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Abstract

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

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0 Document Information

0.1 References

This section lists relevant documents of interest.

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

0.2 Change History

Version	Date	Edited by	Comments
v.1.0	2023-02-23	NPC	Final version agreed by CoP WG and decided by NPC Scheme Management Committee (SMC), February 23, 2023, to publish version 1.0.

0.3 Purpose of Document

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

¹ See also <u>http://www.swift.com/products/bic registration/iban format registration</u>



1 Introduction

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

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

The Guidelines for the verification message standards are mandatory.

1.1 Coverage of the NPC CoP Implementation Guidelines

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

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

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

Figure 1



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

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

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

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

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

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

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

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



1.3 Notation Conventions

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

#	NPC Mult	Message Element	Confirmation Core Require	
1.00	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2	NPC Usage Rule(s) NPC Format Rule(s) ISO Name ISO Definition XML Tag Type (Yellow: Message Element that is par Payee Core Service)	(e.g., Mandatory) t of the NPC Confirmation of
	11		XML Tag	xs:choice
1.01	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length (Yellow: Message Element that is par Payee Core Service) NPC Code restrictions NPC	(Attribute used in the Rulebook) (e.g., Only 'NPC' is allowed.) t of the NPC Confirmation of Example of a restriction
1.02	11	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	ISO Name ISO Definition XML Tag Type (White: Message Element that is not part of the Core Service but is available or use in an NPC Confirmation of Payee AOS)	
1.0n	01	Message root +Group Header ++Sublevel 1	ISO Name ISO Definition XML Tag Type (Red: Message Element that is not to be used for Confirmation of Payee)	

Figure 2



Where:

- Column 1 indicates the message element Index number specific to these Implementation Guidelines. Guidelines are based on ISO 20022 Identification Verification Request and Identification Verification Report message XML standard, but the Index numbers can differ.
- Components of message elements that are not allowed in Guideline or where no Rulebook requirements are defined, are not displayed in full as the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the NPC Conformation of Payee Core Requirements, e.g.:
 - 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 multiplicity may thus differ from the one of the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard. When an element is shaded yellow, possible remaining ISO 20022 Identification Verification Request and Identification Verification Report message occurrences are available for use in an AOS.

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

- Column 3 indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard. When an element contains sub-elements, these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies in italic characters the Rulebook Requirements as additional rules to those specified in the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard, which are shown in non-italic characters.
 - When defined in the Rulebook, the attribute is indicated by the attribute name and where applicable, the number, i.e., AT-nn. Those messages are shaded yellow.
 - 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 without change (regarding the definition and any usage rules), no specific core requirements are provided and is shaded yellow.
 - When the message element is specified in the ISO 20022 Identification Verification Request and Identification Verification Report message XML standard as optional, but is mandatory in the core requirements, this is specified as 'Mandatory' and is shaded yellow.
 - When the message element is not available for use, this is indicated with red shading.
 - The length is indicated for every message element (if applicable), even if it is the same length as in the ISO 20022 XML standard.

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



1.4 Character Set

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

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

Therefore:

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

```
a b c d e f g h i j k l m n o p q r s t u v w x y z å ä ö æ ø
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z Å Ä Ö Æ Ø
0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + @
```

Space

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

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

1.5 General Message Element Specifications

1.5.1 Actors related to the Message Element Specifications

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



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

1.5.2 BIC

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

1.5.3 Request Types

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

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

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

1.5.4 The reference of the Request

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

The starting characters are:

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

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

1.5.5 Name verification and matching

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

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

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

All reason codes are found in section 2.5 Message specifications.

1.5.5.1 Match

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



 $\ddot{o} = o = \phi = oe$; $\ddot{a} = a = ae$; $\ddot{a} = a = aa$; $\dot{e} = e = ee$ In general, diacritics are ignored $\ddot{u} = y = u$; $\hat{e} = e$; $\dot{a} = a$ If the full name in the string has the comma format: "Name1, Name2 Name3" then Name1 is regarded as last name and Name2 is regarded as first name.

1.5.5.2 Close Match

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

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

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

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

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

1.5.5.3 No match

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

1.6 Implementation of NPC Confirmation of Payee Request XML rules

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

1.7 Change Over Date

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

2 Mandatory PSP-to-PSP Messages

2.1 Confirmation of Account Request Dataset (DS-01)

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

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

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

The IdentificationVerificationRequest message can contain one or more verification requests.

The IdentificationVerificationRequest message is composed of two building blocks.

A. Assignment

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

B. Verification

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



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		Message Element	Confirmation of Payee Core Requirements		
	Mult		Confirmation of Account Request		
		Document	XML Tag	Document	
			Туре	Document	
	11	Document	ISO Name	Identification Verification Request V03	
		+Identification Verification Request V03	ISO Definition	Scope	
				The IdentificationVerificationRequest message is	
				sent by an assigner to an assignee. It is used to	
				request the verification of party and/or account	
				identification information.	
				Usage	
				The IdentificationVerificationRequest message is	
				sent before the sending of one or several	
				transactions messages.	
				The IdentificationVerificationRequest message	
				can contain one or more verification requests.	
			VML Tee	-	
			XML Tag	IdVrfctnReq	
		~	Туре	IdentificationVerificationRequestV03	
1.0	11	Document	ISO Name	Assignment	
		+Identification Verification Request V03	ISO Definition	Identifies the identification assignment.	
		++Assignment	XML Tag	Assgnmt	
			Туре	IdentificationAssignment3	
1.1	11	Document	ISO Name	Message Identification	
		+Identification Verification Request V03	ISO Definition	Point to point reference, as assigned by the	
		++Assignment		assigner, and sent to the next party in the chain to	
		+++Message Identification		unambiguously identify the message.	
				Usage: The assigner has to make sure that	
				MessageIdentification is unique per assignee for	
				a pre-agreed period.	
			XML Tag	MsgId	
			Туре	Max35Text	
			ISO Length	1 35	
			NPC Length	1 35	
1.2	11	Document	ISO Name	Creation Date Time	
		+Identification Verification Request V03	ISO Definition	Date and time at which the identification	
		++Assignment		assignment was created.	
		+++Creation Date Time	XML Tag	CreDtTm	
			Туре	ISODateTime	
1.3	01	Document	ISO Name	Creator	
1.5	01	+Identification Verification Request V03	ISO Definition	Party that created the identification assignment.	
		++Assignment	XML Tag	Cretr	
		+++Creator	Туре	Party40Choice	
1.4	01	Document	NPC Usage Rule(s)	Only BICFI is allowed.	
1.4	01			2	
		+Identification Verification Request V03	ISO Name	First Agent	
	1	++Assignment	ISO Definition	Identifies the first agent in the identification	
	1	+++First Agent	VAL D	chain, following the payment initiating party.	
	1		XML Tag	FrstAgt	
	<u> </u>		Туре	BranchAndFinancialInstitutionIdentification6	
1.5	11	Document	NPC Usage Rule(s)	'Agent' must be used.	
		+Identification Verification Request V03	ISO Name	Assigner	
		++Assignment	ISO Definition	Party that assigns the identification assignment to	
		+++Assigner		another party. This is also the sender of the	
	1			message.	
			XML Tag	Assgnr	
			Туре	Party40Choice	
	11		XML Tag	xs:choice	
	11	Document	ISO Name	Party	
1.6		- seamont		•	
1.6	11	+Identification Verification Request V02	ISO Definition	Identification of a person or an organisation	
1.6	11	+Identification Verification Request V03	ISO Definition	Identification of a person or an organisation.	
1.6	11	+Identification Verification Request V03 ++Assignment +++Assigner	ISO Definition XML Tag Type	Identification of a person or an organisation. Pty PartyIdentification135	



#	NPC	Message Element	Confirm	ation of Payee Core Requirements
	Mult	Ŭ	Conf	firmation of Account Request
1.7	11	Document +Identification Verification Request V03 ++Assignment +++Assigner ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-06 The BIC code of the Payer PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
1.8	11	Document +Identification Verification Request V03 ++Assignment +++Assignee	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Agent' must be used. Assignee Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice
1.9	11	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Party	XML Tag ISO Name ISO Definition XML Tag Type	xs:choice Party Identification of a person or an organisation. Pty PartyIdentification135
1.10	11	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-23 The BIC code of the Payee PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6
2.0	1n	Document +Identification Verification Request V03 ++Verification	ISO Name ISO Definition XML Tag Type	Verification Information concerning the identification data that is requested to be verified. Vrfctn IdentificationVerification4
2.1	11	Document +Identification Verification Request V03 ++Verification +++Identification	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length NPC Length	AT-94 The Payer reference of a Request. AT-94 must start with the following character string: 'CAR' Identification Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the message. Id Max35Text 1 35 1 35
2.2	11	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification	ISO Name ISO Definition XML Tag Type	Party And Account Identification Party and/or account identification information for which verification is requested. PtyAndAcctId IdentificationInformation4
2.3	01	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party	ISO Name ISO Definition XML Tag Type	Party Account owner that owes an amount of money or to whom an amount of money is due. Pty PartyIdentification135
2.4	11	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-20 the IBAN of the Payment Account of the Payee. Mandatory. Only IBAN is allowed. Account Unambiguous identification of the account of a party. Acct CashAccount40



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#	NPC	Message Element		nation of Payee Core Requirements
	Mult			firmation of Account Request
2.5	11	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Mandatory. Only 'IBAN' (AT-20) is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	11		XML Tag	xs:choice
2.6	11	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification ++++++IBAN	ISO Name ISO Definition XML Tag Type Pattern	IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.7	11	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Account +++++Identification ++++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1
2.8	01	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Agent	ISO Name ISO Definition XML Tag Type	Agent Financial institution servicing an account for a party. Agt BranchAndFinancialInstitutionIdentification6
3.0	0n	Document +Identification Verification Request V03 ++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 Confirmation of Account Response Dataset (DS-02)

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

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

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

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

The IdentificationVerificationReport message is composed of three building blocks.

A. Assignment

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

B. Original Assignment

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

C. Report

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



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#	NPC	Message Element	Confirmation of Payee Core Requirements		
	Mult			irmation of Account Response	
		Document	XML Tag Type	Document Document	
	11	Document +Identification Verification Report V03	ISO Name ISO Definition	Identification Verification Report V03 Scope	
				The IdentificationVerificationReport message is sent by an assigner to an assignee. It is used to	
				confirm whether or not the presented party and/or account identification information is correct. Usage	
				The IdentificationVerificationReport message is sent as a response to an	
				IdentificationVerificationRequest message. The IdentificationVerificationReport message can	
				contain one or more reports. The IdentificationVerificationReport message	
				may include a reason if the presented party and/or account identification information is confirmed to	
				be incorrect. The IdentificationVerificationReport message may include the correct party and/or account	
			XML Tag	identification information. IdVrfctnRpt	
1.0	11	Document	Type ISO Name	IdentificationVerificationReportV03 Assignment	
		+Identification Verification Report V03 ++Assignment	ISO Definition XML Tag	Identifies the identification assignment. Assgnmt	
			Туре	IdentificationAssignment3	
1.1	11	Document +Identification Verification Report V03	ISO Name ISO Definition	Message Identification Point to point reference, as assigned by the	
		++Assignment +++Message Identification		assigner, and sent to the next party in the chain to unambiguously identify the message.	
				Usage: The assigner has to make sure that MessageIdentification is unique per assignee for	
			XML Tag	a pre-agreed period. MsgId	
			Type ISO Length	Max35Text 1 35	
			NPC Length	1 35	
1.2	11	Document +Identification Verification Report V03	ISO Name ISO Definition	Creation Date Time Date and time at which the identification	
		++Assignment	150 Demitton	assignment was created.	
		+++Creation Date Time	XML Tag Type	CreDtTm ISODateTime	
1.3	01	Document	ISO Name	Creator	
		+Identification Verification Report V03 ++Assignment	ISO Definition XML Tag	Party that created the identification assignment. Cretr	
		+++Creator	Туре	Party40Choice	
1.4	01	Document +Identification Verification Report V03	NPC Usage Rule(s) ISO Name	Only BICFI is allowed. First Agent	
		++Assignment	ISO Definition	Identifies the first agent in the identification	
		+++First Agent	XAT D.	chain, following the payment initiating party.	
			XML Tag Type	FrstAgt BranchAndFinancialInstitutionIdentification6	
1.5	11	Document	NPC Usage Rule(s)	'Agent' must be used.	
		+Identification Verification Report V03	ISO Name	Assigner	
		++Assignment +++Assigner	ISO Definition	Party that assigns the identification assignment to another party. This is also the sender of the message.	
			XML Tag	Assgnr	
			Туре	Party40Choice	
	11		XML Tag	xs:choice	



#	NPC	Message Element	Confirmation of Payee Core Requirements			
	Mult		Conf	Confirmation of Account Response		
1.6	11	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135		
1.7	11	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-23 The BIC code of the Payee PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6		
1.8	11	Document +Identification Verification Report V03 ++Assignment +++Assignee	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Agent' must be used.</i> Assignee Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice		
	11		XML Tag	xs:choice		
1.9	11	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135		
1.10	11	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-06 The BIC code of the Payer PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6		
2.0	01	Document +Identification Verification Report V03 ++Original Assignment	ISO Name ISO Definition XML Tag	Original Assignment Provides for the reference to the original identification assignment. OrgnlAssgnmt MessageIdentification7		
2.1	01	Document +Identification Verification Report V03 ++Original Assignment +++Message Identification	Type ISO Name ISO Definition	Message Identification Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that MessageIdentification is unique per assignee for a pre-agreed period.		
			XML Tag Type ISO Length NPC Length	MsgId Max35Text 1 35 1 35		
2.2	01	Document +Identification Verification Report V03 ++Original Assignment +++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime		
2.3	01	Document +Identification Verification Report V03 ++Original Assignment +++First Agent	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only BICFI is allowed. First Agent Identifies the first agent in the identification chain, following the payment initiating party. FrstAgt BranchAndFinancialInstitutionIdentification6		
3.0	1n	Document +Identification Verification Report V03 ++Report	ISO Name ISO Definition	Report Information concerning the verification of the identification data for which verification was requested.		
			XML Tag Type	Rpt VerificationReport4		



Reference: NPC051-01

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#	NPC	NPC Message Element	Confirmation of Payee Core Requirements		
	Mult		Conf	irmation of Account Response	
3.1	11	Document +Identification Verification Report V03 ++Report +++Original Identification	NPC Rulebook ISO Name ISO Definition XML Tag Type ISO Length NPC Length	AT-94 The Payer reference of a Request. Original Identification Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the original message. OrgnIId Max35Text 1 35 1 35	
3.2	11	Document +Identification Verification Report V03 ++Report +++Verification	ISO Name ISO Definition XML Tag Type	Verification Identifies whether the party and/or account information received is correct. Vrfctn IdentificationVerificationIndicator	
3.3	01	Document +Identification Verification Report V03 ++Report +++Reason	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-95 The reason code when format is wrong or compliant attributes are missing or incorrect (False). AT-96 The reason code when the value in a Response in incorrect (False). Mandatory when value is 'False'. Only Code is allowed. See Message Element Specifications below (see section 2.5). Reason Specifies the reason why the verified identification information is incorrect. Rsn VerificationReason1Choice	
	11		XML Tag	xs:choice	
3.4	11	Document +Identification Verification Report V03 ++Report +++Reason ++++Code	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Code Reason why the verified identification information is incorrect, as published in an external reason code list. Cd ExternalVerificationReason1Code 1 4 1 4	
3.5	11	Document +Identification Verification Report V03 ++Report +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length NPC Length	Proprietary Reason why the verified identification information is incorrect, in a proprietary form. Prtry Max35Text 1 35 <i>I</i> 35	
3.6	01	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification	ISO Name ISO Definition XML Tag Type	Original Party And Account Identification Provides party and/or account identification information as given in the original message. OrgnlPtyAndAcctId IdentificationInformation4	
3.7	01	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Party	ISO Name ISO Definition XML Tag Type	Party Account owner that owes an amount of money or to whom an amount of money is due. Pty PartyIdentification135	
3.8	11	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-20 The IBAN of the Payment Account of the Payee. Mandatory. Account Unambiguous identification of the account of a party. Acct CashAccount40	



#	NPC	Message Element	Confirmation of Payee Core Requirements		
	Mult	t	Confirmation of Account Response		
3.9	11	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'IBAN' (AT-20) is allowed. Mandatory. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice	
	11		XML Tag	xs:choice	
3.10	11	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification ++++++IBAN	ISO Name ISO Definition XML Tag Type Pattern	IBAN International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
3.11	11	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1	
3.12	01	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Agent	ISO Name ISO Definition XML Tag Type	Agent Financial institution servicing an account for a party. Agt BranchAndFinancialInstitutionIdentification6	
3.13	01	Document +Identification Verification Report V03 ++Report +++Updated Party And Account Identification	ISO Name ISO Definition XML Tag Type	Updated Party And Account Identification Provides party and/or account identification information. UpdtdPtyAndAcctId IdentificationInformation4	
4.0	0n	Document +Identification Verification Report V03 ++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	



2.3 Confirmation of Payee Request Dataset (DS-03)

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

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

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

The IdentificationVerificationRequest message is composed of two building blocks.

A. Assignment

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

B. Verification

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



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#	NPC	Message Element	Confirmation of Payee Core Requirements		
	Mult		Co	nfirmation of Payee Request	
		Document	XML Tag	Document	
			Туре	Document	
	11	Document	ISO Name	Identification Verification Request V03	
		+Identification Verification Request V03	ISO Definition	Scope	
				The IdentificationVerificationRequest message is	
				sent by an assigner to an assignee. It is used to request the verification of party and/or account	
				identification information.	
				Usage	
				The IdentificationVerificationRequest message is	
				sent before the sending of one or several	
				transactions messages.	
				The IdentificationVerificationRequest message	
				can contain one or more verification requests.	
			XML Tag	IdVrfctnReq	
1.0	1.1		Туре	IdentificationVerificationRequestV03	
1.0	11	Document	ISO Name ISO Definition	Assignment	
		+Identification Verification Request V03 ++Assignment	XML Tag	Identifies the identification assignment. Assgnmt	
		++Assignment	Type	IdentificationAssignment3	
1.1	11	Document	ISO Name	Message Identification	
	11	+Identification Verification Request V03	ISO Definition	Point to point reference, as assigned by the	
		++Assignment		assigner, and sent to the next party in the chain to	
		+++Message Identification		unambiguously identify the message.	
				Usage: The assigner has to make sure that	
				MessageIdentification is unique per assignee for	
			VML Tee	a pre-agreed period.	
			XML Tag Type	MsgId Max35Text	
			ISO Length	1 35	
			NPC Length	1 35	
1.2	11	Document	ISO Name	Creation Date Time	
		+Identification Verification Request V03	ISO Definition	Date and time at which the identification	
		++Assignment		assignment was created.	
		+++Creation Date Time	XML Tag	CreDtTm	
	0.1	2	Туре	ISODateTime	
1.3	01	Document	ISO Name	Creator	
		+Identification Verification Request V03 ++Assignment	ISO Definition XML Tag	Party that created the identification assignment. Cretr	
		+++Creator	Type	Party40Choice	
1.4	01	Document	NPC Usage Rule(s)	Only BICFI is allowed.	
	01	+Identification Verification Request V03	ISO Name	First Agent	
		++Assignment	ISO Definition	Identifies the first agent in the identification	
		+++First Agent		chain, following the payment initiating party.	
			XML Tag	FrstAgt	
ļ			Туре	BranchAndFinancialInstitutionIdentification6	
1.5	11	Document	NPC Usage Rule(s)	'Agent' must be used.	
		+Identification Verification Request V03	ISO Name	Assigner	
		++Assignment +++Assigner	ISO Definition	Party that assigns the identification assignment to another party. This is also the sender of the	
		+++Assigner		message.	
			XML Tag	Assgnr	
			Туре	Party40Choice	
	11		XML Tag	xs:choice	
1.6		Document	ISO Name	Party	
		+Identification Verification Request V03	ISO Definition	Identification of a person or an organisation.	
		++Assignment	XML Tag	Pty	
		+++Assigner	Туре	PartyIdentification135	
		++++Party			



#	NPC		Confirmation of Payee Core Requirements		
	Mult			ifirmation of Payee Request	
1.7	11	Document +Identification Verification Request V03 ++Assignment +++Assigner ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-06 The BIC code of the Payer PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6	
1.8	11	Document +Identification Verification Request V03 ++Assignment +++Assignee	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>'Agent' must be used.</i> Assignee Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice	
	11		XML Tag	xs:choice	
1.9	11	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135	
1.10	11	Document +Identification Verification Request V03 ++Assignment +++Assignee ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-23 The BIC code of the Payee PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6	
2.0	1n	Document +Identification Verification Request V03 ++Verification	ISO Name ISO Definition XML Tag Type	Verification Information concerning the identification data that is requested to be verified. Vrfctn IdentificationVerification4	
2.1	11	Document +Identification Verification Request V03 ++Verification +++Identification	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length	AT-94 The Payer reference of a Request. AT-94 must start with the following character string: 'CPR' Identification Unique identification, as assigned by a sending party, to unambiguously identify the party and account identification information group within the message. Id Max35Text 1 35	
			NPC Length	1 35	
2.2	11	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification	ISO Name ISO Definition XML Tag Type	Party And Account Identification Party and/or account identification information for which verification is requested. PtyAndAcctId IdentificationInformation4	
2.3	01	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party	NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	'Name' or 'Identification' is mandatory. Either name or identification to be used, not both in combination. Party Account owner that owes an amount of money or to whom an amount of money is due. Pty PartyIdentification135	
2.4	01	Document +Identification Verification Request V03 ++Verification +++Party And Account Identification ++++Party +++++Name	NPC Rulebook	AT-21 The name of the Payee. 'Name' is limited to 70 characters in length. Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 140 1 70	



#

NPC

Mult

Message Element

Reference: NPC051-01

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	Mult		Col	nfirmation of Payee Request
2.5	01	Document	NPC Rulebook	AT-24 The Payee Identification Code (Id).
		+Identification Verification Request V03	ISO Name	Identification
		++Verification	ISO Definition	Unique and unambiguous identification of a
		+++Party And Account Identification		party.
		++++Party	XML Tag	Id
		+++++Identification	Туре	Party38Choice
	11		XML Tag	xs:choice
26	11	Deserver	ISO Name	
2.6	11	Document	ISO Name ISO Definition	Organisation Identification
		+Identification Verification Request V03	150 Definition	Unique and unambiguous way to identify an
		++Verification	XXXII II.	organisation.
		+++Party And Account Identification	XML Tag	OrgId
		++++Party	Туре	OrganisationIdentification29
		+++++Identification		
		+++++Organisation Identification		
2.7	11	Document	ISO Name	Private Identification
		+Identification Verification Request V03	ISO Definition	Unique and unambiguous identification of a
		++Verification		person, for example a passport.
		+++Party And Account Identification	XML Tag	PrvtId
		++++Party	Туре	PersonIdentification13
		++++Hdentification		
		+++++Private Identification		
2.8	11	Document	NPC Rulebook	AT-20 The IBAN of the Payment Account of the
		+Identification Verification Request V03		Payee.
		++Verification	NPC Usage Rule(s)	Mandatory. Only IBAN is allowed.
		+++Party And Account Identification	ISO Name	Account
		++++Account	ISO Definition	Unambiguous identification of the account of a
				party.
			XML Tag	Acct
			Type	CashAccount40
2.9	11	Document	NPC Usage Rule(s)	Mandatory.
2.9	11	+Identification Verification Request V03	INI C Usuge Rule(s)	Only 'IBAN' (AT-20) is allowed.
		++Verification	ISO Name	Identification
			ISO Definition	
		+++Party And Account Identification ++++Account	150 Definition	Unique and unambiguous identification for the
				account between the account owner and the
		++++Hdentification	NZN AT ID	account servicer.
			XML Tag	Id
			Туре	AccountIdentification4Choice
	11		XML Tag	xs:choice
2.10	11	Document	ISO Name	IBAN
		+Identification Verification Request V03	ISO Definition	International Bank Account Number (IBAN) -
		++Verification		identifier used internationally by financial
		+++Party And Account Identification		institutions to uniquely identify the account of a
		++++Account		customer. Further specifications of the format and
		+++++Identification		content of the IBAN can be found in the standard
		+++++IBAN		ISO 13616 "Banking and related financial
				services - International Bank Account Number
				(IBAN)" version 1997-10-01, or later revisions.
			XML Tag	IBAN
			Туре	IBAN2007Identifier
			Pattern	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.11	11	Document	ISO Name	Other
	1	+Identification Verification Request V03	ISO Definition	Unique identification of an account, as assigned
		++Verification		by the account servicer, using an identification
	1	+++Party And Account Identification		scheme.
1		++++Account	XML Tag	Othr
			_	GenericAccountIdentification1
		+++++Identification	I VDe	
		+++++Identification ++++++Other	Туре	Generic Accountidentification
2.12	0.1	+++++Other		
2.12	01	+++++Other Document	ISO Name	Agent
2.12	01	+++++Other Document +Identification Verification Request V03		Agent Financial institution servicing an account for a
2.12	01	+++++Other Document +Identification Verification Request V03 ++Verification	ISO Name ISO Definition	Agent Financial institution servicing an account for a party.
2.12	01	+++++Other Document +Identification Verification Request V03	ISO Name	Agent Financial institution servicing an account for a



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



2.4 Confirmation of Payee Response Dataset (DS-04)

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

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

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

The IdentificationVerificationReport message is composed of three building blocks.

A. Assignment

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

B. Original Assignment

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

C. Report

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



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1.0 11 Document ISO Definition Scope 1.0 11 Document The Identification Verification Report V03 1.1 11 Document Type Identification Verification Report V03 11 Document Type Identification Verification Report V03 11 Document Type Identification Assignment3 11 Document Type Identificat	Confirmation of Payee Core Requirements			Message Element	NPC	#
Image: second	nse	firmation of Payee Response	Con	lt		
1.1 Document +Identification Verification Report V03 ISO Name ISO Definition Identification Verification Report Scope 1.1 Heatification Verification Report V03 ISO Definition The Identification Verification Report V03 1.1 Document +Identification Verification Report V03 ISO Name Iso Definition Identification Verification Report V04 1.0 1.1 Document +Identification Verification Report V03 +Assignment ISO Name Iso Definition Identification Verification Report V03 1.1 1.1 Document +Identification Verification Report V03 +Assignment ISO Name Iso Definition Identification Verification Report V03 +Assignment 1.1 1.1 Document +Identification Verification Report V03 +Assignment +Hentification Verification Report V03 +Hestification Ve		Document	XML Tag	Document		
+Identification Verification Report V03 ISO Definition Scope The Identification Verification Reserves to an assigned count identification Verification Report V03 exert as a response to an Identification Verification Report V03 ++Assignment 1.0 11 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Name ISO Name ISO Name ISO Name Assignment Assignment 1.1 11 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Name ISO Name ISO Name Assignment Assignment 1.1 11 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Name ISO Name Massignment3 ISO Name ISO Name ISO Definition 1.1 11 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Definition Massignment3 ISO Name ISO Definition 1.1 11 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Definition Massignment3 ISO Name ISO Definition 11 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Definition Massignment3 ISO Name ISO Definition 12 11 Document +Identification Report V03 ++Assignment ISO Name ISO Definition True Party 40Choice 13 01 Document +Identification Verification Report V03 ++Assignment ISO Name ISO Definition CrepTI						
InterpretationThe Identification Verification Report V03 ++AssignmentThe Identification Verification Report V03 ++Assignment1.01.1Document +Identification Verification Report V03 ++AssignmentISO Name ISO Name ISO Name ISO NameAssignment Assignment1.11.1Document +Identification Verification Report V03 ++AssignmentISO Name ISO NameAssignment Assignment1.21.1Document +Identification Verification Report V03 ++AssignmentISO Name ISO NameMassage Identification Iso Name Iso Name1.21.1Document +Identification Verification Report V03 ++AssignmentISO Name Iso Name Iso NameMassage Identification Iso Name Iso Name Iso NameMassage Identification Iso Name Iso Name Iso Name Iso NameIso Name Iso Name Is	Report V03	Identification Verification Report Ve			11	
sent by an assigner to an assigner confirm whether or not the prese account identification informatio Usage The IdentificationVerificationRegues The IdentificationVerificationRegues The IdentificationVerificationRegues account identificationVerificationRegues account identificationVerificationRegues account identificationVerificationRegues account identificationVerificationRegues account identificationVerificationRegues account identificationVerificationRegues account identificationVerificationRegues account identification VerificationRegues account identification VerificationRegues account identification VerificationRegues account identification VerificationRegues the Identification VerificationRegues the Identification VerificationRegues the Identification VerificationRegues the Identification VerificationRegues the Identification Verification Reguest the Identification Identifies the identification assignment the Identification Identifies the identification assignment the Identification Reguest the Identification Identifies the identification assignment the Identification Reguest the Identifi			ISO Definition	+Identification Verification Report V03		
InterpretationInterpretationInformationUsageThe Identification VerificationRequest Identification VerificationReport Type Identification VerificationReport V03 H+Assignment1.01.1Document +Identification Report V03 H+AssignmentISO Definition Identification Assignment3 ISO Definition Type Identification Assignment31.11.1Document +Identification Report V03 H+AssignmentISO Name IDENTIFICATION Print to point reference, as assign assigner, and sent to the next part unambiguously identify the mess Usage: The assignment assignment3 ISO Definition Point to point reference, as assign assigner, and sent to the next part unambiguously identify the mess VPC Length1.21.1Document +Identification Report V03 ++Assignment +++Message Identification Report V03 ++Assignment +++Creation Date TimeISO Name ISO Definition ISO Definition ISO Definition ISO NameCreation Date Time ISO Definition Party Hat created the identification assignment was created. XML Tag Creation Date Time1.30.1Document +Identification Report V03 ++Assignment ++Assignment H+Hettification Verification Report V03 ++Assignment H+Hettification Verification Report V03 +						
1.1 11 Document Iso Name Assignment 11 11 Document Iso Name Message Identification Verification Report V03 11 11 Document Iso Name Message Identification Verification Report V03 11 11 Document Iso Name Message Identification Verification Report V03 11 11 Document Iso Name Message Identification information 11 11 Document Iso Name Message Identification information 11 11 Document Iso Name Message Identification information 11 11 Document Iso Name Message Identification assignment3 11 11 Document Iso Name Message Identification is unique page aprice						
Image: Instance of the second secon						
1.0 11 Document Iso Name Assignment 1.1 11 Document Iso Name Trap: 11 Document	rmation is correct.					
sent as response to an IdentificationVerificationRegence The IdentificationVerificationRegina may include a reason if the prese account identification VerificationRegina the incorrect. The IdentificationVerificationRegina may include a reason if the prese account identificationVerificationRegina the incorrect. The IdentificationVerificationRegina the incorrect. The IdentificationVerificationRegina the incorrect. The IdentificationVerificationRegina the incorrect. Type IdentificationVerification assign the identification assignment31.011Document +Identification Report V03 +Identification Verification Report V03 HISO Name HISO DefinitionSource of the identification Party HOC Piret Party40Choice1.4<	tion Ponort massage is	5				
Identification VerificationReques The IdentificationVerificationReques account identificationVerificationRe econtain one or more reports. The IdentificationVerificationRe account identification VerificationRe identification VerificationReport to be incorrect. The Identification VerificationReport to Definition to Bo Infinition1.011Document +Identification Verification Report V03 +Identification Verification Report V03 Hidentification Verification Report V03<	ionkeport message is					
InterpretationThe Identification Verification Reports. Contain one or more reports. The Identification Verification Re- may include a reason if the prese account identification Verification Re- may include a reason if the prese account identification Verification Re- may include the correct party and identification Verification Report V03 ++Assignment ++Identification Verification Report V03 ++Assignment ++Hentification Verification Report V03 ++Assignment ++Hentification Verification Report V03 ++Assignment ++Hentification Verification Report V03 ++Assignment +++Message IdentificationISO Name Identification Assignment3 ISO Name ISO Name ISO Name Assignment Assignment Hentification Verification Report V03 ++Assignment +++Message IdentificationISO Name Identification Point to point reference, as assign assigner, and sent to the next part unambiguously identify the mess Usage: The assigner has to make MessageIdentification is unique p a pre-agreed period. XML Tag TypeMessageIdentification is unique p a pre-agreed period. XML Tag Type ISO Length 1 351.211Document +Identification Verification Report V03 ++Assignment +++Creation Date TimeISO Name TypeCreation Date Time ISO Definition1.301Document +Identification Verification Report V03 +Assignment +++Creation Verification Report V03 +Assignment +++CreatorISO Name TypeCreator Party Hat created the identificatio AML Tag Creator1.401Document +Identification Verification Report V03 +Assignment +++First AgentISO Name Soname Soname Soname Soname Soname Soname Soname Soname Soname Soname Soname<	Request message.					
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	ent initiating party.	chain, following the payment initiati		+++First Agent		
Type Branch And Financial Institution Id						
	itionIdentification6	BranchAndFinancialInstitutionIdent	Type	D		
1.5 11 Document			0		11	1.5
+Identification Verification Report V03 ++Assignment ISO Definition Party that assigns the identification	ification assignment to					
		Party that assigns the identification a another party. This is also the sender	130 Delinition			
+++Assigner another party. This is also the ser message.	the sender of the			TTTASSIGNED		
XML Tag Assgnr			XML Tag			
Type Party40Choice			-			
11 XML Tag xs:choice					11	



#	NPC	Message Element	Confirmation of Payee Core Requirements		
	Mult		Con	firmation of Payee Response	
1.6	11	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135	
1.7 1.8	11	Document +Identification Verification Report V03 ++Assignment +++Assigner ++++Agent Document +Identification Verification Report V03	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type NPC Usage Rule(s) ISO Name	AT-23 The BIC code of the Payee PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6 'Agent' must be used. Assignee	
		++Assignment +++Assignee	ISO Definition XML Tag Type	Party that the identification assignment is assigned to. This is also the receiver of the message. Assgne Party40Choice	
	11		XML Tag	xs:choice	
1.9	11	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Party	ISO Name ISO Definition XML Tag Type	Party Identification of a person or an organisation. Pty PartyIdentification135	
1.10	11	Document +Identification Verification Report V03 ++Assignment +++Assignee ++++Agent	NPC Rulebook NPC Usage Rule(s) ISO Name ISO Definition XML Tag Type	AT-06 The BIC code of the Payer PSP. Only BICFI is allowed. Agent Identification of a financial institution. Agt BranchAndFinancialInstitutionIdentification6	
2.0	01	Document +Identification Verification Report V03 ++Original Assignment	ISO Name ISO Definition XML Tag Type	Original Assignment Provides for the reference to the original identification assignment. OrgnlAssgnmt MessageIdentification7	
2.1	01	Document +Identification Verification Report V03 ++Original Assignment +++Message Identification	ISO Name ISO Definition	Message Identification Point to point reference, as assigned by the assigner, and sent to the next party in the chain to unambiguously identify the message. Usage: The assigner has to make sure that	
			XML Tag Type ISO Length NPC Length	MessageIdentification is unique per assignee for a pre-agreed period. MsgId Max35Text 1 35 1 35	
2.2	01	Document +Identification Verification Report V03 ++Original Assignment +++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime	
2.3	01	Document +Identification Verification Report V03 ++Original Assignment +++First Agent	NPC Usage Rule(s) ISO Name ISO Definition XML Tag	Only BICFI is allowed. First Agent Identifies the first agent in the identification chain, following the payment initiating party. FrstAgt	
3.0	1n	Document +Identification Verification Report V03 ++Report	Type ISO Name ISO Definition	BranchAndFinancialInstitutionIdentification6 Report Information concerning the verification of the identification data for which verification was requested.	
			XML Tag Type	Rpt VerificationReport4	



#

NPC

Mult

Message Element

Reference: NPC051-01

2023 Version 1.0 **Confirmation of Payee Core Requirements Confirmation of Payee Response**

	Iviuit	·	Col	nirmation of Payee Response
3.1	11	Document	NPC Rulebook	AT-94 The Payer reference of a Request.
		+Identification Verification Report V03	ISO Name	Original Identification
		++Report	ISO Definition	Unique identification, as assigned by a sending
		+++Original Identification		party, to unambiguously identify the party and
				account identification information group within
				the original message.
			XML Tag	OrgnlId
			Туре	Max35Text
			ISO Length	1 35
			NPC Length	1 35
3.2	11	Document	ISO Name	Verification
		+Identification Verification Report V03	ISO Definition	Identifies whether the party and/or account
		++Report		information received is correct.
		+++Verification	XML Tag	Vrfctn
		+++ vernication		
	_		Туре	IdentificationVerificationIndicator
3.3	01	Document	NPC Rulebook	AT-95 The reason code when format is wrong or
		+Identification Verification Report V03		compliant attributes are missing or incorrect
		++Report		(False).
				AT-96 The reason code when the value in a
		+++Reason		
				Response is incorrect (False).
			NPC Usage Rule(s)	Mandatory when value is 'False'.
				Only Code is allowed. See Message Element
				Specifications below (see section 2.5).
			ISO Name	
				Reason
			ISO Definition	Specifies the reason why the verified
				identification information is incorrect.
			XML Tag	Rsn
			Туре	VerificationReason1Choice
	1.1			
	11		XML Tag	xs:choice
3.4	11	Document	ISO Name	Code
		+Identification Verification Report V03	ISO Definition	Reason why the verified identification
		++Report		information is incorrect, as published in an
		+++Reason		external reason code list.
		++++Code	XML Tag	Cd
			Туре	ExternalVerificationReason1Code
			ISO Length	1 4
			NPC Length	1 4
2.5	1 1	D		
3.5	11	Document	ISO Name	Proprietary
		+Identification Verification Report V03	ISO Definition	Reason why the verified identification
		++Report		information is incorrect, in a proprietary form.
		+++Reason	XML Tag	Prtry
				Max35Text
		++++Proprietary	Туре	
			ISO Length	1 35
			NPC Length	1 35
3.6	01	Document	ISO Name	Original Party And Account Identification
2.0	····	+Identification Verification Report V03	ISO Definition	Provides party and/or account identification
			150 Demition	
		++Report		information as given in the original message.
		+++Original Party And Account	XML Tag	OrgnlPtyAndAcctId
		Identification	Туре	IdentificationInformation4
3.7	01	Document	ISO Name	Party
5.7	01			
		+Identification Verification Report V03	ISO Definition	Account owner that owes an amount of money or
		++Report		to whom an amount of money is due.
		+++Original Party And Account	XML Tag	Pty
		Identification	Туре	PartyIdentification135
		++++Party	- 3 F -	
2.0	1 -			
3.8	11	Document	NPC Rulebook	AT-20 The IBAN of the Payment Account of the
		+Identification Verification Report V03		Payee.
		++Report	NPC Usage Rule(s)	Mandatory.
	1	+++Original Party And Account	ISO Name	Account
		T = T = T = T = T = T = T = T = T = T =	150 Ivanie	Account
			TOO D ALL	
		Identification	ISO Definition	Unambiguous identification of the account of a
			ISO Definition	Unambiguous identification of the account of a party.
		Identification		-
		Identification	ISO Definition XML Tag Type	party.



#	NPC	Message Element	Confirmation of Payee Core Requirements		
	Mult		Con	nfirmation of Payee Response	
3.9		Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification	ISO Name ISO Definition XML Tag Type	Mandatory. Only 'IBAN' (AT-20) is allowed. Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice	
2.10	11		XML Tag	xs:choice	
3.10	11	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification +++++IBAN	ISO Name ISO Definition XML Tag	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	
			Type Pattern	IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
3.11	11	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Account +++++Identification ++++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an account, as assigned by the account servicer, using an identification scheme. Othr GenericAccountIdentification1	
3.12	01	Document +Identification Verification Report V03 ++Report +++Original Party And Account Identification ++++Agent	ISO Name ISO Definition XML Tag Type	Agent Financial institution servicing an account for a party. Agt BranchAndFinancialInstitutionIdentification6	
3.13	01	Document +Identification Verification Report V03 ++Report +++Updated Party And Account Identification	ISO Name ISO Definition XML Tag Type	Updated Party And Account Identification Provides party and/or account identification information. UpdtdPtyAndAcctId IdentificationInformation4	
4.0	0n	Document +Identification Verification Report V03 ++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	



2.5 Message Element Specifications

2.5.1 Reason codes AT-95

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

Code	ISO Name	Confirmation of Payee Core Reason for AT-95
FF01	InvalidFileFormat	File format incomplete or invalid.
NORR	NoReportRecieved	No response on request within timeframe.
DS28	ReturnForTechnicalReason	Return following technical problems resulting in erroneous transaction.
RC06	InvalidDebtorBICIdentifier	Debtor (Payer PSP) BIC identifier is invalid or missing.
RC07	InvalidCreditorBICIdentifier	Creditor (Payee PSP) BIC identifier is invalid or missing.
TM01	InvalidCutOffTime	Associated message was received after agreed processing cut-off time.
BNOR	AccountHoldingBankNotRegistered	PSP is not registered under this Scheme.
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent (Payee PSP).

2.5.2 Reason codes AT-96

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

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



3 List of changes in Confirmation of Payee Implementation Guidelines

Not applicable since this is the first public version of the NPC Confirmation of Payee Implementation Guidelines.