

# **NPC INSTANT CREDIT TRANSFER SCHEME CUSTOMER-TO-PSP RECOMMENDED IMPLEMENTATION GUIDELINES**

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Based on EPC121-16 SEPA Instant Credit Transfer Scheme Customer-to-Bank Implementation Guidelines 2023 v. 1.0

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## Abstract

This document sets out the recommended rules for implementing the 2023 NPC Instant Credit Transfer Scheme Rulebook 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]	NPC010-01	NPC Instant Credit Transfer Scheme Rulebook 2023 Version 1.0	NPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages: <ul style="list-style-type: none"> <li>Initiation</li> <li>Credit Notification</li> </ul> Note: The 2023 IGs are based on the 2019 message version of ISO 20022.	<u>ISO 20022</u>
[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 <sup>1</sup>
[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
[10]	NPC014-01	Maximum Amount for Instructions under the NPC Instant Credit Transfer Scheme Rulebook	NPC

<sup>1</sup> See also [http://www.swift.com/products/bic\\_registration/iban\\_format\\_registration](http://www.swift.com/products/bic_registration/iban_format_registration)

## 0.2 Change History

Issue number	Dated	Reason for revision
2021 v.1.0	2020-03-27	Decided by NPC Scheme Management Committee (SMC) 26 Mars 2020.
2021 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.
2021 v.1.1	2021-04-30	Updates agreed by NCT & NCT Inst and decided by the NPC 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.
2023 v.1.3	2023-11-27	Updates suggested by NCT & NCT Inst WG and decided by the NPC Scheme Management Committee (SMC) 23 November 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 instant credit transfers (NCT Inst) in the customer-to-Payment Service Provider (C2PSP) 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 Instant 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 Instant 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 NCT Inst Credit Transfer dataset</i>	Statements/advice ISO 20022 XML standards are covered separately.
<i>Reject, Negative or positive confirmation based on DS-03 Confirmation Message to Originator PSP</i>	Customer Payment Status Report (pain.002.001.10)
<i>DS-10 Positive Notification Message to the Beneficiary</i>	Bank-To-Customer - Debit Credit Notification V08 (camt.054.001.08)

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.



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
<b>NPC Implementation Guidelines for NPC Core subset, identifying elements</b> <ul style="list-style-type: none"> <li>- to be used as defined in ISO</li> <li>- to be used with NPC usage rules (from or completing the Rulebook)</li> </ul> <b>Note: yellow fields can be used in a specific way for an AOS.</b>		To be developed and documented by AOS Communities	Not available for use in NPC payments
NPC Payments			

Figure 1

These Guidelines define the NPC Core Mandatory Subset<sup>2</sup> 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 recognize 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 parties<sup>3</sup>

- 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.

<sup>2</sup> The NPC Core Mandatory Subset is hereafter known as the NPC core service.

<sup>3</sup> 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> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (Yellow: Message Element that is part of the NPC Core Service)
	1..1		<b>XML Tag</b> 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.) <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b> (Yellow: Message Element that is part of the NPC Core Service)
			<b>NPC Code restrictions</b>
			<b>NPCA</b> <i>Nordic Payments Council Area Transfer, payments must be executed following the NPC Area Payment Schemes.</i>
1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> (Red: Message Element that is not to be used in NPC Payments)

Figure 2

Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. As a result, the Index numbers differ from the ones used in the relating ISO 20022 Message Definition Report, PDF version.

Components of message elements that are not allowed in NPC payments or where no NPC requirements are defined are not displayed in full as the ISO 20022 XML standard applies.

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

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

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

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements, these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the NPC Core Requirements as additional rules to those specified in the ISO 20022 XML standard, which are shown in non-italic characters.
  - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those message elements are shaded yellow.
  - When the message element relates to 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 EPC/NPC Rulebook, NPC Instant 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 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.

## 1.6 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 NCT Inst 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 NCT Inst Transaction (as per 'Remarks' under DS-01), the 'purpose' element must be populated with 'RRCT' (Reimbursement Received Credit Transfer) or another code meaningful for identifying the NCT Inst 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 the RTP are to be found in the SRTP scheme documentation.

**Note:** The use of NCT Inst is implied by element 'local instrument' being mandatory and 'code' set to 'INST' (Instant Credit Transfer) only.

**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	<b>XML Tag Type</b>	Document Document
	1..1	Customer Credit Transfer Initiation V09	<b>ISO Name ISO Definition</b>	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. <b>XML Tag Type</b> CstmrCdtTrfInitn CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	<b>ISO Name ISO Definition</b>	Group Header Set of characteristics shared by all individual transactions included in the message. <b>XML Tag Type</b> GrpHdr GroupHeader85
1.1	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	<b>ISO Name ISO Definition</b>	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. <b>XML Tag Type</b> MsgId Max35Text <b>ISO Length</b> 1 .. 35 <b>NPC Length</b> 1 .. 35
1.2	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	<b>ISO Name ISO Definition</b>	Creation Date Time Date and time at which the message was created. <b>XML Tag Type</b> CreDtTm ISODateTime
1.3	0..2	Customer Credit Transfer Initiation V09 +Group Header ++Authorisation	<b>ISO Name ISO Definition</b>	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. <b>XML Tag Type</b> Authstn Authorisation1Choice
1.4	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	<b>NPC Usage Rule(s)</b>	<i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <b>ISO Name</b> Number Of Transactions <b>ISO Definition</b> Number of individual transactions contained in the message. <b>XML Tag Type</b> NbOfTx Max15NumericText <b>Pattern</b> [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	<b>NPC Usage Rule(s)</b> <i>The validation of this data element depends on pre-agreed customer-to-PSP conditions.</i> <b>NPC Format Rule(s)</b> <i>The fractional part has a maximum of two digits.</i> <b>ISO Name</b> Control Sum <b>ISO Definition</b> Total of all individual amounts included in the message, irrespective of currencies. <b>XML Tag</b> CtrlSum <b>Type</b> DecimalNumber <b>NPC FractDigits</b> 2 <b>TotalDigits</b> 18	
1.6	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	<b>ISO Name</b> Initiating Party <b>ISO Definition</b> 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. <b>XML Tag</b> InitgPty <b>Type</b> PartyIdentification135	
1.7	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	<b>NPC Format Rule(s)</b> <i>'Name' is limited to 70 characters in length.</i> <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>NPC Length</b> 1 .. 70	
1.8	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	
1.9	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	<b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party38Choice	
	1..1		<b>XML Tag</b> xs:choice	
1.10	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	<b>NPC Usage Rule(s)</b> <i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification29	
1.11	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	<b>NPC Usage Rule(s)</b> <i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13	
1.12	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}	
1.13	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CtctDtls <b>Type</b> 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	Only 'TRF' is allowed. Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod3Code
			NPC Code Restrictions	
			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. NbOfTxS Max15NumericText [0-9]{1,15}
2.5	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits	The validation of this data element depends on pre-agreed customer-to-PSP conditions. The fractional part has a maximum of two digits. Control Sum Total of all individual amounts included in the group, irrespective of currencies. CtrlSum DecimalNumber 2 18



#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	<b>NPC Usage Rule(s)</b>	<i>'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.</i>
			<b>ISO Name</b>	Payment Type Information
			<b>ISO Definition</b>	Set of elements used to further specify the type of transaction.
			<b>XML Tag</b>	PmtTpInf
			<b>Type</b>	PaymentTypeInformation26
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	<b>NPC Usage Rule(s)</b>	<i>If present, pre-agreed customer-to-PSP conditions apply. Based on whether priority processing vs. normal processing is offered by the PSP.</i>
			<b>ISO Name</b>	Instruction Priority
			<b>ISO Definition</b>	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.
			<b>XML Tag</b>	InstrPrty
			<b>Type</b>	Priority2Code
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	<b>NPC Usage Rule(s)</b>	<i>Usage is recommended. Only one occurrence is allowed.</i>
			<b>ISO Name</b>	Service Level
			<b>ISO Definition</b>	Agreement under which or rules under which the transaction should be processed.
			<b>XML Tag</b>	SvcLvl
			<b>Type</b>	ServiceLevel8Choice
	1..1		<b>XML Tag</b>	xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	<b>NPC Rulebook</b>	<i>AT-40 The identification code of the NCT Inst Scheme.</i>
			<b>NPC Usage Rule(s)</b>	<i>Only 'NPCA' is allowed.</i>
			<b>ISO Name</b>	Code
			<b>ISO Definition</b>	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
			<b>XML Tag</b>	Cd
			<b>Type</b>	ExternalServiceLevel1Code
			<b>ISO Length</b>	1 .. 4
			<b>NPC Length</b>	1 .. 4
			<b>NPC Code Restrictions</b>	
			<b>NPCA</b>	<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	<b>ISO Name</b>	Proprietary
			<b>ISO Definition</b>	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.
			<b>XML Tag</b>	Prtry
			<b>Type</b>	Max35Text
			<b>ISO Length</b>	1 .. 35
			<b>NPC Length</b>	1 .. 35
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	<b>ISO Name</b>	Local Instrument
			<b>ISO Definition</b>	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.
			<b>XML Tag</b>	LclInstrm
			<b>Type</b>	LocalInstrument2Choice
	1..1		<b>XML Tag</b>	xs:choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<b>NPC Usage Rule(s)</b> Only 'INST' is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the local instrument, as published in an external local instrument code list. <b>XML Tag</b> Cd <b>Type</b> ExternalLocalInstrument1Code <b>ISO Length</b> 1 .. 35 <b>NPC Length</b> 1 .. 35	
			<b>NPC Code Restrictions</b>	
			<b>INST</b>	InstantCreditTransfer Transaction is related to an Instant Credit Transfer. Use case example: NCT Instant Credit Transfer (NCT Inst).
2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Specifies the local instrument, as a proprietary code. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>NPC Length</b> 1 .. 35	
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	<b>NPC Rulebook</b> AT-45 The category purpose of the NCT Inst Instruction. <b>NPC Usage Rule(s)</b> If provided by the Originator the Originator PSP, must forward the 'Category Purpose' to the Beneficiary PSP. <b>ISO Name</b> Category Purpose <b>ISO Definition</b> 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. <b>XML Tag</b> CtgPurp <b>Type</b> CategoryPurpose1Choice	
	1..1		<b>XML Tag</b>	xs:choice
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	<b>ISO Name</b> Code <b>ISO Definition</b> Category purpose, as published in an external category purpose code list. <b>XML Tag</b> Cd <b>Type</b> ExternalCategoryPurpose1Code <b>ISO Length</b> 1 .. 4 <b>NPC Length</b> 1 .. 4	
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	<b>ISO Name</b> Proprietary <b>ISO Definition</b> Category purpose, in a proprietary form. <b>XML Tag</b> Prtry <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>NPC Length</b> 1 .. 35	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	<b>NPC Rulebook</b> AT-07 The Requested Execution Date and Time of the NCT Inst Instruction. <b>ISO Name</b> Requested Execution Date <b>ISO Definition</b> 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. <b>XML Tag</b> ReqdExctnDt <b>Type</b> DateAndDateTime2Choice	
	1..1		<b>XML Tag</b>	xs:choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only UTC time format or local time with UTC offset format can be used. 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	NPC Rulebook NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	AT-02 The name of the Originator. 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
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-03 The address of the Originator 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
2.24	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
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
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	<i>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.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.40	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	<i>Either 'AnyBIC', 'LEI' or 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
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}



#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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>NPC Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-11 The Proxy/Alias of the account of the Originator.</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 is used.</i>  Other Unique identification of an account, as assigned by the account servicer, using an identification scheme.  Othr GenericAccountIdentification1
2.68	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Identification	<i>NPC Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <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
2.69	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name	<i>NPC Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<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).</i> <i>Mandatory if National Account Number (BBAN).</i> Scheme Name Name of the identification scheme. SchmeNm AccountSchemeName1Choice
	1..1		<b>XML Tag</b>	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>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <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
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name ++++++Proprietary	<i>NPC Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <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
2.72	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Issuer	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <i>NPC Length</i>	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
2.73	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.74	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Type Type of the proxy identification. Tp ProxyAccountType1Choice
	1..1		<b>XML Tag</b>	xs:choice
2.78	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Type +++++Code	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<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). Identification Identification used to indicate the account identification under another specified name. Id Max2048Text 1 .. 2048 1 .. 2048
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
2.82	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	<i>NPC Usage Rule(s)</i> <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Either BICFI or 'Other/Identification' must be used. BICFI is recommended. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18
2.83	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	<i>NPC Rulebook</i> <i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> <i>Pattern</i>	AT-06 The BIC code of the Originator 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}
2.84	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Clearing System Member Identification	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++LEI	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> <i>Pattern</i>	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [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	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i> <i>ISO Length</i> <i>NPC Length</i>	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 1 .. 140
2.87	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.88	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	<i>ISO Name</i> <i>ISO Definition</i> <i>XML Tag</i> <i>Type</i>	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr 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> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>     <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>       <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b>	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	<b>NPC Rulebook</b> AT-08 The name of the Originator Reference Party. <b>NPC Usage Rule(s)</b> If Ultimate Debtor is used, name is mandatory. <b>NPC Format Rule(s)</b> 'Name' is limited to 70 characters in length. <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>NPC Length</b> 1 .. 70	
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	<b>NPC Usage Rule(s)</b> 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. <b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	<b>NPC Rulebook</b> AT-09 The identification code of the Originator Reference Party <b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party38Choice	
	1..1		<b>XML Tag</b> xs:choice	
2.99	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	<b>NPC Usage Rule(s)</b> Either 'AnyBIC', 'LEI' or 'Other' is allowed. <b>ISO Name</b> Organisation Identification <b>ISO Definition</b> Unique and unambiguous way to identify an organisation. <b>XML Tag</b> OrgId <b>Type</b> OrganisationIdentification29	
2.100	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	<b>NPC Usage Rule(s)</b> Either 'Date and Place of Birth' or 'Other' is allowed. <b>ISO Name</b> Private Identification <b>ISO Definition</b> Unique and unambiguous identification of a person, for example a passport. <b>XML Tag</b> PrvtId <b>Type</b> PersonIdentification13	
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}	
2.102	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Contact Details	<b>ISO Name</b> Contact Details <b>ISO Definition</b> Set of elements used to indicate how to contact the party. <b>XML Tag</b> CcttDtls <b>Type</b> 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><b>NPC Usage Rule(s)</b> 'SHAR' or 'SLEV' to be used. It is recommended that this element is specified at 'Payment Information' level.</p> <p><b>ISO Name</b> Charge Bearer</p> <p><b>ISO Definition</b> Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p><b>XML Tag</b> ChrgBr</p> <p><b>Type</b> ChargeBearerType1Code</p>	
			NPC Code Restrictions	
			<b>SHAR</b>	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.
			<b>SLEV</b>	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.
2.104	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	<p><b>ISO Name</b> Charges Account</p> <p><b>ISO Definition</b> Account used to process charges associated with a transaction.</p> <p>Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.</p> <p><b>XML Tag</b> ChrgsAcct</p> <p><b>Type</b> CashAccount38</p>	
2.105	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	<p><b>ISO Name</b> Charges Account Agent</p> <p><b>ISO Definition</b> Agent that services a charges account.</p> <p>Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.</p> <p><b>XML Tag</b> ChrgsAcctAgt</p> <p><b>Type</b> BranchAndFinancialInstitutionIdentification6</p>	
2.106	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	<p><b>ISO Name</b> Credit Transfer Transaction Information</p> <p><b>ISO Definition</b> Provides information on the individual transaction(s) included in the message.</p> <p><b>XML Tag</b> CdtTrfTxInf</p> <p><b>Type</b> CreditTransferTransaction34</p>	
2.107	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	<p><b>ISO Name</b> Payment Identification</p> <p><b>ISO Definition</b> Set of elements used to reference a payment instruction.</p> <p><b>XML Tag</b> PmtId</p> <p><b>Type</b> PaymentIdentification6</p>	
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	<p><b>ISO Name</b> Instruction Identification</p> <p><b>ISO Definition</b> Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p> <p><b>XML Tag</b> InstrId</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>NPC Length</b> 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	<b>NPC Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<b>AT-41 The Originator's Reference of the NCT Inst Instruction.</b> <b>End To End Identification</b> 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. <b>EndToEndId</b> <b>Max35Text</b> 1 .. 35 1 .. 35
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	<b>UETR</b> Universally unique identifier to provide an end-to-end reference of a payment transaction. <b>UETR</b> <b>UUIDv4Identifier</b> [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	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<b>'Payment Type Information' must be present either here or directly under 'Payment Information'.</b> <b>Payment Type Information</b> Set of elements used to further specify the type of transaction. <b>PmtTpInf</b> <b>PaymentTypeInformation26</b>
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<b>If present, pre-agreed customer-to-PSP conditions apply. Based on whether priority processing vs. normal processing is offered by the PSP.</b> <b>Instruction Priority</b> 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. <b>InstrPrty</b> <b>Priority2Code</b>
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<b>Usage is recommended. Only one occurrence is allowed.</b> <b>Service Level</b> Agreement under which or rules under which the transaction should be processed. <b>SvcLvl</b> <b>ServiceLevel8Choice</b>
	1..1		<b>XML Tag</b>	<b>xs:choice</b>
2.114	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	<b>NPC Rulebook</b>  <b>NPC Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<b>AT-40 The identification code of the NPC Inst Scheme</b> <b>Only 'NPCA' is allowed.</b> <b>Code</b> Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. <b>Cd</b> <b>ExternalServiceLevel1Code</b> 1 .. 4 1 .. 4
			<b>NPC Code Restrictions</b>	
			<b>NPCA</b>	<b>NordicPaymentsCouncilAreaTransfer Payments must be executed following the NPC</b>



#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
			<i>NPC Code Restrictions</i>	
			<i>Area Payment scheme.</i>	
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	<i>Only 'INST' is allowed.</i> Code Specifies the local instrument, as published in an external local instrument code list. Cd ExternalLocalInstrument1Code 1 .. 35 1 .. 35
			<i>NPC Code Restrictions</i>	
			INST	<i>InstantCreditTransfer Transaction is related to an Instant Credit Transfer. Use case example: NPC Instant Credit Transfer (NCT Inst)</i>
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	<i>AT-45 The category purpose of NCT Inst Instruction.</i> <i>If provided by the Originator the Originator PSP, must forward the 'Category Purpose' to the Beneficiary PSP.</i> Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
	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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
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
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 NCT Inst in the relevant Scheme Currencies and the relevant currency code. Only 'Scheme Currencies' is allowed. Amount must be 0.01 or up to the maximum amount per instruction that can be processed under the Scheme as defined in document NPC014-01 Maximum Amount for Instructions under the NPC Instant Credit Transfer Scheme Rulebook or the maximum amount as agreed between individual Participants or communities of Participants. 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 NPC Code Restrictions	'SHAR' or 'SLEV' to be used. It is recommended that this element be 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
			SHAR	Shared

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
			<b>NPC Code Restrictions</b>	
			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.	
			<b>SLEV</b>	Following ServiceLevel 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.
2.127	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	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	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>NPC Rulebook</b>  <b>NPC Usage Rule(s)</b> <b>NPC Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>NPC Usage Rule(s)</b>    <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	If a Postal Address component 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	<b>NPC Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-09 The identification code of the Originator Reference Party. Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.132	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	
2.133	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	<i>NPC Usage Rule(s)</i> 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
2.134	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	<i>ISO Name</i> <i>ISO Definition</i>	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. <i>XML Tag</i> <i>Type</i> <i>Pattern</i> 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	<i>ISO Name</i> <i>ISO Definition</i>	Contact Details Set of elements used to indicate how to contact the party. <i>XML Tag</i> <i>Type</i> CtctDtls Contact4
2.136	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	<i>ISO Name</i> <i>ISO Definition</i>	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. <i>XML Tag</i> <i>Type</i> IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.137	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	<i>ISO Name</i> <i>ISO Definition</i>	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. <i>XML Tag</i> <i>Type</i> IntrmyAgt1Acct CashAccount38
2.138	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	<i>ISO Name</i> <i>ISO Definition</i>	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. <i>XML Tag</i> <i>Type</i> IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.139	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	<i>ISO Name</i> <i>ISO Definition</i>	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. <i>XML Tag</i> <i>Type</i> IntrmyAgt2Acct CashAccount38
2.140	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	<i>ISO Name</i> <i>ISO Definition</i>	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. <i>XML Tag</i> <i>Type</i> IntrmyAgt3 BranchAndFinancialInstitutionIdentification6

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
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
2.142	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	NPC Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	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. CdtrAgt BranchAndFinancialInstitutionIdentification6
2.143	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification	NPC Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	Either 'BIC' 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	NPC Rulebook ISO Name ISO Definition  XML Tag Type Pattern	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	NPC Usage Rule(s)  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)  ISO Name ISO Definition  XML Tag Type ISO Length NPC Length	<i>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.</i> Address Line Information that locates and identifies a specific address, as defined by postal services, presented in free format text. AdrLine Max70Text 1 .. 70 1 .. 70
2.170	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	NPC Rulebook ISO Name ISO Definition  XML Tag Type	AT-24 The Beneficiary identification Code. Identification Unique and unambiguous identification of a party. Id Party38Choice
	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) ISO Name ISO Definition  XML Tag Type	<i>Either 'AnyBIC', 'LEI' or 'Other' is allowed.</i> 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	
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	<b>NPC Usage Rule(s)</b>	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
2.173	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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}
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	<b>NPC Rulebook</b>  <b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	AT-20 The IBAN of the account of the Beneficiary. AT-25 The Proxy/Alias of the account of the Beneficiary. Mandatory. Either IBAN or 'Other' should be populated. Other could be Alias, Proxy or 'National Account Number'. 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
2.176	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	<b>NPC Usage Rule(s)</b>   <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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		<b>XML Tag</b>	xs:choice
2.177	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	<b>NPC Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>   <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	AT-20 The IBAN of the account of the Beneficiary. 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	
2.178	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 (2.50) 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	0..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	<b>NPC Usage Rule(s)</b>	<i>'Alias'/'Proxy' defined by Code or Proprietary code (e.g. Swedish Bankgiro number, Swedish Plusgironumber etc).</i>
			<b>ISO Name</b>	Identification
			<b>ISO Definition</b>	Identification used to indicate the account identification under another specified name.
			<b>XML Tag</b>	Id
			<b>Type</b>	Max2048Text
			<b>ISO Length</b>	1 .. 2048
			<b>NPC Length</b>	1 .. 2048
2.192	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	<b>ISO Name</b>	Ultimate Creditor
			<b>ISO Definition</b>	Ultimate party to which an amount of money is due.
			<b>XML Tag</b>	UltmtCdtr
			<b>Type</b>	PartyIdentification135
2.193	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	<b>NPC Rulebook</b>	AT-28 The name of the Beneficiary Reference Party.
			<b>NPC Format Rule(s)</b>	<i>'Name' is limited to 70 characters in length.</i>
			<b>ISO Name</b>	Name
			<b>ISO Definition</b>	Name by which a party is known and which is usually used to identify that party.
			<b>XML Tag</b>	Nm
			<b>Type</b>	Max140Text
			<b>ISO Length</b>	1 .. 140
			<b>NPC Length</b>	1 .. 70
2.194	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	<b>NPC Usage Rule(s)</b>	<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>
			<b>ISO Name</b>	Postal Address
			<b>ISO Definition</b>	Information that locates and identifies a specific address, as defined by postal services.
			<b>XML Tag</b>	PstlAdr
			<b>Type</b>	PostalAddress24
2.195	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	<b>NPC Rulebook</b>	AT-29 The identification code of the Beneficiary Reference Party.
			<b>ISO Name</b>	Identification
			<b>ISO Definition</b>	Unique and unambiguous identification of a party.
			<b>XML Tag</b>	Id
			<b>Type</b>	Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.196	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	<b>NPC Usage Rule(s)</b>	<i>Either 'AnyBIC', 'LEI' or 'Other' is allowed .</i>
			<b>ISO Name</b>	Organisation Identification
			<b>ISO Definition</b>	Unique and unambiguous way to identify an organisation.
			<b>XML Tag</b>	OrgId
			<b>Type</b>	OrganisationIdentification29
2.197	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	<b>NPC Usage Rule(s)</b>	<i>Either 'Date and Place of Birth' or 'Other' is allowed.</i>
			<b>ISO Name</b>	Private Identification
			<b>ISO Definition</b>	Unique and unambiguous identification of a person, for example a passport.
			<b>XML Tag</b>	PrvtId
			<b>Type</b>	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 NCT Inst Instruction. 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 NCT Inst Transaction, the purpose must be RRCT' (Reimbursement Received Credit Transfer) or another code meaningful for identifying the NCT Inst as a transfer back 'RRTP' (Related to an RTP) must be used if the NCT Inst 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 NCT Inst Instruction. Either 'Structured' or 'Unstructured' may be present. 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 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..1	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	Only one occurrence of 'Structured' is allowed. 'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <Strd> and </Strd>) do not exceed 140 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
2.211	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.212	0..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 is allowed Code Document type in a coded form. Cd DocumentType6Code
NPC Code Restrictions				
CINV			CommercialInvoice Document is an invoice.	
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
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
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	ISO Name ISO Definition XML Tag Type	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
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information	
			NPC Core Requirements	
2.227	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	<i>NPC Usage Rule(s)</i>	When present, the Debtor PSP is obliged to validate the reference information. When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.
			ISO Name	Creditor Reference Information
			ISO Definition	Reference information provided by the creditor to allow the identification of the underlying documents.
			XML Tag	CdtrRefInf
			Type	CreditorReferenceInformation2
2.228	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type	<i>NPC Usage Rule(s)</i>	Mandatory if 'Creditor Reference Information' is used.
			ISO Name	Type
			ISO Definition	Specifies the type of creditor reference.
			XML Tag	Tp
			Type	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	Code Or Proprietary
			ISO Definition	Coded or proprietary format creditor reference type.
			XML Tag	CdOrPrtry
			Type	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	<i>NPC Usage Rule(s)</i>	Only 'SCOR' is allowed.
			ISO Name	Code
			ISO Definition	Type of creditor reference, in a coded form.
			XML Tag	Cd
			Type	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	Proprietary
			ISO Definition	Creditor reference type, in a proprietary form.
			XML Tag	Prtry
			Type	Max35Text
			ISO Length	1 .. 35
			NPC Length	1 .. 35
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>	If RF/Structured Creditor Reference (ISO 11649) is used, type must be 'ISO'.
			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



#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.233	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	<p><b>NPC Usage Rule(s)</b> 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.</p> <p>RF/Structured Creditor Reference can only be used in combination with IBAN and must be used if 'ISO' is stated as 'Issuer'.</p> <p>OCR Reference can only be used in combination with a corresponding 'Proxy'/'Alias'.</p> <p>Reference</p> <p>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p>	
				<p><b>ISO Name</b></p> <p><b>ISO Definition</b></p>
				<p><b>XML Tag</b></p> <p><b>Type</b></p> <p><b>ISO Length</b></p> <p><b>NPC Length</b></p>
				<p>Ref</p> <p>Max35Text</p> <p>1 .. 35</p> <p>1 .. 35</p>
2.234	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	<p><b>ISO Name</b></p> <p><b>ISO Definition</b></p>	<p>Invoicer</p> <p>Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p>
			<p><b>XML Tag</b></p> <p><b>Type</b></p>	<p>Invr</p> <p>PartyIdentification135</p>
2.235	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	<p><b>ISO Name</b></p> <p><b>ISO Definition</b></p>	<p>Invoicee</p> <p>Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p>
			<p><b>XML Tag</b></p> <p><b>Type</b></p>	<p>Invcee</p> <p>PartyIdentification135</p>
2.236	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Tax Remittance	<p><b>ISO Name</b></p> <p><b>ISO Definition</b></p>	<p>Tax Remittance</p> <p>Provides remittance information about a payment made for tax-related purposes.</p>
			<p><b>XML Tag</b></p> <p><b>Type</b></p>	<p>TaxRmt</p> <p>TaxInformation7</p>
2.237	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Garnishment Remittance	<p><b>ISO Name</b></p> <p><b>ISO Definition</b></p>	<p>Garnishment Remittance</p> <p>Provides remittance information about a payment for garnishment-related purposes.</p>
			<p><b>XML Tag</b></p> <p><b>Type</b></p>	<p>GrnshmtRmt</p> <p>Garnishment3</p>
2.238	0..3	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	<p><b>ISO Name</b></p> <p><b>ISO Definition</b></p>	<p>Additional Remittance Information</p> <p>Additional information, in free text form, to complement the structured remittance information.</p>
			<p><b>XML Tag</b></p> <p><b>Type</b></p> <p><b>ISO Length</b></p> <p><b>NPC Length</b></p>	<p>AddlRmtInf</p> <p>Max140Text</p> <p>1 .. 140</p> <p>1 .. 140</p>



#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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 Confirmation (based on DS-03)

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

#### A. Reject

The code 'RJCT' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'. The Originator PSP is the status originator and the reason code is different from 'timeout' related reasons.

The message caters for bulk and single reject messages.

**Note:** Attribute AT-R1 'The type of "R" message' in DS-03 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.001.001.09' and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to 'RJCT'.

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

#### B. Negative confirmation

The code 'RJCT' must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'. If the Originator PSP is the status originator (element 'Originator' under 'Status' on various levels) then the code has to be a time-out related reason. If the status originator is not the Originator PSP, then any status can be used.

The message caters for bulk and single negative confirmations.

**Note:** Attribute AT-R1 in DS-03 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.001.001.09' and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to 'RJCT'.

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

#### C. Positive confirmation

The code 'ACCP' (Accepted Customer Profile) must be used in 'Group Status', or 'Payment Information Status' or 'Transaction Status'.

The Beneficiary PSP is the 'Status Originator' (no reason code).

The message caters for bulk and single positive confirmations.

**Note:** The use case in DS-03 is implied by the 'Message Name', 'pain.002.001.10', the 'Original Message Name Identification' set to 'pain.001.001.09' and 'Group Status', 'Payment Information Status' or 'Transaction Status' set to 'ACCP'.

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

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Customer Payment Status Report V10	<b>ISO Name ISO Definition</b>	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. <b>XML Tag Type</b> CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	1..1	Customer Payment Status Report V10 +Group Header	<b>ISO Name ISO Definition</b>	Group Header Set of characteristics shared by all individual transactions included in the status report message. <b>XML Tag Type</b> GrpHdr GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	<b>ISO Name ISO Definition</b>	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. <b>XML Tag Type</b> MsgId Max35Text 1 .. 35 <b>NPC Length</b> 1 .. 35
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	<b>ISO Name ISO Definition</b>	Creation Date Time Date and time at which the message was created. <b>XML Tag Type</b> CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	<b>NPC Usage Rule(s)</b>	Used to identify PSP (BIC) and Customer who has initiated the original message. <b>ISO Name ISO Definition</b> Initiating Party Party that initiates the status message. <b>XML Tag Type</b> InitgPty PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	<b>ISO Name ISO Definition</b>	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. <b>XML Tag Type</b> FwdgAgt BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	<b>NPC Rulebook NPC Usage Rule(s)</b>	AT-06 The BIC code of the Originator PSP. Either BICFI or Clearing system member identification to be used. <b>ISO Name ISO Definition</b> Debtor Agent Financial institution servicing an account for the debtor. <b>XML Tag Type</b> DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	<b>NPC Rulebook NPC Usage Rule(s)</b>	AT-23 The BIC code of the Beneficiary PSP. Either BICFI or Clearing system member Identification to be used. <b>ISO Name ISO Definition</b> Creditor Agent Financial institution servicing an account for the creditor. <b>XML Tag Type</b> 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 only if 'Group Status' is 'RJCT'. 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	<b>NPC Rulebook</b>  <b>NPC Usage Rule(s)</b>  <b>NPC Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<b>AT-R2</b> The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-23 The BIC code of the Beneficiary PSP (to be used for a positive confirmation).  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	<b>NPC Rulebook</b>  <b>NPC Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<b>AT-R3</b> The reason code for non-acceptance of the NCT Inst Transaction.  Mandatory if 'Group Status' is 'RJCT'. Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		<b>XML Tag</b>	xs:choice
2.10	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	<b>NPC Rulebook</b> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory if 'Payment Information Status' is 'RJCT'. 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 that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-23 The BIC code of the Beneficiary PSP (to be used for a positive confirmation). 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 NCT Inst Transaction. Mandatory if 'Group Status' is 'RJCT' (Rejected). Not allowed if 'Group Status' is 'ACCP' (Accepted Customer Profile). 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-R4 The specific reference of the party initiating the reject (note: to be used for a negative confirmation or reject) or AT-51 The Beneficiary PSP's reference of the NCT Inst Transaction (note: to be used for a positive confirmation). 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 NCT Inst instruction. 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. OrgnlUETR 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..1	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	Mandatory if 'Transaction Status' is 'RJCT (Rejected)'. 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 (to be used for a negative confirmation or a reject) or AT-23 The BIC code of the Beneficiary PSP (to be used for a positive confirmation). 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 NCT Inst instruction. Mandatory if 'Transaction Status' is 'RJCT' (Rejected). Not allowed if 'Group Status' is 'ACCP' (Accepted Customer Profile). 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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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. ChrgrsInf Charges7
3.25	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AccptncDtTm ISODateTime
3.27	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	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	<b>NPC Rulebook</b> <b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>An exact copy of attributes of the received DS-02 or DS-01 which is being rejected.</i> <i>The minimum requirement is the BICFI of the Debtor Agent. If used, other message elements must be populated with the same value as the message elements of the original instruction, within the following elements.</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 NCT Inst in the relevant Scheme Currencies and the relevant currency code. Amount must be 0.01 or more and 9999999999.99 or less. 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 ISO Name ISO Definition XML Tag Type	AT-07 The Requested Execution Date and Time of the NCT Inst Instruction. 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
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	AT-40 The identification code of the NCT Inst Scheme. AT-45 The category purpose of the NCT Inst Instruction. Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo27

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	<b>ISO Name</b> Payment Method <b>ISO Definition</b> Specifies the means of payment that will be used to move the amount of money. <b>XML Tag</b> PmtMtd <b>Type</b> PaymentMethod4Code	
			<b>NPC Code Restrictions</b>	
			<b>TRF</b>	<i>CreditTransfer</i> Transfer of an amount of money in the books of the account servicer.
3.39	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Mandate Related Information	<b>ISO Name</b> Mandate Related Information <b>ISO Definition</b> Provides further details of the mandate signed between the creditor and the debtor. <b>XML Tag</b> MndtRltdInf <b>Type</b> MandateRelatedInformation14	
3.40	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	<b>NPC Rulebook</b> AT-05 The Remittance Information sent by the Originator to the Beneficiary in the NCT Inst Instruction. <b>ISO Name</b> Remittance Information <b>ISO Definition</b> 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. <b>XML Tag</b> RmtInf <b>Type</b> RemittanceInformation16	
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	<b>NPC Rulebook</b> AT-08 The name of the Originator Reference Party. AT-09 The identification code of the Originator Reference Party. <b>NPC Usage Rule(s)</b> Only 'Party' is allowed. <b>ISO Name</b> Ultimate Debtor <b>ISO Definition</b> Ultimate party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> UltmtDbtr <b>Type</b> Party40Choice	
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	<b>NPC Rulebook</b> AT-02 The name of the Originator. AT-03 The address of the Originator. AT-10 The Originator identification code. <b>NPC Usage Rule(s)</b> Only 'Party' is allowed. <b>ISO Name</b> Debtor <b>ISO Definition</b> Party that owes an amount of money to the (ultimate) creditor. <b>XML Tag</b> Dbtr <b>Type</b> Party40Choice	
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	<b>NPC Rulebook</b> AT-01 The IBAN of the account of the Originator. AT-11 The Proxy/Alias of the account of the Originator. <b>ISO Name</b> Debtor Account <b>ISO Definition</b> Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. <b>XML Tag</b> DbtrAcct <b>Type</b> CashAccount38	
3.44	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	<b>NPC Rulebook</b> AT-06 The BIC code of the Originator PSP (if present in DS-01). <b>ISO Name</b> Debtor Agent <b>ISO Definition</b> Financial institution servicing an account for the debtor. <b>XML Tag</b> DbtrAgt <b>Type</b> BranchAndFinancialInstitutionIdentification6	



#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
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	NPC Rulebook NPC Usage Rule(s)  ISO Name ISO Definition  XML Tag Type	AT-23 The BIC code of the Beneficiary PSP (if present in DS-01). Either BIC or Clearing system member Identification to be used. 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	NPC Rulebook NPC Usage Rule(s)  ISO Name ISO Definition XML Tag Type	AT-21 The name of the Beneficiary. AT-22 The address of the Beneficiary. AT-24 The Beneficiary identification code. Only 'Party' is allowed. Mandatory to provide Name if Creditor is used. Creditor Party to which an amount of money is due. Cdtr Party40Choice



#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
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>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	<i>NPC Rulebook</i>  <i>NPC Usage Rule(s)</i> <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<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	<i>NPC Rulebook</i> <b>ISO Name</b> <b>ISO Definition</b>     <b>XML Tag</b> <b>Type</b>	<i>AT-44 The purpose of the NCT Inst Instruction.</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	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b>	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	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b>	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

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](http://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 closed
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC07	ClosedCreditorAccountNumber	Creditor account number closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer forbidden on this type of account.
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code.
AM02	NotAllowedAmount	Amount exceeds the maximum authorised amount for NPC Inst
AM03	NotAllowedCurrency	Specified message amount is an 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.
BE04	MissingCreditorAddress	Account address is invalid
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for invalid file format.
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomer Generated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	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: Used when structured reference is invalid or missing.
TM01	InvalidCutOffTime	Time-out – maximum execution time has been exceeded
DNOR	Debtor bank is not registered	Originator PSP is not registered under this BIC in the CSM
CNOR	Creditor bank is not registered	Beneficiary PSP is not registered under this BIC in the CSM

Following codes are specifically related to NCT Inst processing (e.g. time-out related codes):

ISO Code	ISO Name	NPC Core Reason
AB05	TimeoutCreditorAgent	Transaction stopped due to timeout at the Creditor Agent.
AB06	TimeoutInstructedAgent	Transaction stopped due to timeout at the Instructed Agent.
AB07	OfflineAgent	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online.
AB08	OfflineCreditorAgent	Creditor Agent is not online.
AB09	ErrorCreditorAgent	Transaction stopped due to error at the Creditor Agent.
AB10	ErrorInstructedAgent	Transaction stopped due to error at the Instructed Agent.
AG10	AgentSuspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.
AG11	CreditorAgentSuspended	Creditor Agent of message is suspended from the Real Time Payment system.
AM23	AmountExceedsSettlementLimit	Transaction amount exceeds settlement limit.

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

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

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

The message caters for single positive credit notification message.

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

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

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
		Document	<b>XML Tag Type</b>	Document Document
	1..1	Bank To Customer Debit Credit Notification V08	<b>ISO Name ISO Definition</b>	Bank To Customer Debit Credit Notification V08 Scope The BankToCustomerDebitCreditNotification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account. BkToCstmrDbtCdtNtfctn BankToCustomerDebitCreditNotificationV08
1.0	1..1	Bank To Customer Debit Credit Notification V08 +Group Header	<b>ISO Name ISO Definition XML Tag Type</b>	Group Header Common information for the message. GrpHdr GroupHeader81
1.1	1..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Identification	<b>ISO Name ISO Definition</b>	Message Identification Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
			<b>XML Tag Type ISO Length NPC Length</b>	MsgId Max35Text 1 .. 35 1 .. 35
1.2	1..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Creation Date Time	<b>ISO Name ISO Definition XML Tag Type</b>	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Recipient	<b>ISO Name ISO Definition</b>	Message Recipient Party authorised by the account owner to receive information about movements on the account. Usage: MessageRecipient should only be identified when different from the account owner.
			<b>XML Tag Type</b>	MsgRcpt PartyIdentification135
1.4	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Pagination	<b>ISO Name ISO Definition</b>	Message Pagination Provides details on the page number of the message.  Usage: The pagination of the message is only allowed when agreed between the parties.
			<b>XML Tag Type</b>	MsgPgntn Pagination1
1.5	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Original Business Query	<b>ISO Name ISO Definition</b>	Original Business Query Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.
			<b>XML Tag Type</b>	OrgnlBizQry OriginalBusinessQuery1
1.6	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Additional Information	<b>ISO Name ISO Definition XML Tag Type ISO Length NPC Length</b>	Additional Information Further details of the message. AddtlInf Max500Text 1 .. 500 1 .. 500

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.0	1..1	Bank To Customer Debit Credit Notification V08 +Notification	<i>NPC Usage Rule(s)</i>	<i>Only one occurrence is allowed.</i>
			ISO Name	Notification
			ISO Definition	Notifies debit and credit entries for the account.
			XML Tag	Ntfctn
			Type	AccountNotification17
2.1	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Identification	ISO Name	Identification
			ISO Definition	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.
			XML Tag	Id
			Type	Max35Text
			ISO Length	1 .. 35
			NPC Length	1 .. 35
2.2	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Notification Pagination	ISO Name	Notification Pagination
			ISO Definition	Provides details on the page number of the notification.
				Usage: The pagination of the notification is only allowed when agreed between the parties.
			XML Tag	NtfctnPgntn
			Type	Pagination1
2.3	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Electronic Sequence Number	ISO Name	Electronic Sequence Number
			ISO Definition	Sequential number of the notification, as assigned by the account servicer.
				Usage: The sequential number is increased incrementally for each notification sent electronically.
			XML Tag	ElctrncSeqNb
			Type	Number
			NPC FractDigits	0
			TotalDigits	18
2.4	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Reporting Sequence	ISO Name	Reporting Sequence
			ISO Definition	Specifies the range of identification sequence numbers, as provided in the request.
			XML Tag	RptgSeq
			Type	SequenceRange1Choice
2.5	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Legal Sequence Number	ISO Name	Legal Sequence Number
			ISO Definition	Legal sequential number of the notification, as assigned by the account servicer. It is increased incrementally for each notification sent.
			XML Tag	LglSeqNb
			Type	Number
			NPC FractDigits	0
			TotalDigits	18
2.6	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Creation Date Time	ISO Name	Creation Date Time
			ISO Definition	Date and time at which the notification was created.
			XML Tag	CreDtTm
			Type	ISODateTime
2.7	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++From To Date	ISO Name	From To Date
			ISO Definition	Range of time between a start date and an end date for which the account notification is issued.
			XML Tag	FrToDt
			Type	DateTimePeriod1
2.8	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Copy Duplicate Indicator	ISO Name	Copy Duplicate Indicator
			ISO Definition	Indicates whether the document is a copy, a duplicate, or a duplicate of a copy.
			XML Tag	CpyDplctInd
			Type	CopyDuplicate1Code
2.9	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Reporting Source	ISO Name	Reporting Source
			ISO Definition	Specifies the application used to generate the reporting.
			XML Tag	RptgSrc
			Type	ReportingSource1Choice



#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.10	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account	ISO Name ISO Definition XML Tag Type	Account Unambiguous identification of the account to which credit and debit entries are made. Acct CashAccount39
2.11	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Identification	NPC Rulebook ISO Name ISO Definition XML Tag Type	AT-20 The IBAN of the account of the Beneficiary. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
2.12	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Type	ISO Name ISO Definition XML Tag Type	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
2.13	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Currency	ISO Name ISO Definition XML Tag Type Pattern	Currency Identification of the currency in which the account is held. Ccy ActiveOrHistoricCurrencyCode [A-Z]{3,3}
2.14	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++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
2.15	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Proxy	ISO Name ISO Definition XML Tag Type	Proxy Specifies an alternate assumed name for the identification of the account. Prxy ProxyAccountIdentification1
2.16	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Owner	ISO Name ISO Definition XML Tag Type	Owner Party that legally owns the account. Ownr PartyIdentification135
2.17	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Account +++Servicer	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-23 The BIC code of the Beneficiary PSP. Only BICFI is allowed. If the BIC is not indicated 'Servicer' structure is not to be used. Servicer Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. Svcr BranchAndFinancialInstitutionIdentification6

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.18	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Related Account	ISO Name ISO Definition XML Tag Type	Related Account Identifies the parent account of the account for which the notification has been issued. RltdAcct CashAccount38
2.19	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Interest	ISO Name ISO Definition XML Tag Type	Interest Provides general interest information that applies to the account at a particular moment in time. Intrst AccountInterest4
2.20	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Transactions Summary	ISO Name ISO Definition XML Tag Type	Transactions Summary Provides summary information on entries. TxSummry TotalTransactions6
2.21	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Mandatory</i> <i>Only one occurrence is allowed.</i> Entry Specifies an entry in the debit credit notification. Usage: At least one reference must be provided to identify the entry and its underlying transaction(s). Ntry ReportEntry10
2.22	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Reference	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Entry Reference Unique reference for the entry. NtryRef Max35Text 1 .. 35 1 .. 35
2.23	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive	<i>AT-04 The amount of the NCT Inst in the relevant Scheme Currencies and the relevant currency code.</i> <i>Only 'NPC Scheme Currencies' is allowed.</i> <i>Amount must be 0.01 or up to the maximum amount per instruction that can be processed under the Scheme as defined in document NPC014-01 "Maximum Amount for Instructions under the NCT Inst Scheme Rulebook", or the maximum amount as agreed between individual Participants or communities of Participants.</i> <i>The fractional part has a maximum of two digits.</i> Amount Amount of money in the cash entry. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 99999999999.99
2.24	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Credit Debit Indicator	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type <i>NPC Code Restrictions</i> <i>CRDT</i>	<i>AT-70 The identification of the Credit Notification.</i> <i>Only 'CRDT' is allowed.</i> Credit Debit Indicator Indicates whether the entry is a credit or a debit entry. CdtDbtInd CreditDebitCode <i>Credit</i> <i>Operation is an increase.</i>

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.25	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Reversal Indicator	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Reversal Indicator Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry. RvslInd TrueFalseIndicator
2.26	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Status Status of an entry on the books of the account servicer. Sts EntryStatus1Choice
	1..1		<b>XML Tag</b>	xs:choice
2.27	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Code	<b>NPC Usage Rule(s)</b>  <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<i>Only 'BOOK' or 'INFO' is allowed depending on a bilateral agreement between the Customer and its PSP.</i> Code Entry status, in a coded form. Cd ExternalEntryStatus1Code 1 .. 4 1 .. 4
			<b>NPC Code Restrictions</b>	
			<b>BOOK</b>	Booked Booked means that the transfer of money has been completed between account servicer and account owner.
			<b>INFO</b>	Information Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed.
2.28	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	Proprietary Entry status, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35
2.29	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Booking Date	<b>ISO Name</b> <b>ISO Definition</b>    <b>XML Tag</b> <b>Type</b>	Booking Date Date and time when an entry is posted to an account on the account servicer's books.  Usage: Booking date is the expected booking date, unless the status is booked, in which case it is the actual booking date. BookgDt DateAndDateTime2Choice

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.30	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value Date	<p><i>NPC Rulebook</i> AT-71 The value date of the credit on the Beneficiary's account.</p> <p><i>NPC Usage Rule(s)</i> Mandatory.</p> <p><b>ISO Name</b> Value Date</p> <p><b>ISO Definition</b> Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry. Usage: If entry status is pending and value date is present, then the value date refers to an expected/requested value date. For entries subject to availability/float and for which availability information is provided, the value date must not be used. In this case the availability component identifies the number of availability days.</p> <p><b>XML Tag</b> ValDt</p> <p><b>Type</b> DateAndDateTime2Choice</p>	
	1..1		<b>XML Tag</b> xs:choice	
2.31	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value Date ++++Date	<p><b>ISO Name</b> Date</p> <p><b>ISO Definition</b> Specified date.</p> <p><b>XML Tag</b> Dt</p> <p><b>Type</b> ISODate</p>	
2.32	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value Date ++++Date Time	<p><i>NPC Usage Rule(s)</i> Only UTC time format or local time with UTC offset format can be used.</p> <p><b>ISO Name</b> Date Time</p> <p><b>ISO Definition</b> Specified date and time.</p> <p><b>XML Tag</b> DtTm</p> <p><b>Type</b> ISODateTime</p>	
2.33	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Account Servicer Reference	<p><b>ISO Name</b> Account Servicer Reference</p> <p><b>ISO Definition</b> Unique reference as assigned by the account servicing institution to unambiguously identify the entry.</p> <p><b>XML Tag</b> AcctSvcRef</p> <p><b>Type</b> Max35Text</p> <p><b>ISO Length</b> 1 .. 35</p> <p><b>NPC Length</b> 1 .. 35</p>	
2.34	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Availability	<p><b>ISO Name</b> Availability</p> <p><b>ISO Definition</b> Indicates when the booked amount of money will become available, that is can be accessed and starts generating interest.  Usage: This type of information is used in the US and is linked to particular instruments such as cheques. Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations).</p> <p><b>XML Tag</b> Avlbt</p> <p><b>Type</b> CashAvailability1</p>	
2.35	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code	<p><i>NPC Usage Rule(s)</i> The identification code of the NCT Inst Scheme</p> <p><b>ISO Name</b> Bank Transaction Code</p> <p><b>ISO Definition</b> Set of elements used to fully identify the type of underlying transaction resulting in an entry.</p> <p><b>XML Tag</b> BkTxCd</p> <p><b>Type</b> BankTransactionCodeStructure4</p>	

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.36	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain	<b>ISO Name</b> Domain <b>ISO Definition</b> Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.  Usage: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided. <b>XML Tag</b> Domn <b>Type</b> BankTransactionCodeStructure5	
2.37	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Code	<b>NPC Usage Rule(s)</b> Only "PMNT" is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the business area of the underlying transaction. <b>XML Tag</b> Cd <b>Type</b> ExternalBankTransactionDomain1Code <b>ISO Length</b> 1 .. 4 <b>NPC Length</b> 1 .. 4	
			<b>NPC Code Restrictions</b>	
			<b>PMNT</b>	Payments The Payments domain provides the bank transaction codes for all payment activities that relate to transfer of funds between parties.
2.38	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family	<b>ISO Name</b> Family <b>ISO Definition</b> Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format. <b>XML Tag</b> Fmly <b>Type</b> BankTransactionCodeStructure6	
2.39	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family +++++Code	<b>NPC Usage Rule(s)</b> Only "RRCT" is allowed. <b>ISO Name</b> Code <b>ISO Definition</b> Specifies the family within a domain. <b>XML Tag</b> Cd <b>Type</b> ExternalBankTransactionFamily1Code <b>ISO Length</b> 1 .. 4 <b>NPC Length</b> 1 .. 4	
			<b>NPC Code Restrictions</b>	
			<b>RRCT</b>	Received Real-Time Credit Transfers Receivable Real Time Credit Transfers are instructions to receive an amount of money from a debtor by the account owner in Real Time (within a pre-agreed number of seconds). The receivable credit transfers are related to transactions received by the account owner.
2.40	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family +++++Sub Family Code	<b>NPC Usage Rule(s)</b> Only "ENCT" is allowed. <b>ISO Name</b> Sub Family Code <b>ISO Definition</b> Specifies the sub-product family within a specific family. <b>XML Tag</b> SubFmlyCd <b>Type</b> ExternalBankTransactionSubFamily1Code <b>ISO Length</b> 1 .. 4 <b>NPC Length</b> 1 .. 4	
			<b>NPC Code Restrictions</b>	
			<b>ENCT</b>	Nordic Payment Council Credit Transfer Transaction is a nordic payment council credit transfer

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.41	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Bank transaction code in a proprietary form, as defined by the issuer. Prtry ProprietaryBankTransactionCodeStructure1
2.42	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Commission Waiver Indicator	ISO Name ISO Definition XML Tag Type	Commission Waiver Indicator Indicates whether the transaction is exempt from commission. ComssnWvrInd YesNoIndicator
2.43	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Additional Information Indicator	ISO Name ISO Definition XML Tag Type	Additional Information Indicator Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings. AddtlInfInd MessageIdentification2
2.44	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Amount Details	ISO Name ISO Definition XML Tag Type	Amount Details Provides information on the original amount.  Usage: This component (on entry level) should be used when a total original batch or aggregate amount has to be provided. If required, the individual original amounts can be included in the same component on transaction details level. AmtDtls AmountAndCurrencyExchange3
2.45	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Charges	ISO Name ISO Definition XML Tag Type	Charges Provides information on the charges, pre-advised or included in the entry amount.  Usage: This component is used on entry level in case of batch or aggregate bookings. Chrgs Charges6
2.46	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Technical Input Channel	ISO Name ISO Definition XML Tag Type	Technical Input Channel Channel used to technically input the instruction related to the entry. TechInptChanl TechnicalInputChannel1Choice
2.47	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Interest	ISO Name ISO Definition XML Tag Type	Interest Provides details of the interest amount included in the entry amount.  Usage: This component is used on entry level in the case of batch or aggregate bookings. Intrst TransactionInterest4
2.48	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Card Transaction	ISO Name ISO Definition XML Tag Type	Card Transaction Provides details of the card transaction included in the entry amount, when globalised by the account servicer. CardTx CardEntry4
2.49	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Mandatory. Only one occurrence is allowed.</i> Entry Details Provides details on the entry. NtryDtls EntryDetails9



#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.50	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Batch	ISO Name ISO Definition XML Tag Type	Batch Provides details on batched transactions. Btch BatchInformation2
2.51	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Mandatory. Only one occurrence is allowed.</i> Transaction Details Provides information on the underlying transaction(s). TxDtls EntryTransaction10
2.52	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References	ISO Name ISO Definition XML Tag Type	References Provides the identification of the underlying transaction. Refs TransactionReferences6
2.53	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++Message Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Message Identification Point to point reference, as assigned by the instructing party of the underlying message. MsgId Max35Text 1 .. 35 1 .. 35
2.54	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++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
2.55	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++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
2.56	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References +++++Instruction Identification	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Instruction Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.  Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.57	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++End To End Identification	<b>NPC Rulebook</b>  <b>ISO Name</b> <b>ISO Definition</b>        <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<b>AT-41 The Originator's reference of the NCT Inst Instruction.</b> <b>End To End Identification</b> Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.  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.  Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. <b>EndToEndId</b> Max35Text 1 .. 35 1 .. 35
2.58	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++UETR	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	<b>UETR</b> Universally unique identifier to provide an end-to-end reference of a payment transaction. <b>UETR</b> UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.59	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Transaction Identification	<b>ISO Name</b> <b>ISO Definition</b>      <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<b>Transaction Identification</b> Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period. <b>TxId</b> Max35Text 1 .. 35 1 .. 35
2.60	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Mandate Identification	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<b>Mandate Identification</b> Unique identification, as assigned by the creditor, to unambiguously identify the mandate. <b>MndtId</b> Max35Text 1 .. 35 1 .. 35
2.61	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Cheque Number	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<b>Cheque Number</b> Unique and unambiguous identifier for a cheque as assigned by the agent. <b>ChqNb</b> Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.62	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++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. Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain. ClrSysRef Max35Text 1 .. 35 1 .. 35
2.63	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Account Owner Transaction Identification	ISO Name ISO Definition  XML Tag Type ISO Length NPC Length	Account Owner Transaction Identification Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account). AcctOwnrTxId Max35Text 1 .. 35 1 .. 35
2.64	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Account Servicer Transaction Identification	ISO Name ISO Definition  XML Tag Type ISO Length NPC Length	Account Servicer Transaction Identification Unambiguous identification of the securities transaction as known by the securities account servicer. AcctSvcrTxId Max35Text 1 .. 35 1 .. 35
2.65	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Market Infrastructure Transaction Identification	ISO Name ISO Definition  XML Tag Type ISO Length NPC Length	Market Infrastructure Transaction Identification Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities. MktInfrstrctrTxId Max35Text 1 .. 35 1 .. 35
2.66	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Processing Identification	ISO Name ISO Definition  XML Tag Type ISO Length NPC Length	Processing Identification Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure. PrcgId Max35Text 1 .. 35 1 .. 35
2.67	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Proprietary	ISO Name ISO Definition  XML Tag Type	Proprietary Proprietary reference related to the underlying transaction. Prtry ProprietaryReference1
2.68	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Amount	ISO Name ISO Definition XML Tag Type NPC FractDigits TotalDigits NPC Inclusive	Amount Amount of money in the cash transaction. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999999.99

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.69	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Credit Debit Indicator	ISO Name ISO Definition  XML Tag Type	Credit Debit Indicator Indicates whether the transaction is a credit or a debit transaction. CdtDbtInd CreditDebitCode
2.70	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Amount Details	ISO Name ISO Definition  XML Tag Type	Amount Details Provides detailed information on the original amount.  Usage: This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking. AmtDtls AmountAndCurrencyExchange3
2.71	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Availability	ISO Name ISO Definition  XML Tag Type	Availability Indicates when the booked amount of money will become available, that is can be accessed and starts generating interest.  Usage: This type of information is used in the US and is linked to particular instruments such as cheques. Example: When a cheque is deposited, it will be booked on the deposit day, but the amount of money will only be accessible as of the indicated availability day (according to national banking regulations). Avlbty CashAvailability1
2.72	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Bank Transaction Code	ISO Name ISO Definition  XML Tag Type	Bank Transaction Code Set of elements used to fully identify the type of underlying transaction resulting in an entry. BkTxCd BankTransactionCodeStructure4
2.73	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Charges	ISO Name ISO Definition  XML Tag Type	Charges Provides information on the charges, pre-advised or included in the entry amount.  Usage: This component (on transaction level) can be used in case the booking is for a single transaction, and charges are included in the entry amount. It can also be used in case individual charge amounts are applied to individual transactions in case of a batch or aggregate amount booking. Chrgs Charges6

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.74	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Interest	ISO Name ISO Definition       XML Tag Type	Interest Provides details of the interest amount included in the entry amount.  Usage: This component (on transaction level) can be used if the booking is for a single transaction, and interest amount is included in the entry amount. It can also be used if individual interest amounts are applied to individual transactions in the case of a batch or aggregate amount booking. Intrst TransactionInterest4
2.75	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties	ISO Name ISO Definition  XML Tag Type	Related Parties Set of elements used to identify the parties related to the underlying transaction. RltdPties TransactionParties6
2.76	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Initiating Party	ISO Name ISO Definition  XML Tag Type	Initiating Party Party that initiated the payment that is reported in the entry. InitgPty Party40Choice
2.77	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition  XML Tag Type	<i>Mandatory. Only 'Party' is allowed.</i> Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
	1..1		XML Tag	xs:choice
2.78	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor +++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.79	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties +++++Debtor +++++Party +++++Name	<i>NPC Rulebook</i> <i>NPC Usage Rule(s)</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition  XML Tag Type ISO Length <i>NPC Length</i>	<i>AT-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

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.80	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Postal Address	ISO Name ISO Definition  XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.81	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++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
2.82	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Identification +++++++Organisation Identification	NPC Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.83	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Identification +++++++Private Identification	NPC Usage Rule(s) ISO Name ISO Definition  XML Tag Type	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.84	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.85	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party +++++++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4



#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.86	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.87	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor Account	ISO Name ISO Definition XML Tag Type	Debtor Account Unambiguous identification of the account of the debtor. DbtrAcct CashAccount38
2.88	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Only 'Party' is allowed.</i> Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
	1..1		XML Tag	xs:choice
2.89	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.90	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Name	<i>NPC Rulebook</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>NPC Length</i>	<i>AT-08 The name of the Originator Reference Party.</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70
2.91	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.92	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Identification	<i>NPC Rulebook</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>AT-09 The identification code of the Originator Reference Party</i> Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		<b>XML Tag</b>	xs:choice
2.93	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Identification +++++++Organisation Identification	<i>NPC Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</i> Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.94	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Identification +++++++Private Identification	<i>NPC Usage Rule(s)</i>  <b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	<i>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</i> Private Identification Unique and unambiguous identification of a person, for example a passport. PrvtId PersonIdentification13
2.95	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Country Of Residence	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b> <b>Pattern</b>	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}
2.96	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party +++++++Contact Details	<b>ISO Name</b> <b>ISO Definition</b>  <b>XML Tag</b> <b>Type</b>	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.97	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Agent	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.98	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor	<i>NPC Usage Rule(s)</i> <i>Mandatory. Only 'Party' is allowed.</i> <b>ISO Name</b> Creditor <b>ISO Definition</b> Party to which an amount of money is due. <b>XML Tag</b> Cdtr <b>Type</b> Party40Choice	
	1..1		<b>XML Tag</b>	xs:choice
2.99	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party	<b>ISO Name</b> Party <b>ISO Definition</b> Identification of a person or an organisation. <b>XML Tag</b> Pty <b>Type</b> PartyIdentification135	
2.100	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Name	<i>NPC Rulebook</i> <i>AT-21 The name of the Beneficiary.</i> <i>NPC Usage Rule(s)</i> <i>Mandatory.</i> <i>NPC Format Rule(s)</i> <i>'Name' is limited to 70 characters in length.</i> <b>ISO Name</b> Name <b>ISO Definition</b> Name by which a party is known and which is usually used to identify that party. <b>XML Tag</b> Nm <b>Type</b> Max140Text <b>ISO Length</b> 1 .. 140 <b>NPC Length</b> 1 .. 70	
2.101	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Postal Address	<b>ISO Name</b> Postal Address <b>ISO Definition</b> Information that locates and identifies a specific address, as defined by postal services. <b>XML Tag</b> PstlAdr <b>Type</b> PostalAddress24	
2.102	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Identification	<b>ISO Name</b> Identification <b>ISO Definition</b> Unique and unambiguous identification of a party. <b>XML Tag</b> Id <b>Type</b> Party38Choice	
2.103	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Country Of Residence	<b>ISO Name</b> Country Of Residence <b>ISO Definition</b> 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. <b>XML Tag</b> CtryOfRes <b>Type</b> CountryCode <b>Pattern</b> [A-Z]{2,2}	

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.104	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party +++++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.105	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.106	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor Account	ISO Name ISO Definition XML Tag Type	Creditor Account Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction. CdtrAcct CashAccount38
2.107	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor	<i>NPC Usage Rule(s)</i> ISO Name ISO Definition XML Tag Type	<i>Only 'Party' is allowed.</i> Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
	1..1		XML Tag	xs:choice
2.108	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135
2.109	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Name	<i>NPC Rulebook</i> <i>NPC Format Rule(s)</i> ISO Name ISO Definition XML Tag Type ISO Length <i>NPC Length</i>	<i>AT-28 The name of the Beneficiary Reference Party.</i> <i>'Name' is limited to 70 characters in length.</i> Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 1 .. 70

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.110	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Postal Address	ISO Name ISO Definition  XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.111	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Identification	ISO Name ISO Definition  XML Tag Type	Identification Unique and unambiguous identification of a party. Id Party38Choice
2.112	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Country Of Residence	ISO Name ISO Definition  XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.113	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party +++++++Contact Details	ISO Name ISO Definition  XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.114	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Agent	ISO Name ISO Definition XML Tag Type	Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.115	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Trading Party	ISO Name ISO Definition  XML Tag Type	Trading Party Party that plays an active role in planning and executing the transactions that create or liquidate investments of the investors assets, or that move the investor's assets from one investment to another. A trading party is a trade instructor, an investment decision-maker, a post trade administrator, or a trader. In the context of treasury, it is the party that negotiates and executes the treasury transaction. TradgPty Party40Choice

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.116	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Proprietary	ISO Name ISO Definition XML Tag Type	Proprietary Proprietary party related to the underlying transaction. Prtry ProprietaryParty5
2.117	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Agents	ISO Name ISO Definition XML Tag Type	Related Agents Set of elements used to identify the agents related to the underlying transaction. RltdAgts TransactionAgents5
2.118	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.119	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose	<i>NPC Rulebook</i> ISO Name ISO Definition XML Tag Type	<i>AT-44 The purpose of the NCT Inst Instruction.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
	1..1		XML Tag	xs:choice
2.120	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose +++++Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Code Underlying reason for the payment transaction, as published in an external purpose code list. Cd ExternalPurpose1Code 1 .. 4 1 .. 4
2.121	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.122	0..10	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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



#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.123	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information	<b>NPC Rulebook</b> <b>NPC Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>AT-05 The Remittance Information sent by the Originator to the Beneficiary in the NCT Inst Instruction.</i> <i>Either 'Structured' or 'Unstructured' may be present</i> Remittance Information Structured information that enables the matching, that is reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system. RmtInf RemittanceInformation16
2.124	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information +++++Unstructured	<b>NPC Usage Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	<i>'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.</i> <i>Only one occurrence of 'Unstructured' is allowed.</i> Unstructured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form. Ustrd Max140Text 1 .. 140 1 .. 140
2.125	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information +++++Structured	<b>NPC Usage Rule(s)</b> <b>NPC Format Rule(s)</b> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	<i>Only one occurrence of 'Structured' is allowed.</i> <i>'Structured' can be used, provided the tags and the data within the 'Structured' element ((i.e. excluding &lt;Strd&gt; and &lt;/Strd&gt;) do not exceed 140 characters in length.</i> Structured Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. Strd StructuredRemittanceInformation16
2.126	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information +++++Structured +++++Referred Document Information	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Referred Document Information Provides the identification and the content of the referred document. RfrdDocInf ReferredDocumentInformation7
2.127	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information +++++Structured +++++Referred Document Amount	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Referred Document Amount Provides details on the amounts of the referred document. RfrdDocAmt RemittanceAmount2

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.128	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information	<i>NPC Usage Rule(s)</i>	When present, the Debtor Bank is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present.
			<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents. CdtrRefInf CreditorReferenceInformation2
2.129	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type	<i>NPC Usage Rule(s)</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Mandatory if 'Creditor Reference Information' is used. Type Specifies the type of creditor reference. Tp CreditorReferenceType2
2.130	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Code Or Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Code Or Proprietary Coded or proprietary format creditor reference type. CdOrPrtry CreditorReferenceType1Choice
	1..1		<b>XML Tag</b>	xs:choice
2.131	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Code Or Proprietary +++++++Code	<i>NPC Usage Rule(s)</i> <b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b>	Only 'SCOR' is allowed. Code Type of creditor reference, in a coded form. Cd DocumentType3Code
			<b>NPC Code Restrictions</b>	
			<b>SCOR</b>	StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.
2.132	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Code Or Proprietary +++++++Proprietary	<b>ISO Name</b> <b>ISO Definition</b> <b>XML Tag</b> <b>Type</b> <b>ISO Length</b> <b>NPC Length</b>	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 1 .. 35

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.133	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Type +++++++Issuer	<p><b>NPC Usage Rule(s)</b> <i>Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF/Structured Creditor Reference (ISO 11649)."</i></p> <p><b>ISO Name</b> Issuer <b>ISO Definition</b> Entity that assigns the credit reference type. <b>XML Tag</b> Issr <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>NPC Length</b> 1 .. 35</p>	
2.134	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information +++++++Reference	<p><b>NPC Usage Rule(s)</b> <i>Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF/Structured Creditor Reference must be used (ISO 11649) in case "ISO" is mentioned under 'issuer'</i></p> <p><b>ISO Name</b> Reference <b>ISO Definition</b> Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.</p> <p>If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.</p> <p><b>XML Tag</b> Ref <b>Type</b> Max35Text <b>ISO Length</b> 1 .. 35 <b>NPC Length</b> 1 .. 35</p>	
2.135	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Invoicer	<p><b>ISO Name</b> Invoicer <b>ISO Definition</b> Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.</p> <p><b>XML Tag</b> Invcr <b>Type</b> PartyIdentification135</p>	
2.136	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Invoicee	<p><b>ISO Name</b> Invoicee <b>ISO Definition</b> Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.</p> <p><b>XML Tag</b> Invcee <b>Type</b> PartyIdentification135</p>	

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.137	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Tax Remittance	ISO Name ISO Definition  XML Tag Type	Tax Remittance Provides remittance information about a payment made for tax-related purposes. TaxRmt TaxInformation7
2.138	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Garnishment Remittance	ISO Name ISO Definition  XML Tag Type	Garnishment Remittance Provides remittance information about a payment for garnishment-related purposes. GrnshmtRmt Garnishment3
2.139	0..3	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.140	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Dates	ISO Name ISO Definition  XML Tag Type	Related Dates Set of elements used to identify the dates related to the underlying transactions. RltdDts TransactionDates3
2.141	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Price	ISO Name ISO Definition  XML Tag Type	Related Price Set of elements used to identify the price information related to the underlying transaction. RltdPric TransactionPrice4Choice
2.142	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Quantities	ISO Name ISO Definition  XML Tag Type	Related Quantities Set of elements used to identify the related quantities, such as securities, in the underlying transaction. RltdQties TransactionQuantities3Choice
2.143	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Financial Instrument Identification	ISO Name ISO Definition  XML Tag Type	Financial Instrument Identification Identification of a security, as assigned under a formal or proprietary identification scheme. FinInstrmId SecurityIdentification19
2.144	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Tax	ISO Name ISO Definition XML Tag Type	Tax Provides details on the tax. Tax TaxInformation8

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.145	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Return Information	ISO Name ISO Definition XML Tag Type	Return Information Provides the return information. RtrInf PaymentReturnReason5
2.146	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Corporate Action	ISO Name ISO Definition XML Tag Type	Corporate Action Set of elements used to identify the underlying corporate action. CorpActn CorporateAction9
2.147	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Safekeeping Account	ISO Name ISO Definition XML Tag Type	Safekeeping Account Safekeeping or investment account. A safekeeping account is an account on which a securities entry is made. An investment account is an account between an investor(s) and a fund manager or a fund. The account can contain holdings in any investment fund or investment fund class managed (or distributed) by the fund manager, within the same fund family. SfkpgAcct SecuritiesAccount19
2.148	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Cash Deposit	ISO Name ISO Definition XML Tag Type	Cash Deposit Provides the details of a cash deposit for an amount of money in cash notes and/or coins. CshDpst CashDeposit1
2.149	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Card Transaction	ISO Name ISO Definition XML Tag Type	Card Transaction Provides the data related to the card (number, scheme), terminal (number, identification) and transactional data used to uniquely identify a card transaction. CardTx CardTransaction17
2.150	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Additional Transaction Information	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Additional Transaction Information Further details of the transaction. AddtlTxInf Max500Text 1 .. 500 1 .. 500
2.151	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
2.152	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Additional Entry Information	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Additional Entry Information Further details of the entry. AddtlNtryInf Max500Text 1 .. 500 1 .. 500

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.153	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Additional Notification Information	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Additional Notification Information Further details of the account notification. AddtlNtfctnInf Max500Text 1 .. 500 1 .. 500
3.0	0..n	Bank To Customer Debit Credit Notification V08 +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. List of changes in the NPC Instant Credit Transfer Customer-to-PSP Implementation Guidelines 2023 version 1.3

(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 1.3 relative to 2023 v 1.2

N°	#	Section / Message Element	Description	Status	Type
1.	2.1.1	2.43	LEI changed from white to yellow	ACC	CHAN
2.	2.2.1	3.47	CreditorAgentAccount changed from yellow to white to align with NCT/SCT and SCT Inst	ACC	CHAN

#### 3.2 List of changes 2023 v 1.2 relative to 2023 v 1.1

N°	#	Section / Message Element	Description	Status	Type
3.	2.1.1	2.211	Multiplicity changed from 0..n to 0..1 and Usage Rule added	ACC	CHAN
4.	2.1.1	2.212- 2.219	Elements added under Referred Document Information to be complete	ACC	CHAN
5.	2.2.1	3.31	Format rule added to be complete	ACC	CLAR

### 3.3 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	Address type changed to white for Creditor to align with pacs.008	ACC	CHAN
3.	3.1		Addition of new table List of changes 2023 v 1.1 relative to 2023 v 1.0	ACC	CHAN

### 3.4 List of changes 2023 v 1.0 relative to 2021 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 (Bank/PSP and Customer)	ACC	CLAR
7.	1.0		DS-10, Positive Notification Message to the Beneficiary added as a new dataset.	ACC	CHAN
8.	1.4		"Including the Scandinavian characters as defined above" taken out under bullet point 5. Addition of note to clarify the use of "/".	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		Two new notes added	ACC	CHAN
12.	2.1.1	1.5	'Mandatory' removed from NPC usage rule. NPC Fract Digits changed to '2'.	ACC	CHAN
13.	2.1.1	2.5	NPC Fract Digits changed to '2'	ACC	TYPO

N°	#	Section / Message Element	Description	Status	Type
14.	2.1.1	2.8	Usage rule for Service Level updated since ISO is unlimited	ACC	CHAN
15.	2.1.1	2.10	Proprietary element changed to white since only NPCA is allowed.	ACC	CHAN
16.	2.1.1	2.13	Proprietary added as white element for consistency reasons	ACC	CHAN
17.	2.1.1	2.16	Addition of Proprietary for consistency reasons	ACC	CHAN
18.	2.1.1	2.17 2.18-2.19	Name of AT-07 updated with 'and Time'. Requested execution date and date time added as yellow elements (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. Usage rule changed, removal of "one occurrence of other".	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 changed to 1..1 for IBAN and to 1..1 for Scheme name code and proprietary. Issuer added as red element.	ACC	CHAN
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 for 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.	2.1.1	2.99-2.100	Usage rule changed for Org Id and Private Id (only one occurrence is allowed removed)	ACC	CHAN
31.	2.2.1	2.105	Charges Account Agent element changed to white	ACC	CHAN
32.	2.1.1	2.110	UETR added as white element (ISO 2019)	ACC	CHAN
33.	2.1.1	2.113	Usage rule for Service Level updated since ISO is unlimited	ACC	CHAN
34.	2.1.1	2.115	Proprietary element changed to white since only NPCA is allowed.	ACC	CHAN
35.	2.1.1	2.118	Proprietary element changed to white	ACC	CHAN
36.	2.1.1	2.121	Proprietary added as yellow element for consistency reasons	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 (only one occurrence removed).	ACC	CHAN
40.	2.1.1	2.142, 2.144	NPC Rulebook referring to AT-23 moved from Creditor Agent to BIC.	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
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	2.154	Address type changed to yellow for Creditor to align with pacs.008	ACC	CHAN
43.	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
44.	2.1.1	2.169	Usage rule for Address Line updated to clarify usage.	ACC	CHAN
45.	2.1.1	2.171- 2.172	Usage rule changed for Org Id and Private Id (only one occurrence removed).	ACC	CHAN
46.	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. Element Identification and Identification Other added. Multiplicity changed to 1..1 for IBAN and Identification, Scheme name code and proprietary. Issuer added as red element.	ACC	CHAN
47.	2.1.1	2.185	Currency added as yellow element (ISO 2019)	ACC	CHAN
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 (one occurrence removed).	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- 2.218	Addition of underlying elements for Referred Document Amount.	ACC	CHAN
54.	2.1.1	2.225	NPC usage rule under Reference changed to be correct and clarify usage for the Nordics.	ACC	CHAN
55.	2.1.1	2.228- 2.229	Tax Remittance and Garnishment Remittance added as white elements (ISO 2019)	ACC	CHAN
56.	2.1.1	2.231, 3.0	Supplementary data added as white elements (ISO 2019)	ACC	CHAN
57.	2.2.1	1.3	NPC usage added and element changed to yellow	ACC	CHAN
58.	2.2.1	2.5	NPC Fract digits change to '2'	ACC	TYPO
59.	2.2.1	2.8	Usage rule 'mandatory' removed. Multiplicity changed to 0..1.	ACC	CHAN
60.	2.2.1	2.12	Additional Information changed to yellow	ACC	CHAN
61.	2.2.1	3.3	NPC Fract digits changed to '2'	ACC	TYPO
62.	2.2.1	3.6	Usage rule 'mandatory' removed. Multiplicity changed to 0..1.	ACC	CHAN
63.	2.2.1	3.10	Additional Information changed to yellow	ACC	CHAN
64.	2.2.1	3.15	Original End to End Identification multiplicity changed to 1..1	ACC	CHAN
65.	2.2.1	3.16	Original UETR added as white element (ISO 2019)	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
66.	2.2.1	3.17	Description for RJCT updated	ACC	CHAN
67.	2.2.1	3.19	Usage rule 'mandatory' removed. Multiplicity changed to 0..1.	ACC	CHAN
68.	2.2.1	3.23	Additional Information changed to yellow	ACC	CHAN
69.	2.2.1	3.25	Tracker Data added as white element (ISO 2019)	ACC	CHAN
70.	2.2.1	3.29	Usage rule under Original Transaction Reference updated	ACC	CHAN
71.	2.2.1	3.31	Multiplicity for Amount changed to 1..1	ACC	CHAN
72.	2.2.1	3.34	Multiplicity for Requested Execution Date changed to 1..1. Name of AT-07 changed 'and Time'	ACC	CHAN
73.	2.2.1	3.43	Name of AT-11 under Debtor Account changed to align with EPC.	ACC	CHAN
74.	2.2.1	3.44	Multiplicity for Debtor Agent changed to 1..1	ACC	CHAN
75.	2.2.1	3.48	NPC Usage Rule for Creditor updated. Multiplicity changed to 0..1.	ACC	CHAN
76.	2.2.1	3.49	AT-25 added under Creditor Account	ACC	CHAN
77.	2.2.1	3.41, 3.42 3.48, 3.50	NPC Usage Rule 'Only party is allowed' added.	ACC	CHAN
78.	2.2.1	3.51	Purpose added as yellow element (ISO 2019)	ACC	CHAN
79.	2.2.1	3.52, 4.0	Supplementary data added as white elements (ISO 2019)	ACC	CHAN
80.	2.2.2		Text updated. New reason codes added to the list: AC02, AC03, AC04, AC05, AC07, AM04, RR05.	ACC	CHAN
81.	2.3.1		Inclusion of new Dataset DS-10 Notification message.	ACC	CHAN
82.	2.3.1	2.11-2.16	Underlying elements under Notification/account added.	ACC	CHAN