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|------|-------------|--|---|--|
| 2.89 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification | <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Only 'NOTPROVIDED' is allowed. Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35 |
| 2.90 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.91 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35 |
| 2.92 | 0..1 | Customer Credit Transfer Initiation V09 +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 BranchData3 |
| 2.93 | 0..1 | Customer Credit Transfer Initiation V09 +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 CashAccount38 |
| 2.94 | 0..1 | Customer Credit Transfer Initiation V09 +Payment 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. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 .. 140 1 .. 140 |
| 2.95 | 0..1 | Customer Credit Transfer Initiation V09 +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 PartyIdentification135 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|--|--|--|
| | | | NPC Core Requirements | |
| 2.96 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name | NPC Rulebook AT-08 The name of the Originator Reference Party. NPC Usage Rule(s) If Ultimate Debtor is used, name is mandatory. NPC Format Rule(s) 'Name' is limited to 70 characters in length. ISO Name Name ISO Definition Name by which a party is known and which is usually used to identify that party. XML Tag Nm Type Max140Text ISO Length 1 .. 140 NPC Length 1 .. 70 | |
| 2.97 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address | NPC Usage Rule(s) If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. 'Address line' is not to be used after 2025. Only structured postal address elements must be used. ISO Name Postal Address ISO Definition Information that locates and identifies a specific address, as defined by postal services. XML Tag PstlAdr Type PostalAddress24 | |
| 2.98 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification | NPC Rulebook AT-09 The identification code of the Originator Reference Party ISO Name Identification ISO Definition Unique and unambiguous identification of a party. XML Tag Id Type Party38Choice | |
| | 1..1 | | XML Tag xs:choice | |
| 2.99 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification | NPC Usage Rule(s) Either 'AnyBIC', 'LEI' or 'Other' is allowed. ISO Name Organisation Identification ISO Definition Unique and unambiguous way to identify an organisation. XML Tag OrgId Type OrganisationIdentification29 | |
| 2.100 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification | NPC Usage Rule(s) Either 'Date and Place of Birth' or 'Other' is allowed. ISO Name Private Identification ISO Definition Unique and unambiguous identification of a person, for example a passport. XML Tag PrvtId Type PersonIdentification13 | |
| 2.101 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence | ISO Name Country Of Residence ISO Definition 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. XML Tag CtryOfRes Type CountryCode Pattern [A-Z]{2,2} | |
| 2.102 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Contact Details | ISO Name Contact Details ISO Definition Set of elements used to indicate how to contact the party. XML Tag CtctDtls Type Contact4 | |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|---|---|--|
| | | | NPC Core Requirements | |
| 2.103 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer | <p>NPC Usage Rule(s) 'SHAR' or 'SLEV' to be used. It is recommended that this element is specified at 'Payment Information' level.</p> <p>ISO Name Charge Bearer ISO Definition Specifies which party/parties will bear the charges associated with the processing of the payment transaction. XML Tag ChrgBr Type ChargeBearerType1Code</p> <p>NPC Code Restrictions</p> <p>SHAR Shared Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.</p> <p>SLEV FollowingServiceLevel for NPC Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In addition, the full amount need to be credited to Beneficiary.</p> | |
| 2.104 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account | <p>ISO Name Charges Account ISO Definition 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. XML Tag ChrgsAcct Type CashAccount38</p> | |
| 2.105 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent | <p>ISO Name Charges Account Agent ISO Definition 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. XML Tag ChrgsAcctAgt Type BranchAndFinancialInstitutionIdentification6</p> | |
| 2.106 | 1..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information | <p>ISO Name Credit Transfer Transaction Information ISO Definition Provides information on the individual transaction(s) included in the message. XML Tag CdtTrfTxInf Type CreditTransferTransaction34</p> | |
| 2.107 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification | <p>ISO Name Payment Identification ISO Definition Set of elements used to reference a payment instruction. XML Tag PmtId Type PaymentIdentification6</p> | |
| 2.108 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification | <p>ISO Name Instruction Identification ISO Definition 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. XML Tag InstrId Type Max35Text ISO Length 1 .. 35 NPC Length 1 .. 35</p> | |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|---|--|--|
| | | | NPC Core Requirements | |
| 2.109 | 1..1 | Customer Credit Transfer Initiation V09 +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 | AT-41 The Originator's reference of the Credit Transfer Transaction. 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 |
| 2.110 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR | ISO Name ISO Definition XML Tag Type Pattern | UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12} |
| 2.111 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 'Payment Type Information' must be present either here or directly under 'Payment Information'. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26 |
| 2.112 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | If present, pre-agreed customer-to-PSP conditions apply. Based on whether priority processing vs. normal processing is offered by the PSP. 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 |
| 2.113 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Usage is recommended. Only one occurrence is allowed . Service Level Agreement under which or rules under which the transaction should be processed. SvcLvl ServiceLevel8Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.114 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-40 The identification code of the Scheme. Only 'NPCA' is allowed. 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 | NordicPaymentsCouncilAreaTransfer Payments must be executed following the NPC Area Payment scheme. |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|---|--|---|
| 2.115 | 1..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.116 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.117 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Recommended to use 'PERI' for Payments with Extended Remittance Information. Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35 |
| 2.118 | 1..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.119 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-45 The category purpose of the NPC Credit Transfer. If provided by the Originator the Originator PSP, must forward the 'Category Purpose' to the Beneficiary PSP. 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 |
| | 1..1 | | XML Tag | xs:choice |
| 2.120 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 1 .. 4 |
| 2.121 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|--|---|---|
| 2.122 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount | ISO Name ISO Definition XML Tag Type | 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 AmountType4Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.123 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount | NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive | AT-04 The amount of the NPC Credit Transfer in the relevant Scheme Currencies and the relevant currency code. Only 'Scheme Currencies' is allowed. Amount must be 0.01 or more and 9999999999.99 or less. The fractional part has a maximum of two digits. Instructed 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. Usage: This amount has to be transported unchanged through the transaction chain. InstdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 9999999999.99 |
| 2.124 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Equivalent Amount | ISO Name ISO Definition XML Tag Type | Equivalent Amount 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. EqvtAmt EquivalentAmount2 |
| 2.125 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Exchange Rate Information | ISO Name ISO Definition XML Tag Type | Exchange Rate Information Provides details on the currency exchange rate and contract. XchgRateInf ExchangeRate1 |
| 2.126 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 'SHAR' or 'SLEV' to be used. It is recommended that this element is specified at 'Payment Information' level. Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. ChrgBr ChargeBearerType1Code |
| | | | NPC Code Restrictions | |
| | | | SHAR | Shared Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. |
| | | | SLEV | FollowingServiceLevel for NPC Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In addition, the full amount need to be credited to Beneficiary. |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|--|--|---|
| 2.127 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction | ISO Name ISO Definition XML Tag Type | Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11 |
| 2.128 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 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 PartyIdentification135 |
| 2.129 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name | NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-08 The name of the Originator Reference Party. If Ultimate Debtor is used, name is mandatory. '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 |
| 2.130 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. 'Address line' is not to be used after 2025. Only structured postal address elements must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24 |
| 2.131 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification | NPC Rulebook ISO Name ISO Definition XML Tag Type | AT-09 The identification code of the Originator Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.132 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Either 'AnyBIC', 'LEI' or 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29 |
| 2.133 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Either 'Date and Place of Birth' or 'Other' is allowed. Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|--|--|--|
| 2.134 | 0..1 | Customer Credit Transfer Initiation V09 +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} |
| 2.135 | 0..1 | Customer Credit Transfer Initiation V09 +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 Contact4 |
| 2.136 | 0..1 | Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6 |
| 2.137 | 0..1 | Customer Credit Transfer Initiation V09 +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 CashAccount38 |
| 2.138 | 0..1 | Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6 |
| 2.139 | 0..1 | Customer Credit Transfer Initiation V09 +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 CashAccount38 |
| 2.140 | 0..1 | Customer Credit Transfer Initiation V09 +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 BranchAndFinancialInstitutionIdentification6 |
| 2.141 | 0..1 | Customer Credit Transfer Initiation V09 +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 CashAccount38 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|---|---|--|
| | | | NPC Core Requirements | |
| 2.142 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent | <i>NPC Usage Rule(s)</i> | Either BIC or Clearing system member identification to be used. Clearing system member identification is only allowed in combination with National Account Number or Alias/Proxy. If the BIC is not indicated 'Creditor Agent' structure is not to be used. Creditor Agent Financial institution servicing an account for the creditor. CdrAgt BranchAndFinancialInstitutionIdentification6 |
| 2.143 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification | <i>NPC Usage Rule(s)</i> | Either 'BICFI' or 'Clearing system member Identification' must be used. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18 |
| 2.144 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++BICFI | <i>NPC Rulebook</i> ISO Name ISO Definition | AT-23 The BIC code of the Beneficiary PSP. BICFI 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)". BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} |
| 2.145 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification | <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type | Clearing system member identification is only allowed in combination with National Account Number or Alias/Proxy. Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2 |
| 2.146 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification | ISO Name ISO Definition XML Tag Type | Clearing System Identification Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. ClrSysId ClearingSystemIdentification2Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.147 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification +++++Clearing System Identification +++++Code | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Code Identification of a clearing system, in a coded form as published in an external list. Cd ExternalClearingSystemIdentification1Code 1 .. 5 1 .. 5 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|---|--|---|
| 2.148 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Clearing System Identification +++++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Proprietary Identification code for a clearing system, that has not yet been identified in the list of clearing systems. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.149 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification ++++++Member Identification | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Member Identification Identification of a member of a clearing system. Mmbld Max35Text 1 .. 35 1 .. 35 |
| 2.150 | 0..1 | Customer Credit Transfer Initiation V09 +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 CashAccount38 |
| 2.151 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Mandatory. Creditor Party to which an amount of money is due. Cdtr PartyIdentification135 |
| 2.152 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name | NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-21 The name of the Beneficiary. Mandatory. '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 |
| 2.153 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-22 The address of the Beneficiary. If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'AddressLine' is not used, then at least Town Name and Country must be used. Address line is not to be used after 2025. Only structured postal address elements must be used. Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24 |
| 2.154 | 0..1 | Customer Credit Transfer Initiation V09 +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 AddressType3Choice |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|---|---|--|
| | | | NPC Core Requirements | |
| 2.155 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.156 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.157 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.158 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.159 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Building Name Name of the building or house. BldgNm Max35Text 1 .. 35 1 .. 35 |
| 2.160 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Floor Floor or storey within a building. Flr Max70Text 1 .. 70 1 .. 70 |
| 2.161 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Post Box Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. PstBx Max16Text 1 .. 16 1 .. 16 |
| 2.162 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Room Building room number. Room Max70Text 1 .. 70 1 .. 70 |
| 2.163 | 0..1 | Customer Credit Transfer Initiation V09 +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 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|---|--|--|
| 2.164 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.165 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 1 .. 35 |
| 2.166 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++District Name | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 1 .. 35 |
| 2.167 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.168 | 0..1 | Customer Credit Transfer Initiation V09 +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} |
| 2.169 | 0..2 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line | NPC Usage Rule(s) Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. Address line is not to be used after 2025. Only structured postal address elements must be used. ISO Name ISO Definition XML Tag Type ISO Length NPC Length | |
| 2.170 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification | NPC Rulebook AT-24 The Beneficiary identification code. ISO Name ISO Definition XML Tag Type | |
| | 1..1 | | XML Tag | xs:choice |
| 2.171 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification | NPC Usage Rule(s) Either 'AnyBIC', 'LEI' or 'Other' is allowed. ISO Name ISO Definition XML Tag Type | |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|--|--|--|
| 2.172 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification | <i>NPC Usage Rule(s)</i> | Either 'Date and Place of Birth' or 'Other' is allowed. |
| | | | ISO Name | Private Identification |
| | | | ISO Definition | Unique and unambiguous identification of a person, for example a passport. |
| | | | XML Tag | PrvtId |
| | | | Type | PersonIdentification13 |
| 2.173 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence | ISO Name | Country Of Residence |
| | | | ISO Definition | 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. |
| | | | XML Tag | CtryOfRes |
| | | | Type | CountryCode |
| | | | Pattern | [A-Z]{2,2} |
| 2.174 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details | ISO Name | Contact Details |
| | | | ISO Definition | Set of elements used to indicate how to contact the party. |
| | | | XML Tag | CtctDtls |
| | | | Type | Contact4 |
| 2.175 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account | <i>NPC Rulebook</i> | AT-20 The IBAN of the account of the Beneficiary. |
| | | | | AT-25 The Proxy/Alias of the account of the Beneficiary. |
| | | | <i>NPC Usage Rule(s)</i> | Creditor Account is mandatory except for cheques and cash payments (e.g. 'giro utbetaling' in Norway). |
| | | | ISO Name | Creditor Account |
| | | | ISO Definition | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. |
| | | | XML Tag | CdtrAcct |
| | | | Type | CashAccount38 |
| 2.176 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification | <i>NPC Usage Rule(s)</i> | Mandatory, either 'IBAN' or 'Other' should be populated. 'Other' could be 'Alias', 'Proxy' or 'National Account Number'. Important: Either Identification/SchemeName or Identification/Proxy to be used. |
| | | | ISO Name | Identification |
| | | | ISO Definition | Unique and unambiguous identification for the account between the account owner and the account servicer. |
| | | | XML Tag | Id |
| | | | Type | AccountIdentification4Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.177 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN | <i>NPC Rulebook</i> | AT-20 The IBAN of the account of the Beneficiary. |
| | | | ISO Name | IBAN |
| | | | ISO Definition | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. |
| | | | XML Tag | IBAN |
| | | | Type | IBAN2007Identifier |
| | | | Pattern | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|---|---|---|
| | | | NPC Core Requirements | |
| 2.178 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other | <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>AT-25 The Proxy/Alias of the account of the Beneficiary.</i> <i>When 'Proxy', 'Alias' or 'BBAN' is populated using 'Other,' SchemeName' must be specified together with code (BBAN) or Proprietary code e.g. SE BGNR.</i> <i>'Other' needs to be included if proxy element (2.187) is used.</i> Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1 |
| 2.179 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Identification | <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>If 'Proxy' or 'Alias' is provided in the Proxy element state NOTPROVIDED.</i> Identification Identification assigned by an institution. Id Max34Text 1 .. 34 1 .. 34 |
| 2.180 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Scheme Name | <i>NPC Usage Rule(s)</i> <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> | <i>'Proxy', 'Alias' or 'National Account number' schemes defined by Proprietary code (e.g. Swedish Bankgiro number, Swedish Plusgiro number, Danish FIK/Giro, Mobile phone number etc.) or code (e.g. National Account Number). Mandatory if National Account Number (BBAN).</i> Scheme Name Name of the identification scheme. SchmeNm AccountSchemeName1Choice |
| | 1..1 | | <i>XML Tag</i> | xs:choice |
| 2.181 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Scheme Name +++++Code | <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>Code used for National Account Number (BBAN).</i> Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalAccountIdentification1Code 1 .. 4 1 .. 4 |
| 2.182 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Scheme Name +++++Proprietary | <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>Proprietary code are used to define SchemeName.</i> Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.183 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other +++++Issuer | <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> <i>ISO Length</i> <i>NPC Length</i> | Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35 |
| 2.184 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type | <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> | Type Specifies the nature, or use of the account. Tp CashAccountType2Choice |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|---|--|--|
| 2.185 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor 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} |
| 2.186 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor 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 |
| 2.187 | 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 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|--|---|--|
| | | | NPC Core Requirements | |
| 2.191 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Identification | <i>NPC Usage Rule(s)</i> | <i>'Alias'/'Proxy' defined by Code or Proprietary code (Swedish Bankgiro number, Swedish Plusgironumber etc).</i> |
| | | | ISO Name | Identification |
| | | | ISO Definition | Identification used to indicate the account identification under another specified name. |
| | | | XML Tag | Id |
| | | | Type | Max2048Text |
| | | | ISO Length | 1 .. 2048 |
| | | | NPC Length | 1 .. 2048 |
| 2.192 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor | ISO Name | Ultimate Creditor |
| | | | ISO Definition | Ultimate party to which an amount of money is due. |
| | | | XML Tag | UltmtCdtr |
| | | | Type | PartyIdentification135 |
| 2.193 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name | <i>NPC Rulebook</i> | <i>AT-28 The name of the Beneficiary Reference Party.</i> |
| | | | <i>NPC Format Rule(s)</i> | <i>'Name' is limited to 70 characters in length.</i> |
| | | | ISO Name | Name |
| | | | ISO Definition | Name by which a party is known and which is usually used to identify that party. |
| | | | XML Tag | Nm |
| | | | Type | Max140Text |
| | | | ISO Length | 1 .. 140 |
| | | | NPC Length | 1 .. 70 |
| 2.194 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address | <i>NPC Usage Rule(s)</i> | <i>If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'AddressLine' is not used, then at least 'Town Name' and 'Country' must be used. 'Address line' is not to be used after 2025. Only structured postal address elements must be used.</i> |
| | | | ISO Name | Postal Address |
| | | | ISO Definition | Information that locates and identifies a specific address, as defined by postal services. |
| | | | XML Tag | PstlAdr |
| | | | Type | PostalAddress24 |
| 2.195 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification | <i>NPC Rulebook</i> | <i>AT-29 The identification code of the Beneficiary Reference Party.</i> |
| | | | ISO Name | Identification |
| | | | ISO Definition | Unique and unambiguous identification of a party. |
| | | | XML Tag | Id |
| | | | Type | Party38Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.196 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification | <i>NPC Usage Rule(s)</i> | <i>Either 'AnyBIC', 'LEI' or 'Other' is allowed.</i> |
| | | | ISO Name | Organisation Identification |
| | | | ISO Definition | Unique and unambiguous way to identify an organisation. |
| | | | XML Tag | OrgId |
| | | | Type | OrganisationIdentification29 |
| 2.197 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification | <i>NPC Usage Rule(s)</i> | <i>Either 'Date and Place of Birth' or 'Other' is allowed.</i> |
| | | | ISO Name | Private Identification |
| | | | ISO Definition | Unique and unambiguous identification of a person, for example a passport. |
| | | | XML Tag | PrvtId |
| | | | Type | PersonIdentification13 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|--|--|---|
| 2.198 | 0..1 | Customer Credit Transfer Initiation V09 +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} |
| 2.199 | 0..1 | Customer Credit Transfer Initiation V09 +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 Contact4 |
| 2.200 | 0..n | Customer Credit Transfer Initiation V09 +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. InstrForCdrAgt InstructionForCreditorAgent1 |
| 2.201 | 0..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.202 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose | NPC Rulebook ISO Name ISO Definition XML Tag Type | AT-44 The purpose of the NPC Credit Transfer. 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 |
| 2.203 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | In case the transaction is a transfer back related to an earlier executed NPC Credit Transfer (NCT) Transaction, the code must be 'RRCT' (Reimbursement Received Credit Transfer) or another code meaningful for identifying the NCT as a transfer back. 'RRTP' (Related to an RTP) must be used if the NCT is the result of a received Request-to-Pay message. Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4 |
| 2.204 | 1..1 | Customer Credit Transfer Initiation V09 +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 PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|---|--|--|
| 2.205 | 0..10 | Customer Credit Transfer Initiation V09 +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 |
| 2.206 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax | ISO Name ISO Definition XML Tag Type | Tax Provides details on the tax. Tax TaxInformation8 |
| 2.207 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information | ISO Name ISO Definition XML Tag Type | Related Remittance Information Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. RltdRmtInf RemittanceLocation7 |
| 2.208 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-05 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction. In accordance with description in AT-05. 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 RemittanceInformation16 |
| 2.209 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed. "Unstructured" must be present when there are more than one occurrence of Structured remittance information. 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 |
| 2.210 | 0..999 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured | NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type | Maximum 999 occurrences of 'Structured' is allowed. If more than one occurrence of Structured remittance information, also the Unstructured remittance information must be present, see AT-05 for details. 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. 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 StructuredRemittanceInformation16 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|--|---|--|
| | | | NPC Core Requirements | |
| 2.211 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information | ISO Name ISO Definition XML Tag Type | Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7 |
| 2.212 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type | ISO Name ISO Definition XML Tag Type | Type Specifies the type of referred document. Tp ReferredDocumentType4 |
| 2.213 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type +++++Code Or Proprietary | ISO Name ISO Definition XML Tag Type | Code Or Proprietary Provides the type details of the referred document. CdOrPrtry ReferredDocumentType3Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.214 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++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. |
| 2.215 | 1..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type +++++Code Or Proprietary +++++Proprietary | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Proprietary Proprietary identification of the type of the remittance document. Prtry Max35Text 1 .. 35 1 .. 35 |
| 2.216 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Type +++++Issuer | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Issuer Identification of the issuer of the reference document type. Issr Max35Text 1 .. 35 1 .. 35 |
| 2.217 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information +++++Number | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Number Unique and unambiguous identification of the referred document. Nb Max35Text 1 .. 35 1 .. 35 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|--|--|---|
| 2.218 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Related Date | ISO Name ISO Definition XML Tag Type | Related Date Date associated with the referred document. RltdDt ISODate |
| 2.219 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Line Details | ISO Name ISO Definition XML Tag Type | Line Details Set of elements used to provide the content of the referred document line. LineDtls DocumentLineInformation1 |
| 2.220 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 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. Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2 |
| 2.221 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Due Payable Amount | ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive | Due Payable Amount Amount specified is the exact amount due and payable to the creditor. DuePyblAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 9999999999.99 |
| 2.222 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Discount Applied Amount | ISO Name ISO Definition XML Tag Type | Discount Applied Amount Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor. DscntApldAmt DiscountAmountAndType1 |
| 2.223 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Credit Note Amount | ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive | Credit Note Amount Amount specified for the referred document is the amount of a credit note. CdtNoteAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 9999999999.99 |
| 2.224 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Tax Amount | ISO Name ISO Definition XML Tag Type | Tax Amount Quantity of cash resulting from the calculation of the tax. TaxAmt TaxAmountAndType1 |
| 2.225 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Adjustment Amount And Reason | ISO Name ISO Definition XML Tag Type | Adjustment Amount And Reason Specifies detailed information on the amount and reason of the document adjustment. AdjstmntAmtAndRsn DocumentAdjustment1 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|--|--|--|
| | | | NPC Core Requirements | |
| 2.226 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount ++++++Remitted Amount | ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive | Remitted Amount Amount of money remitted for the referred document. RmtdAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 9999999999.99 |
| 2.227 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | When present, the Debtor PSP is obliged to validate the reference information. When used both 'Creditor Reference Type' and 'Creditor Reference' must be present. Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2 |
| 2.228 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2 |
| 2.229 | 1..1 | Customer Credit Transfer Initiation V09 +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 |
| 2.230 | 1..1 | Customer Credit Transfer Initiation V09 +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. |
| 2.231 | 1..1 | Customer Credit Transfer Initiation V09 +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 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information | |
|-------|-------------|---|---|---|
| | | | NPC Core Requirements | |
| 2.232 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer | <i>NPC Usage Rule(s)</i> | <i>If RF/Structured Creditor Reference (ISO 11649) is used, type must be 'ISO'.</i> ISO Name Issuer ISO Definition Entity that assigns the credit reference type. XML Tag Issr Type Max35Text ISO Length 1 .. 35 NPC Length 1 .. 35 |
| 2.233 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference | <i>NPC Usage Rule(s)</i> | <i>Mandatory if 'Creditor Reference Information' is used. When present, the Debtor PSP is obliged to validate the reference. Only OCR/KID Reference or RF/Structured Creditor Reference (ISO 11649) is allowed.</i> <i>RF/Structured Creditor Reference can only be used in combination with IBAN and must be used if 'ISO' is stated as 'Issuer'.</i> <i>OCR Reference can only be used in combination with a corresponding 'Proxy'/'Alias'.</i> ISO Name Reference ISO Definition Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. 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. 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. XML Tag Ref Type Max35Text ISO Length 1 .. 35 NPC Length 1 .. 35 |
| 2.234 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer | ISO Name ISO Definition | Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. XML Tag Invr Type PartyIdentification135 |
| 2.235 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee | ISO Name ISO Definition | Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. XML Tag Invcee Type PartyIdentification135 |
| 2.236 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance | ISO Name ISO Definition | Tax Remittance Provides remittance information about a payment made for tax-related purposes. XML Tag TaxRmt Type TaxInformation7 |
| 2.237 | 0..1 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance | ISO Name ISO Definition | Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. XML Tag GrnshmtRmt Type Garnishment3 |

| # | NPC Mult | Message Element | Customer to PSP Credit Transfer Information NPC Core Requirements | |
|-------|-------------|---|---|---|
| 2.238 | 0..3 | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 1 .. 140 |
| 2.239 | 0..n | Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data | ISO Name ISO Definition XML Tag Type | Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1 |
| 3.0 | 0..n | Customer Credit Transfer Initiation V09 +Supplementary Data | ISO Name ISO Definition XML Tag Type | Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1 |

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> |

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 | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|-----|-------------|---|--|--|
| | | Document | XML Tag Type | Document Document |
| | 1..1 | Customer Payment Status Report V10 | ISO Name ISO Definition | Customer Payment Status Report V10 Scope The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction. XML Tag Type CstmrPmtStsRpt CustomerPaymentStatusReportV10 |
| 1.0 | 1..1 | Customer Payment Status Report V10 +Group Header | ISO Name ISO Definition | Group Header Set of characteristics shared by all individual transactions included in the status report message. XML Tag Type GrpHdr GroupHeader86 |
| 1.1 | 1..1 | Customer Payment Status Report V10 +Group Header ++Message Identification | ISO Name ISO Definition | 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. XML Tag Type MsgId Max35Text ISO Length 1 .. 35 NPC Length 1 .. 35 |
| 1.2 | 1..1 | Customer Payment Status Report V10 +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 V10 +Group Header ++Initiating Party | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>Used to identify PSP (BIC) and Customer who has initiated the original message.</i> Initiating Party Party that initiates the status message. InitgPty PartyIdentification135 |
| 1.4 | 0..1 | Customer Payment Status Report V10 +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 BranchAndFinancialInstitutionIdentification6 |
| 1.5 | 0..1 | Customer Payment Status Report V10 +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 PSP. Either BIC or Clearing system member identification to be used.</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6 |
| 1.6 | 0..1 | Customer Payment Status Report V10 +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 PSP. Either BIC or Clearing system member Identification to be used.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|-----|-------------|--|--|--|
| 2.0 | 1..1 | Customer Payment Status Report V10 +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 OriginalGroupHeader17 |
| 2.1 | 1..1 | Customer Payment Status Report V10 +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 V10 +Original Group Information And Status ++Original Message Name Identification | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Only pain.001.001.09 is allowed. 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 V10 +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 V10 +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 V10 +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 2 18 |
| 2.6 | 0..1 | Customer Payment Status Report V10 +Original Group Information And Status ++Group Status | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-R1 The type of "R" message. 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with a Code. See Message Element Specifications 2.2.2. Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4 |
| 2.7 | 0..n | Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|---|---|--|
| 2.8 | 0..1 | Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator | NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type | AT-R2 The identification of the type of party initiating the “R” message. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135 |
| 2.9 | 0..1 | Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-R3 The reason code for non-acceptance of the NPC Credit Transfer. Mandatory for status rejected. Reason Specifies the reason for the status report. Rsn StatusReason6Choice |
| | 1..1 | | XML Tag | xs:choice |
| 2.10 | 1..1 | Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code | NPC Rulebook ISO Name ISO Definition XML Tag Type ISO Length NPC Length | See Message Element Specifications 2.2.3 below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4 |
| 2.11 | 1..1 | Customer Payment Status Report V10 +Original Group 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 |
| 2.12 | 0..n | Customer Payment Status Report V10 +Original Group 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. AddtlInf Max105Text 1 .. 105 1 .. 105 |
| 2.13 | 0..n | Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status | ISO Name ISO Definition XML Tag Type | Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus5 |
| 3.0 | 0..n | Customer Payment Status Report V10 +Original Payment Information And Status | ISO Name ISO Definition XML Tag Type | Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32 |
| 3.1 | 1..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 .. 35 1 .. 35 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|-----|-------------|--|--|---|
| 3.2 | 0..1 | Customer Payment Status Report V10 +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 V10 +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 2 18 |
| 3.4 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-R1 The type of "R" message. 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with a Code. See Message Element Specifications 2.2.2. Payment Information Status Specifies the status of the payment information group. PmtInfSts ExternalPaymentGroupStatus1Code 1 .. 4 1 .. 4 |
| 3.5 | 0..n | Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12 |
| 3.6 | 0..1 | Customer Payment Status Report V10 +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 | AT-R2 The identification of the type of party initiating the "R" message. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135 |
| 3.7 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-R3 The reason code for non-acceptance of the NPC Credit Transfer. Mandatory for status 'rejected'. Reason Specifies the reason for the status report. Rsn StatusReason6Choice |
| | 1..1 | | XML Tag | xs:choice |
| 3.8 | 1..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code | NPC Rulebook ISO Name ISO Definition XML Tag Type ISO Length NPC Length | See Message Element Specifications 2.2.3 below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|--|--|--|
| 3.9 | 1..1 | Customer Payment Status Report V10 +Original Payment 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 |
| 3.10 | 0..n | Customer Payment Status Report V10 +Original Payment 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. AddtlInf Max105Text 1 .. 105 1 .. 105 |
| 3.11 | 0..n | Customer Payment Status Report V10 +Original Payment Information And Status ++Number Of Transactions Per Status | ISO Name ISO Definition XML Tag Type | Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxPerSts NumberOfTransactionsPerStatus5 |
| 3.12 | 0..n | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status | ISO Name ISO Definition XML Tag Type | Transaction Information And Status Provides information on the original transactions to which the status report message refers. TxInfAndSts PaymentTransaction105 |
| 3.13 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification | NPC Rulebook ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-R5 The specific reference of the PSP initiating the Reject/Return. Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. 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. StsId Max35Text 1 .. 35 1 .. 35 |
| 3.14 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification | ISO Name ISO Definition XML Tag Type ISO Length NPC Length | Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35 1 .. 35 |
| 3.15 | 1..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-41 The Originator's reference of the Credit Transfer Transaction. Mandatory. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35 1 .. 35 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|--|--|---|
| 3.16 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR | ISO Name ISO Definition XML Tag Type Pattern | Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12} |
| 3.17 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length | AT-R1 The type of "R" message. 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with a Code. See Message Element Specifications 2.2.2. Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 .. 4 1 .. 4 |
| 3.18 | 0..n | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information | NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12 |
| 3.19 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator | NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type | AT-R2 The identification of the type of party initiating the "R" message. Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Originator Party that issues the status. Orgtr PartyIdentification135 |
| 3.20 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-R3 The reason code for non-acceptance of the NPC Credit Transfer. Mandatory for status 'rejected'. Reason Specifies the reason for the status report. Rsn StatusReason6Choice |
| | 1..1 | | XML Tag | xs:choice |
| 3.21 | 1..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code | NPC Rulebook ISO Name ISO Definition XML Tag Type ISO Length NPC Length | See Message Element specifications 2.2.3 below. Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 1 .. 4 |
| 3.22 | 1..1 | Customer Payment Status Report V10 +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 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|--|--|--|
| 3.23 | 0..n | Customer Payment Status Report V10 +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. AddtlInf Max105Text 1 .. 105 1 .. 105 |
| 3.24 | 0..n | Customer Payment Status Report V10 +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. ChrsgInf Charges7 |
| 3.25 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data | ISO Name ISO Definition XML Tag Type | Tracker Data Provides information on the tracking of the interbank transaction related to the payment. TrckrData TrackerData1 |
| 3.26 | 0..1 | Customer Payment Status Report V10 +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. AcptncDtTm ISODateTime |
| 3.27 | 0..1 | Customer Payment Status Report V10 +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 |
| 3.28 | 0..1 | Customer Payment Status Report V10 +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 |
| 3.29 | 0..1 | Customer Payment Status Report V10 +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 | <i>An exact copy of attributes of the received DS-02 or DS-01 which is being rejected.</i> <i>The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.</i> <i>Mandatory to provide Original Transaction Reference if transaction is rejected.</i> Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|---|--|--|
| 3.30 | 0..1 | Customer Payment Status Report V10 +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 2 18 0.01 .. 9999999999.99 |
| 3.31 | 1..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount | NPC Rulebook NPC Format Rule(s) ISO Name ISO Definition XML Tag Type | AT-04 The amount of the NPC Credit Transfer in the relevant Scheme Currencies and the relevant currency code. Amount must be 0.01 or more and 9999999999.99 or less. The fractional part has a maximum of two digits. 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 AmountType4Choice |
| 3.32 | 0..1 | Customer Payment Status Report V10 +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 |
| 3.33 | 0..1 | Customer Payment Status Report V10 +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. ReqdColltnDt ISODate |
| 3.34 | 1..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | AT-07 The Requested Execution Date of the Credit Transfer Instruction. Mandatory. 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 DateAndDateTime2Choice |
| 3.35 | 0..1 | Customer Payment Status Report V10 +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 PartyIdentification135 |
| 3.36 | 0..1 | Customer Payment Status Report V10 +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 SettlementInstruction7 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|--|---|--|
| 3.37 | 0..1 | Customer Payment Status Report V10 +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 NPC Credit Transfer.</i> <i>AT-40 The identification code of the Scheme.</i> Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27 |
| 3.38 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method | ISO Name ISO Definition XML Tag Type NPC Code Restrictions CHK TRF | Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code <i>Cheque</i> <i>Written order to a bank to pay a certain amount of money from one person to another person.</i> <i>CreditTransfer</i> <i>Transfer of an amount of money in the books of the account servicer.</i> |
| 3.39 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information | ISO Name ISO Definition XML Tag Type | Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14 |
| 3.40 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++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>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.</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 RemittanceInformation16 |
| 3.41 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>AT-08 The name of the Originator Reference Party.</i> <i>AT-09 The identification code of the Originator Reference Party.</i> <i>Only 'Party' is allowed.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice |
| 3.42 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor | NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type | <i>AT-02 The name of the Originator.</i> <i>AT-03 The address of the Originator.</i> <i>AT-10 The Originator identification code.</i> <i>Only 'Party' is allowed.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|---|--|--|
| 3.43 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++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> <i>AT-11 The Proxy/Alias 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 CashAccount38 |
| 3.44 | 0..1 | Customer Payment Status Report V10 +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 PSP (if present in DS-01).</i> Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6 |
| 3.45 | 0..1 | Customer Payment Status Report V10 +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 CashAccount38 |
| 3.46 | 0..1 | Customer Payment Status Report V10 +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 PSP (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 BranchAndFinancialInstitutionIdentification6 |
| 3.47 | 0..1 | Customer Payment Status Report V10 +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 CashAccount38 |
| 3.48 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor | <i>NPC Rulebook</i> <i>NPC Usage Rule(s)</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> <i>Only 'Party' is allowed.</i> <i>Mandatory to provide Name if Creditor is used.</i> Creditor Party to which an amount of money is due. Cdtr Party40Choice |
| 3.49 | 0..1 | Customer Payment Status Report V10 +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 account of the Beneficiary.</i> <i>AT-25 The Proxy/Alias of the account of the Beneficiary.</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 CashAccount38 |

| # | NPC Mult | Message Element | PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements | |
|------|-------------|--|--|---|
| 3.50 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor | NPC Rulebook NPC Usage Rule(s) 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> <i>Only 'Party' is allowed.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice |
| 3.51 | 0..1 | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose | NPC Rulebook ISO Name ISO Definition XML Tag Type | <i>AT-44 The purpose of the NPC Credit Transfer.</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 |
| 3.52 | 0..n | Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data | ISO Name ISO Definition XML Tag Type | Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1 |
| 4.0 | 0..n | Customer Payment Status Report V10 +Supplementary Data | ISO Name ISO Definition XML Tag Type | Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1 |

2.2.2 Message Element Specifications for status codes

The list below contains examples of ExternalPaymentGroupStatus1Code for “Group Status”:

| ISO Code | ISO Name | Description of Status Code |
|----------|------------------------------|--|
| ACCP | AcceptedCustomerProfile | Preceding check of technical validation was successful. Customer profile check was also successful. |
| ACTC | AcceptedTechnical Validation | Authentication and syntactical and semantical validation are successful. |
| PART | PartiallyAccepted | A number of transactions have been accepted, whereas another number of transactions have not yet achieved. |
| RJCT | Rejected | Payment initiation or individual transaction included in the payment initiation has been rejected. |

The list below contains examples of ExternalPaymentGroupStatus1Code for “Payment Information Status”:

| ISO Code | ISO Name | Description of Status Code |
|----------|------------------------------|--|
| ACCP | AcceptedCustomerProfile | Preceding check of technical validation was successful. Customer profile check was also successful. |
| ACSP | AcceptedSettlement InProcess | All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution. |
| ACWC | AcceptedWithChange | Instruction is accepted but a change will be made, such as date or remittance not sent. |
| PART | PartiallyAccepted | A number of transactions have been accepted, whereas another number of transactions have not yet achieved. |
| PDNG | Pending | Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed. |
| RJCT | Rejected | Payment initiation or individual transaction included in the payment initiation has been rejected. |

The list below contains examples of ExternalPaymentTransactionStatus1Code for “Transaction Status”:

| ISO Code | ISO Name | Description of Status Code |
|----------|--|--|
| ACCP | AcceptedCustomerProfile | Preceding check of technical validation was successful. Customer profile check was also successful. |
| ACSC | AcceptedSettlementCompletedDebtorAccount | Settlement on the debtor's account has been completed. |
| ACSP | AcceptedSettlementInProcess | All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution. |
| ACWC | AcceptedWithChange | Instruction is accepted but a change will be made, such as date or remittance not sent. |
| PDNG | Pending | Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed. |
| RJCT | Rejected | Payment initiation or individual transaction included in the payment initiation has been rejected. |

2.2.3 Message Element Specifications for reason codes

The list below contains examples of reason codes to be used when a pain.002 message is used for other purposes than accepted. In addition to the code, for further clarification, information can be provided as Additional Information.

For a full list of ISO 20022 ExternalStatusReason1Code, visit the external code list page at www.iso20022.org.

| ISO Code | ISO Name | Description of Reason Code |
|----------|--------------------------------------|--|
| AC01 | IncorrectAccountNumber | Account identifier incorrect (i.e., invalid IBAN) |
| AC02 | InvalidDebtorAccountNumber | Debtor account number invalid or missing |
| AC03 | Invalid Creditor Account Number | Creditor account number invalid or missing |
| AC04 | ClosedAccountNumber | Account number specified has been closed on the bank of account's books. |
| AC05 | ClosedDebtorAccountNumber | Debtor account number closed |
| AC07 | ClosedCreditorAccountNumber | Creditor account number closed |
| 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 PSP is not reachable in the specified currency. |
| AM04 | Insufficient Funds | Amount of funds available to cover specified message amount is insufficient. |
| AM05 | Duplication | Duplicate payment |
| AM11 | InvalidTransactionCurrency | Transaction currency is invalid or missing <i>Usage Rule:</i> To be used when Beneficiary PSP is not reachable for cross border transactions. |
| CNOR | Creditor bank is not registered | Creditor PSP is not registered under this BIC in the CSM |
| DNOR | Debtor bank is not registered | Debtor PSP 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 | PSP identifier incorrect (i.e., invalid BIC) |
| RR01 | MissingDebtorAccountOrIdentification | Regulatory Reason |
| RR02 | MissingDebtorNameOrAddress | Regulatory Reason |
| RR03 | MissingCreditorNameOrAddress | Regulatory Reason |

| ISO Code | ISO Name | Description of Reason Code |
|----------|------------------------------------|---|
| RR04 | RegulatoryReason | Regulatory Reason |
| RR05 | RegulatoryInformationInvalid | Regulatory or Central Bank Reporting information missing, incomplete or invalid. |
| RR09 | InvalidStructuredCreditorReference | Proprietary code for structured creditor reference invalid or missing. Usage rule: To be used when structured reference is invalid or missing. |
| TM01 | CutOffTime | File received after Cut-off Time |

3 List of changes in the NPC Credit Transfer Customer-to-PSP Implementation Guidelines 2023 version 1.2

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

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant Index Number
3. Column three contains the reference(s) to the relevant section or message element
4. Column four contains a description of the change
5. Column five contains a status code:
 - REJ: Rejected by the 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

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

| N° | # | Section / Message Element | Description | Status | Type |
|----|-------|---------------------------|---|--------|------|
| 1. | 2.1.1 | 2.68 | Multiplicity changed to from 0..1 to 1..1 to comply with ISO20022 | ACC | CHAN |
| 2. | 2.1.1 | 2.219 | Element Line Details added as a red element to be complete | ACC | CHAN |

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

| N° | # | Section / Message Element | Description | Status | Type |
|----|-------|---------------------------|---|--------|------|
| 1. | 2.1.1 | 2.24 | Element Address Type changed to white | ACC | CHAN |
| 2. | 2.1.1 | 2.154 | Element Address Type changed to white | ACC | CHAN |
| 3. | 3.1 | N/A | Addition of new table List of changes 2023 v 1.1 relative to 2023 v 1.0 | ACC | CHAN |

3.3 List of changes 2023 v 1.0 relative to 2020 v 1.1

| N° | # | Section / Message Element | Description | Status | Type |
|-----|---------|---------------------------------|--|--------|------|
| 1. | General | | 'The term bank has been replaced by PSP'. Changes done throughout the document. | ACC | CHAN |
| 2. | General | | Migration to the 2019 version of the ISO 20022 messaging standard. Changes made throughout the document. | ACC | CHAN |
| 3. | General | | Charge Bearer codes SHAR and SLEV have been updated with new definitions for clarification, throughout the document. | ACC | CLAR |
| 4. | General | | Format rule for amount (Instructed Amount, Interbank Settlement Amount and Amount) added to be consistent. | ACC | CHAN |
| 5. | General | | Usage rule for Postal Address/Address Line word 'Component' is replaced by 'Sub-element' | ACC | CHAN |
| 6. | 0.3 | | Addition of Notes (term Bank/PSP and Customer). | ACC | CLAR |
| 7. | 1.0 | | Name of dataset DS-03 changed due to extended scope | ACC | CHAN |
| 8. | 1.4 | | "Including the Scandinavian characters as defined above" taken out under bullet point 5. New note added in last paragraph. | ACC | CHAN |
| 9. | 1.5.4 | | Additional information about Alias/Proxy for clarification. | ACC | CLAR |
| 10. | 2 | | Name of section changed to Recommended PSP to-PSP Messages. Replacement of the wording "BIC or BEI" by the wording "AnyBIC" in the Usage Rule throughout the document. BIC has been replaced with BICFI throughout the document. | ACC | CHAN |
| 11. | 2.1.1 | | Three new notes added | ACC | CHAN |
| 12. | 2.1.1 | 1.5 | NPC usage rule removed and multiplicity changed to 0..1 | ACC | CHAN |
| 13. | 2.1.1 | 2.2 | CHK added under NPC Code restrictions and NPC usage rule updated. | ACC | CHAN |
| 14. | 2.1.1 | 2.5 | NPC Fract Digits changed to '2' | ACC | TYPO |
| 15. | 2.1.1 | 2.8 | Usage rule for Service Level updated since ISO is unlimited | ACC | CHAN |
| 16. | 2.1.1 | 2.10 | Proprietary element changed to white since only NPCA is allowed. | ACC | CHAN |
| 17. | 2.1.1 | 2.16 | Proprietary added as white element for consistency reasons | ACC | CHAN |
| 18. | 2.1.1 | 2.18-2.19 | Requested execution date added as yellow element and date time added as white element (ISO 2019) | ACC | CHAN |
| 19. | 2.1.1 | 2.23 2.29-2.32 2.35-2.36 | Underlying elements for structured address added. Usage rule updated to clarify usage. | ACC | CHAN |
| 20. | 2.1.1 | 2.39 | Usage rule updated to clarify usage. | ACC | CHAN |
| 21. | 2.1.1 | 2.41-2.49 | Underlying element added for Organisation Identification including LEI as a white element (ISO 2019). Usage rule changed, removal of "one occurrence of other". | ACC | CHAN |
| 22. | 2.1.1 | 2.50-2.61 | Underlying elements added for Private Identification | ACC | CHAN |
| 23. | 2.1.1 | 2.64-2.72 | Changes made under Debtor account for Proxy/Alias to clarify usage. Name of AT-11 changed to align with EPC. Multiplicity | ACC | CHAN |

| N° | # | Section / Message Element | Description | Status | Type |
|-----|-------|-------------------------------------|---|--------|------|
| | | | changed to 1..1 for Scheme name code and proprietary. Issuer added as red element. | | |
| 24. | 2.1.1 | 2.76-2.80 | Proxy including underlying elements added as yellow elements. | ACC | CHAN |
| 25. | 2.1.1 | 2.82 | Usage rule 'BICFI is recommended' added. | ACC | CHAN |
| 26. | 2.2.1 | 2.85 | LEI added as white element (ISO 2019) | ACC | CHAN |
| 27. | 2.1.1 | 2.94 | Instruction of Debtor Agent added as white element (ISO 2019) | ACC | CHAN |
| 28. | 2.1.1 | 2.96 | Multiplicity changed to 1..1 for Ultimate Debtor Name. Usage rule added. | ACC | CHAN |
| 29. | 2.1.1 | 2.97 | Usage rule added for Postal Address | ACC | CHAN |
| 30. | 2.2.1 | 2.99-2.100 | Usage rule changed for Org Id and Private Id (removal of "one occurrence of other"). | ACC | CHAN |
| 31. | 2.1.1 | 2.110 | UETR added as white element (ISO 2019) | ACC | CHAN |
| 32. | 2.1.1 | 2.113 | Usage rule for Service Level updated since ISO is unlimited | ACC | CHAN |
| 33. | 2.1.1 | 2.115 | Proprietary element changed to white since only NPCA is allowed. | ACC | CHAN |
| 34. | 2.1.1 | 2.117 | Addition of usage rule for 'PERI' | ACC | CHAN |
| 35. | 2.1.1 | 2.121 | Proprietary added as yellow element for consistency reasons | ACC | CHAN |
| 36. | 2.1.1 | 2.127 | Cheque instruction element changed from red to white | ACC | CHAN |
| 37. | 2.1.1 | 2.129 | Multiplicity changed to 1..1 for Ultimate Debtor Name. Usage rule added. | ACC | CHAN |
| 38. | 2.1.1 | 2.130 | Usage rule added for Postal Address | ACC | CHAN |
| 39. | 2.1.1 | 2.132-2.133 | Usage rule changed for Org Id and Private Id | ACC | CHAN |
| 40. | 2.1.1 | 2.142, 2.144 | NPC Rulebook referring to AT-23 moved from Creditor Agent to BICFI | ACC | CHAN |
| 41. | 2.1.1 | 2.145-2.149 | NPC usage rule added and underlying elements added to clarify usage. | ACC | CHAN |
| 42. | 2.1.1 | 2.153 2.159-2.162 2.165-2.166 | Underlying elements for structured address added. Usage rule updated to clarify usage. | ACC | CHAN |
| 43. | 2.1.1 | 2.169 | Usage rule updated to clarify usage. | ACC | CHAN |
| 44. | 2.1.1 | 2.171-2.172 | Usage rule changed for Org Id and Private Id | ACC | CHAN |
| 45. | 2.1.1 | 2.175-2.183 | Changes made under Creditor account for Proxy/Alias to clarify usage. Name of AT-25 changed to align with EPC. Multiplicity changed to 1..1 for IBAN and Identification, Scheme name code and proprietary. Issuer added as red element. | ACC | CHAN |
| 46. | 2.1.1 | 2.184 | Addition of white element to align with EPC. | ACC | CHAN |
| 47. | 2.1.1 | 2.185 | Currency added as yellow element (ISO 2019) | ACC | CHAN |

| N° | # | Section / Message Element | Description | Status | Type |
|-----|-------|---------------------------------|---|--------|------|
| 48. | 2.1.1 | 2.186 | Name added as white element for consistency reasons | ACC | CHAN |
| 49. | 2.1.1 | 2.187- 2.191 | Proxy including underlying elements added as yellow elements. | ACC | CHAN |
| 50. | 2.1.1 | 2.194 | Usage rule updated under Postal Address to clarify usage. | ACC | CHAN |
| 51. | 2.1.1 | 2.196- 2.197 | Usage rule changed for Org Id and Private Id | ACC | CHAN |
| 52. | 2.1.1 | 2.202- 2.203 | Usage rule moved from Purpose to Code. | ACC | CHAN |
| 53. | 2.1.1 | 2.212 | Multiplicity changed to 1..1 | ACC | CHAN |
| 54. | 2.1.1 | 2.215 | Addition of 'Proprietary' element shaded red for consistency reason. | ACC | CHAN |
| 55. | 2.1.1 | 2.217- 2.218 | Number and Related Date added as yellow elements | ACC | CHAN |
| 56. | 2.1.1 | 2.219- 2.225 | Addition of underlying elements for Referred Document Amount. | ACC | CHAN |
| 57. | 2.1.1 | 2.232 | NPC usage rule under Reference changed to be correct and clarify usage for the Nordics. | ACC | CHAN |
| 58. | 2.1.1 | 2.235- 2.236 | Tax Remittance and Garnishment Remittance added as white elements (ISO 2019) | ACC | CHAN |
| 59. | 2.1.1 | 2.237 | Additional Remittance Information changed to yellow | ACC | CHAN |
| 60. | 2.1.1 | 2.238, 3.0 | Supplementary data added as white elements (ISO 2019) | ACC | CHAN |
| 61. | 2.2.1 | | Name of DS-03 changed due to extended scope | ACC | CHAN |
| 62. | 2.2.1 | 2.2.1 | Initial text updated due to extended scope | ACC | CHAN |
| 63. | 2.2.1 | 1.3 | NPC usage added and element changed to yellow | ACC | CHAN |
| 64. | 2.2.1 | 2.6 | Usage rule updated and NPC code restrictions removed. | ACC | CHAN |
| 65. | 2.2.1 | 2.8 | Usage rule 'mandatory' removed. Multiplicity changed to 0..1. | ACC | CHAN |
| 66. | 2.2.1 | 2.9 | Multiplicity changed to 0..1 | ACC | CHAN |
| 67. | 2.2.1 | 2.10 | Message Specifications for reason code changed to 2.2.3 | ACC | CHAN |
| 68. | 2.2.1 | 2.12 | Additional Information changed to yellow | ACC | CHAN |
| 69. | 2.2.1 | 3.3 | Fract digits changed to '2' | ACC | TYPO |
| 70. | 2.2.1 | 3.4 | Usage rule updated and NPC code restrictions removed. | ACC | CHAN |
| 71. | 2.2.1 | 3.6 | Usage rule 'mandatory' removed. Multiplicity changed to 0..1. | ACC | CHAN |
| 72. | 2.2.1 | 3.7 | Multiplicity changed to 0..1 | ACC | CHAN |
| 73. | 2.2.1 | 3.8 | Message Specifications for reason code changed to 2.2.3 | ACC | CHAN |
| 74. | 2.2.1 | 3.10 | Additional Information changed to yellow | ACC | CHAN |
| 75. | 2.2.1 | 3.15 | Original End to End Identification multiplicity changed to 1..1 | ACC | CHAN |
| 76. | 2.2.1 | 3.17 | Usage rule updated and NPC code restrictions removed. | ACC | CHAN |
| 77. | 2.2.1 | 3.19 | Usage rule 'mandatory' removed. Multiplicity changed to 0..1. | ACC | CHAN |

| N° | # | Section / Message Element | Description | Status | Type |
|-----|-------|---------------------------------|---|--------|------|
| 78. | 2.2.1 | 3.20 | Multiplicity changed to 0..1 | ACC | CHAN |
| 79. | 2.2.1 | 3.21 | Message Specifications for reason code changed to 2.2.3 | ACC | CHAN |
| 80. | 2.2.1 | 3.23 | Additional Remittance Information changed to yellow | ACC | CHAN |
| 81. | 2.2.1 | 3.25 | Tracker Data added as white element (ISO 2019) | ACC | CHAN |
| 82. | 2.2.1 | 3.29 | Usage rule under Original Transaction Reference updated | ACC | CHAN |
| 83. | 2.2.1 | 3.31 | Multiplicity for Amount changed to 1..1 | ACC | CHAN |
| 84. | 2.2.1 | 3.34 | Multiplicity for Requested Execution Date changed to 1..1 | ACC | CHAN |
| 85. | 2.2.1 | 3.38 | CHK added under NPC Code restrictions | ACC | CHAN |
| 86. | 2.2.1 | 3.43 | Name of AT-11 changed under Debtor Account changed to align with EPC. | ACC | CHAN |
| 87. | 2.2.1 | 3.48 | NPC Usage Rule for Creditor updated. Multiplicity changed to 0..1. | ACC | CHAN |
| 88. | 2.2.1 | 3.49 | AT-25 added under Creditor Account | ACC | CHAN |
| 89. | 2.2.1 | 3.41, 3.42 3.48, 3.50 | NPC Usage Rule 'Only party is allowed' added. | ACC | CHAN |
| 90. | 2.2.1 | 3.51 | Purpose added as yellow element (ISO 2019) | ACC | CHAN |
| 91. | 2.2.1 | 3.52, 4.0 | Supplementary data added as white elements (ISO 2019) | ACC | CHAN |
| 92. | 2.2.2 | | New section for Status Codes added | ACC | CHAN |
| 93. | 2.2.3 | | Section 2.2.2 changed to 2.2.3. Text updated due to extended scope. New reason codes added to the list: AC02, AC03, AC04, AC05, AC07, AM04, RR05. | ACC | CHAN |