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

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Public

IMPORTANT MESSAGE:

Version 1.2 of the 2025 NPC Instant Credit Transfer Scheme Customer-to-PSP Recommended Implementation Guidelines reflects the decision to delay the planned end date for unstructured address format from 15 November 2026.

As a result, the NPC will maintain support for unstructured addresses beyond the previously announced 15 November 2026. Any references to 15 November 2026 in this document are to be disregarded.

The NPC will continue to monitor the adoption of the structured and hybrid address formats under all its payment schemes and will determine in due course a new end date based on the market and payment industry developments.

The change in Version 1.2 of the 2025 NPC Instant Credit Transfer Scheme Customer-to-PSP Recommended Implementation Guidelines is limited to the address message element. No other changes have been made to this Implementation Guidelines version.

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Based on EPC121-16 SEPA Instant Credit Transfer Scheme Customer-to-Bank Implementation Guidelines 2025
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Abstract

This document sets out the recommended rules for implementing the 2025 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 2025 Version 1.2	NPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages: • Initiation • Credit Notification Note: The 2025 IGs are based on the 2019 message version of ISO 20022.	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO [1]
[7]	ISO 11649	Structured creditor reference to remittance information	ISO
[8]	EPC230-15	Clarification Paper on the Use of Slashes in References, Identifications and Identifiers	EPC
[9]	NPC100-01	NPC Scheme Currencies – currencies covered by the Scheme	NPC
[10]	NPC014-01	Maximum Amount for Instructions under the NPC Instant Credit Transfer Scheme Rulebook	NPC

[1] See also 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.
2025 v.1.0	2024-12-05	Updates suggested by NPC TF IG, agreed by NCT & NCT Inst WG and decided by the NPC Scheme Management Committee (SMC) 20 November 2024. All changes listed in in chapter 3.
2025 v.1.1	2025-11-21	Minor updates suggested by NCT & NCT Inst and decided by the NPC Scheme Management Committee (SMC) 20 November 2025.
2025 v.1.2	2026-10-09	Throughout the Implementation Guidelines, the date of 15 November 2026 as of which the unstructured address format was no longer permitted, should be disregarded, without a new end date yet set. This amendment reflects the decision taken at the Scheme Management Committee (SMC) meeting September 22nd, 2026.

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 *Customer to PSP Credit Transfer Information*	Customer Credit Transfer Initiation (pain.001.001.09)
DS-04 *PSP to Customer NCT Inst Credit Transfer dataset*	Statements/advice ISO 20022 XML standards are covered separately.
Reject, Negative or positive confirmation based on DS-03 Confirmation Message to Originator PSP	Customer Payment Status Report (pain.002.001.10)
DS-10 Positive Notification Message to the Beneficiary	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.

<table>
<tr><th colspan="4">Global ISO 20022 XML Message Standards</th></tr>
<tr><th>Message elements from the ISO messages corresponding to Rulebook requirements</th><th>Message elements that are mandatory in the ISO messages or needed for Processing</th><th>Message elements from the ISO messages available for use by AOS within an NPC Governance framework</th><th>Message elements from ISO messages not applicable to NPC</th></tr>
<tr><td colspan="2">NPC Implementation Guidelines for NPC 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.</td><td>To be developed and documented by AOS Communities</td><td>Not available for use in NPC payments</td></tr>
<tr><td colspan="3">NPC Payments</td><td></td></tr>
</table>

Figure 1

These Guidelines define the NPC Core Mandatory Subset[2] 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[3]

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

[2] The NPC Core Mandatory Subset is hereafter known as the NPC core service.
[3] Instructing and instructed parties include CSMs.

- It is the responsibility of the instructing customer and instructed PSP of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed PSP receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed PSP, however, may reject the message for this reason.

1.3 Notation Conventions

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

#	NPC Mul	Message Element	NPC Core Requirements
1.00	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2	*NPC Usage Rule(s)* *(e.g. Mandatory)* *NPC Format Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** (Yellow: Message Element that is part of the NPC Core Service)
	1..1		**XML Tag** xs:choice
1.01	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	*NPC Rulebook* *(Attribute used in Rulebook)* *NPC Usage Rule(s)* *(e.g. Only 'NPCA' is allowed.)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length* (Yellow: Message Element that is part of the NPC Core Service)
			NPC Code restrictions
			NPCA *Nordic Payments Council Area Transfer, payments must be executed following the NPC Area Payment Schemes.*
1.02	1..1	Message root +Group Header ++Sublevel 1 +++Sublevel 2 ++++Sublevel 3	**ISO Name** **ISO Definition** **XML Tag** **Type** (White: Message Element that is not part of the Core Service but is available for use in an NPC AOS)
1.0n	0..1	Message root +Group Header ++Sublevel 1	**ISO Name** **ISO Definition** **XML Tag** **Type** (Red: Message Element that is not to be used in NPC Payments)

Figure 2

Where:

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

  Components of message elements that are not allowed in NPC payments or where no NPC requirements are defined are not displayed in full as the ISO 20022 XML standard applies.
- Column 2 indicates the mandatory or optional status and the number of repetitions defined by the NPC Core Requirements, e.g.:
  - 0..1 element is optional and may only be present once

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

  The displayed NPC multiplicity may thus differ from the one of the ISO 20022 XML 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 '//'s

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. Attribute AT-P003 Originator Proxy/Alias and AT-E003 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). 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 a structured reference, it is mandatory that the Originator PSP validates the 'structured creditor reference' by validating according to ISO 11649 (reference [7]) or the respective national creditor reference rules, to ensure the correctness of the structured reference is used

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-P003 The Proxy/Alias of the account of the Originator or AT-E003 The Proxy/Alias of the account of the Beneficiary is used, there are two alternatives for how to state Proxy/Alias:
1. To state the Proxy/Alias under Proxy element as a Code or Proprietary Code.

2. To state the Proxy/Alias under SchemeName as a Proprietary Code.

Note: In case AT-D003 The BBAN or National account number of the Originator or AT-C003 The BBAN or National account number of the Beneficiary is used, Scheme Name and Code must be used.

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
		Document	**XML Tag** **Type**	Document Document
	1..1	Customer Credit Transfer Initiation V09	**ISO Name** **ISO Definition** **XML Tag** **Type**	Customer Credit Transfer Initiation V09 Scope The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor. CstmrCdtTrfInitn CustomerCreditTransferInitiationV09
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	**ISO Name** **ISO Definition** **XML Tag** **Type**	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader85
1.1	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	Customer Credit Transfer Initiation V09 +Group Header ++Authorisation	**ISO Name** **ISO Definition** **XML Tag** **Type**	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	1..1	Customer Credit Transfer Initiation V09 +Group Header ++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 message. NbOfTxs Max15NumericText [0-9]{1,15}

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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
1.14	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Forwarding Agent	**ISO Name** **ISO Definition** **XML Tag** **Type**	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution. FwdgAgt BranchAndFinancialInstitutionIdentification6
2.0	1..n	Customer Credit Transfer Initiation V09 +Payment Information	**ISO Name** **ISO Definition** **XML Tag** **Type**	Payment Information Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. PmtInf PaymentInstruction30
2.1	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Payment Information Identification Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. PmtInfId Max35Text 1 .. 35 *1 .. 35*
2.2	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*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	***NPC Usage Rule(s)*** *'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'.* **ISO Name** Payment Type Information **ISO Definition** Set of elements used to further specify the type of transaction. **XML Tag** PmtTpInf **Type** PaymentTypeInformation26
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	***NPC Usage Rule(s)*** *If present, pre-agreed customer-to-PSP conditions apply. Based on whether priority processing vs. normal processing is offered by the PSP.* **ISO Name** Instruction Priority **ISO Definition** Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. **XML Tag** InstrPrty **Type** Priority2Code
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	***NPC Usage Rule(s)*** *Usage is recommended. Only one occurrence is allowed.* **ISO Name** Service Level **ISO Definition** Agreement under which or rules under which the transaction should be processed. **XML Tag** SvcLvl **Type** ServiceLevel8Choice
	1..1		**XML Tag** xs:choice
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	***NPC Rulebook*** *AT-T001 The identification code of the NCT Inst Scheme.* ***NPC Usage Rule(s)*** *Only 'NPCA' is allowed.* **ISO Name** Code **ISO Definition** Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **XML Tag** Cd **Type** ExternalServiceLevel1Code **ISO Length** 1 .. 4 ***NPC Length*** *1 .. 4* ***NPC Code Restrictions*** ***NPCA*** *NordicPaymentsCouncilAreaTransfer Payments must be executed following the NPC Area Payment scheme.*
2.10	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Proprietary	**ISO Name** Proprietary **ISO Definition** Specifies a pre-agreed service or level of service between the parties, as a proprietary code. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	**ISO Name** Local Instrument **ISO Definition** 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. **XML Tag** LclInstrm **Type** LocalInstrument2Choice
	1..1		**XML Tag** 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	*NPC Usage Rule(s)* *Only 'INST' is allowed.* ISO Name Code ISO Definition Specifies the local instrument, as published in an external local instrument code list. XML Tag Cd Type ExternalLocalInstrument1Code ISO Length 1 .. 35 *NPC Length* *1 .. 35*
			NPC Code Restrictions
			INST *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	ISO Name Proprietary ISO Definition Specifies the local instrument, as a proprietary code. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 *NPC Length* *1 .. 35*
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	*NPC Rulebook* *AT-T008 The category purpose of the NCT Inst Instruction.* *NPC Usage Rule(s)* *If provided by the Originator the Originator PSP, must forward the 'Category Purpose' to the Beneficiary PSP.* ISO Name Category Purpose ISO Definition 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. XML Tag CtgyPurp Type CategoryPurpose1Choice
	1..1		XML Tag xs:choice
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	ISO Name Code ISO Definition Category purpose, as published in an external category purpose code list. XML Tag Cd Type ExternalCategoryPurpose1Code ISO Length 1 .. 4 *NPC Length* *1 .. 4*
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	ISO Name Proprietary ISO Definition Category purpose, in a proprietary form. XML Tag Prtry Type Max35Text ISO Length 1 .. 35 *NPC Length* *1 .. 35*
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	*NPC Rulebook* *AT-T013 The Requested Execution Date and Time of the NCT Inst Instruction.* ISO Name Requested Execution Date ISO Definition Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. XML Tag ReqdExctnDt Type DateAndDateTime2Choice
	1..1		XML Tag 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** Date **ISO Definition** Specified date. **XML Tag** Dt **Type** ISODate
2.19	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date Time	***NPC Usage Rule(s)*** *Only UTC time format or local time with UTC offset format can be used.* **ISO Name** Date Time **ISO Definition** Specified date and time. **XML Tag** DtTm **Type** ISODateTime
2.20	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Pooling Adjustment Date	**ISO Name** Pooling Adjustment Date **ISO Definition** Date used for the correction of the value date of a cash pool movement that has been posted with a different value date. **XML Tag** PoolgAdjstmntDt **Type** ISODate
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	**ISO Name** Debtor **ISO Definition** Party that owes an amount of money to the (ultimate) creditor. **XML Tag** Dbtr **Type** PartyIdentification135
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	***NPC Rulebook*** *AT-P001 The name of the Originator.* ***NPC Usage Rule(s)*** *Mandatory.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	***NPC Rulebook*** *AT-P005 The address of the Originator* ***NPC Usage Rule(s)*** *STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.* *HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.* *UNSTRUCTURED ADDRESS: (As of 15 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.* **ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24
2.24	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Type	**ISO Name** Address Type **ISO Definition** Identifies the nature of the postal address. **XML Tag** AdrTp **Type** AddressType3Choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.25	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	**ISO Name** Department **ISO Definition** Identification of a division of a large organisation or building. **XML Tag** Dept **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.26	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	**ISO Name** Sub Department **ISO Definition** Identification of a sub-division of a large organisation or building. **XML Tag** SubDept **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.27	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	**ISO Name** Street Name **ISO Definition** Name of a street or thoroughfare. **XML Tag** StrtNm **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.28	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	**ISO Name** Building Number **ISO Definition** Number that identifies the position of a building on a street. **XML Tag** BldgNb **Type** Max16Text **ISO Length** 1 .. 16 ***NPC Length*** *1 .. 16*
2.29	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	**ISO Name** Building Name **ISO Definition** Name of the building or house. **XML Tag** BldgNm **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.30	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	**ISO Name** Floor **ISO Definition** Floor or storey within a building. **XML Tag** Flr **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.31	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	**ISO Name** Post Box **ISO Definition** Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. **XML Tag** PstBx **Type** Max16Text **ISO Length** 1 .. 16 ***NPC Length*** *1 .. 16*
2.32	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	**ISO Name** Room **ISO Definition** Building room number. **XML Tag** Room **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.33	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	**ISO Name** Post Code **ISO Definition** Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. **XML Tag** PstCd **Type** Max16Text **ISO Length** 1 .. 16 ***NPC Length*** *1 .. 16*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Town Name Name of a built-up area, with defined boundaries, and a local government. TwnNm Max35Text 1 .. 35 *1 .. 35*
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Town Location Name Specific location name within the town. TwnLctnNm Max35Text 1 .. 35 *1 .. 35*
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	District Name Identifies a subdivision within a country sub-division. DstrctNm Max35Text 1 .. 35 *1 .. 35*
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Country Sub Division Identifies a subdivision of a country such as state, region, county. CtrySubDvsn Max35Text 1 .. 35 *1 .. 35*
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	Country Nation with its own government. Ctry CountryCode [A-Z]{2,2}
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*Up to two occurrences are allowed.* 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-P004 The Originator identification Code.* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		**XML Tag**	xs:choice
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*Either 'AnyBIC, 'LEI' or 'Other' is allowed.* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
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}

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.43	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++LEI	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	LEI Legal entity identification as an alternate identification for a party. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}
2.44	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other	**ISO Name** **ISO Definition** **XML Tag** **Type**	Other Unique identification of an organisation, as assigned by an institution, using an identification scheme. Othr GenericOrganisationIdentification1
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Identification Identification assigned by an institution. Id Max35Text 1 .. 35 *1 .. 35*
2.46	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name	**ISO Name** **ISO Definition** **XML Tag** **Type**	Scheme Name Name of the identification scheme. SchmeNm OrganisationIdentificationSchemeName1Choice
	1..1		**XML Tag**	xs:choice
2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name +++++++Code	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalOrganisationIdentification1Code 1 .. 4 *1 .. 4*
2.48	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification +++++Other ++++++Scheme Name +++++++Proprietary	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*Reference to ISO 20022 Clarification paper AML codes used in Norway.* 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

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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.60	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other ++++++Scheme Name +++++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.61	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification +++++Other ++++++Issuer	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 *1 .. 35*
2.62	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Country Of Residence	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.63	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Contact Details	**ISO Name** **ISO Definition** **XML Tag** **Type**	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.64	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-D001 The IBAN of the account of the Originator* *AT-D003 The BBAN/National account number of the Originator* *AT-P003 The Proxy/Alias of the account of the Originator* *Either IBAN (AT-D001), BBAN/National Account number (AT-D003) or Proxy/Alias (AT-P003) need to be provided under Debtor account.* *AT-P003 can be populated in using Identification/Proxy or Identification/Scheme Name. The recommendation is to use Identification/Proxy.* 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.* Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	1..1		**XML Tag**	xs:choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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-D001 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}
2.67	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-P003 The Proxy/Alias of the account of the Originator.* *AT-D003 The BBAN or National account number of the Originator* *When 'Proxy', 'Alias' or 'National account number/BBAN' is populated using 'Other', 'SchemeName' must be specified together with code (BBAN) or Proprietary code e.g. BGNR. 'Other' need to be included if proxy element is used.* 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	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	*If 'Proxy'or 'Alias' is provided in the Proxy element use 'NOTPROVIDED'.* 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	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*Proxy' or 'Alias' schemes defined by Proprietary code (e.g Swedish Bankgiro number, Swedish Plusgiro number etc). 'National account number/BBAN' defined with code (BBAN).* Scheme Name Name of the identification scheme. SchmeNm AccountSchemeName1Choice
	1..1		**XML Tag**	xs:choice
2.70	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name ++++++Code	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	*Code used for National Account Number/BBAN.* Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalAccountIdentification1Code 1 .. 4 *1 .. 4*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Scheme Name ++++++Proprietary	***NPC Usage Rule(s)*** *Proprietary code are used to define SchemeName. See message element specifications section 2.1.2.* **ISO Name** Proprietary **ISO Definition** Name of the identification scheme, in a free text form. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.72	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++Other +++++Issuer	**ISO Name** Issuer **ISO Definition** Entity that assigns the identification. **XML Tag** Issr **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.73	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Type	**ISO Name** Type **ISO Definition** Specifies the nature, or use of the account. **XML Tag** Tp **Type** CashAccountType2Choice
2.74	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	**ISO Name** Currency **ISO Definition** 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. **XML Tag** Ccy **Type** ActiveOrHistoricCurrencyCode **Pattern** [A-Z]{3,3}
2.75	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Name	**ISO Name** Name **ISO Definition** 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. **XML Tag** Nm **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.76	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	***NPC Rulebook*** *AT-P003 The Proxy/Alias of the account of the of the Originator.* ***NPC Usage Rule(s)*** *"Sub-element 'Identification' is limited to 320 characters in length."* **ISO Name** Proxy **ISO Definition** Specifies an alternate assumed name for the identification of the account. **XML Tag** Prxy **Type** ProxyAccountIdentification1
2.77	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Type	***NPC Usage Rule(s)*** *Either Code or Proprietary to be used* **ISO Name** Type **ISO Definition** Type of the proxy identification. **XML Tag** Tp **Type** ProxyAccountType1Choice
	1..1		**XML Tag** xs:choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.78	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Type +++++Code	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Code Name of the identification scheme, in a coded form as published in an external list. Cd ExternalProxyAccountType1Code 1 .. 4 *1 .. 4*
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Type +++++Proprietary	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*Proprietary codes specifying the type of 'Alias' or 'Proxy' in AT-P003 (e.g. Swedish Bankgiro number, Swedish Plusgiro number etc). See message element spacifications section 2.1.2.* Proprietary Name of the identification scheme, in a free text form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.80	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy ++++Identification	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*'Alias' or '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 .. 320*
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	**ISO Name** **ISO Definition** **XML Tag** **Type**	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	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*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	***NPC Rulebook*** **ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	*AT-D002 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	**ISO Name** **ISO Definition** **XML Tag** **Type**	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	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	LEI Legal entity identifier of the financial institution. LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.86	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Name	**ISO Name** Name **ISO Definition** Name by which an agent is known and which is usually used to identify that agent. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.87	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Postal Address	**ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24
2.88	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	**ISO Name** Other **ISO Definition** Unique identification of an agent, as assigned by an institution, using an identification scheme. **XML Tag** Othr **Type** GenericFinancialIdentification1
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	***NPC Usage Rule(s)*** *Only 'NOTPROVIDED' is allowed.* **ISO Name** Identification **ISO Definition** Unique and unambiguous identification of a person. **XML Tag** Id **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.90	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Scheme Name	**ISO Name** Scheme Name **ISO Definition** Name of the identification scheme. **XML Tag** SchmeNm **Type** FinancialIdentificationSchemeName1Choice
2.91	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Issuer	**ISO Name** Issuer **ISO Definition** Entity that assigns the identification. **XML Tag** Issr **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.92	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Branch Identification	**ISO Name** Branch Identification **ISO Definition** 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. **XML Tag** BrnchId **Type** BranchData3
2.93	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent Account	**ISO Name** Debtor Agent Account **ISO Definition** Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. **XML Tag** DbtrAgtAcct **Type** CashAccount38

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.94	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Instruction For Debtor Agent	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Instruction For Debtor Agent Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent. Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information. InstrForDbtrAgt Max140Text 1 .. 140 *1 .. 140*
2.95	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	ISO Name ISO Definition XML Tag Type	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr PartyIdentification135
2.96	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	*AT-P006 The name of the Originator Reference Party.* *If Ultimate Debtor is used, name is mandatory.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 140*
2.97	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Postal Address	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.* *HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.* *UNSTRUCTURED ADDRESS: (As of 15 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.* Postal Address Information that locates and identifies a specific address, as defined by postal services. PstlAdr PostalAddress24
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	*NPC Rulebook* ISO Name ISO Definition XML Tag Type	*AT-P007 The identification code of the Originator Reference Party* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.99	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	***NPC Usage Rule(s)*** *Either 'AnyBIC', 'LEI' or Other' is allowed.* **ISO Name** Organisation Identification **ISO Definition** Unique and unambiguous way to identify an organisation. **XML Tag** OrgId **Type** OrganisationIdentification29
2.100	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	***NPC Usage Rule(s)*** *Either 'Date and Place of Birth' or 'Other' is allowed.* **ISO Name** Private Identification **ISO Definition** Unique and unambiguous identification of a person, for example a passport. **XML Tag** PrvtId **Type** PersonIdentification13
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Country Of Residence	**ISO Name** Country Of Residence **ISO Definition** Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. **XML Tag** CtryOfRes **Type** CountryCode **Pattern** [A-Z]{2,2}
2.102	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Contact Details	**ISO Name** Contact Details **ISO Definition** Set of elements used to indicate how to contact the party. **XML Tag** CtctDtls **Type** Contact4
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	***NPC Rulebook*** *AT-T006 Charge bearer* ***NPC Usage Rule(s)*** *'SHAR' or 'SLEV' to be used.* *It is recommended that this element is specified at 'Payment Information' level.* **ISO Name** Charge Bearer **ISO Definition** Specifies which party/parties will bear the charges associated with the processing of the payment transaction. **XML Tag** ChrgBr **Type** ChargeBearerType1Code ***NPC Code Restrictions*** ***SHAR*** *Shared* *Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.* ***SLEV*** *FollowingServiceLevel for NPC* *Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In addition, the full amount need to be credited to Beneficiary.*
2.104	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account	**ISO Name** Charges Account **ISO Definition** Account used to process charges associated with a transaction. Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account. **XML Tag** ChrgsAcct **Type** CashAccount38

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.105	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charges Account Agent	**ISO Name** **ISO Definition** **XML Tag** **Type**	Charges Account Agent Agent that services a charges account. Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent. ChrgsAcctAgt BranchAndFinancialInstitutionIdentification6
2.106	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	**ISO Name** **ISO Definition** **XML Tag** **Type**	Credit Transfer Transaction Information Provides information on the individual transaction(s) included in the message. CdtTrfTxInf CreditTransferTransaction34
2.107	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	**ISO Name** **ISO Definition** **XML Tag** **Type**	Payment Identification Set of elements used to reference a payment instruction. PmtId PaymentIdentification6
2.108	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Instruction Identification Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. InstrId Max35Text 1 .. 35 *1 .. 35*
2.109	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	***NPC Rulebook*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*AT-T014 The Originator's Reference of the NCT Inst Instruction.* End To End Identification Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. EndToEndId Max35Text 1 .. 35 *1 .. 35*
2.110	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++UETR	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.111	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*'Payment Type Information' must be present either here or directly under 'Payment Information'.* Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation26

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.112	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Instruction Priority	*NPC Usage Rule(s)* *If present, pre-agreed customer-to-PSP conditions apply. Based on whether priority processing vs. normal processing is offered by the PSP.* **ISO Name** Instruction Priority **ISO Definition** Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. **XML Tag** InstrPrty **Type** Priority2Code
2.113	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	*NPC Usage Rule(s)* *Usage is recommended. Only one occurrence is allowed.* **ISO Name** Service Level **ISO Definition** Agreement under which or rules under which the transaction should be processed. **XML Tag** SvcLvl **Type** ServiceLevel8Choice
	1..1		**XML Tag** xs:choice
2.114	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	*NPC Rulebook* *AT-T001 The identification code of the NPC Inst Scheme* *NPC Usage Rule(s)* *Only 'NPCA' is allowed.* **ISO Name** Code **ISO Definition** Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. **XML Tag** Cd **Type** ExternalServiceLevel1Code **ISO Length** 1 .. 4 *NPC Length* *1 .. 4* ***NPC Code Restrictions*** ***NPCA*** *NordicPaymentsCouncilAreaTransfer* *Payments must be executed following the NPC Area Payment scheme.*
2.115	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Proprietary	**ISO Name** Proprietary **ISO Definition** Specifies a pre-agreed service or level of service between the parties, as a proprietary code. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 *NPC Length* *1 .. 35*
2.116	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	**ISO Name** Local Instrument **ISO Definition** 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. **XML Tag** LclInstrm **Type** 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)* *Only 'INST' is allowed.* **ISO Name** Code **ISO Definition** Specifies the local instrument, as published in an external local instrument code list. **XML Tag** Cd **Type** ExternalLocalInstrument1Code **ISO Length** 1 .. 35 *NPC Length* *1 .. 35* ***NPC Code Restrictions*** ***INST*** *InstantCreditTransfer* *Transaction is related to an Instant Credit Transfer.* *Use case example: NPC Instant Credit Transfer (NCT Inst)*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.118	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Proprietary Specifies the local instrument, as a proprietary code. Prtry Max35Text 1 .. 35 *1 .. 35*
2.119	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-T008 The category purpose of NCT Inst Instruction.* *If provided by the Originator the Originator PSP, must forward the 'Category Purpose' to the Beneficiary PSP.* Category Purpose Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CtgyPurp CategoryPurpose1Choice
	1..1		**XML Tag**	xs:choice
2.120	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Code Category purpose, as published in an external category purpose code list. Cd ExternalCategoryPurpose1Code 1 .. 4 *1 .. 4*
2.121	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Proprietary Category purpose, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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-T002 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 .. 99999999999.99*
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 Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-T006 Charge bearer* *'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
			NPC Code Restrictions	
			SHAR	*Shared* *Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.*
			SLEV	*FollowingServiceLevel for NPC* *Transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In addition, the full amount need to be credited to Beneficiary.*
2.127	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	ISO Name ISO Definition XML Tag Type	Cheque Instruction Set of elements needed to issue a cheque. ChqInstr Cheque11

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.128	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	*NPC Usage Rule(s)* *Can be present on both payment and transaction level, if present transaction level will take precedence.* **ISO Name** Ultimate Debtor **ISO Definition** Ultimate party that owes an amount of money to the (ultimate) creditor. **XML Tag** UltmtDbtr **Type** PartyIdentification135
2.129	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	*NPC Rulebook* *AT-P006 The name of the Originator Reference Party.* *NPC Usage Rule(s)* *If Ultimate Debtor is used, name is mandatory.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 *NPC Length* *1 .. 140*
2.130	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Postal Address	*NPC Usage Rule(s)* *STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.* *HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.* *UNSTRUCTURED ADDRESS: (As of 15 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.* **ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24
2.131	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	*NPC Rulebook* *AT-P007 The identification code of the Originator Reference Party.* **ISO Name** Identification **ISO Definition** Unique and unambiguous identification of a party. **XML Tag** Id **Type** Party38Choice
	1..1		**XML Tag** xs:choice
2.132	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	*NPC Usage Rule(s)* *Either 'AnyBIC', 'LEI' or 'Other' is allowed.* **ISO Name** Organisation Identification **ISO Definition** Unique and unambiguous way to identify an organisation. **XML Tag** OrgId **Type** OrganisationIdentification29
2.133	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	*NPC Usage Rule(s)* *Either 'Date and Place of Birth' or 'Other' is allowed.* **ISO Name** Private Identification **ISO Definition** Unique and unambiguous identification of a person, for example a passport. **XML Tag** PrvtId **Type** PersonIdentification13

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.134	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.135	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.136	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1 Agent between the debtor's agent and the creditor's agent. Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2. IntrmyAgt1 BranchAndFinancialInstitutionIdentification6
2.137	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 1Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 1Account Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain. IntrmyAgt1Acct CashAccount38
2.138	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2 Agent between the debtor's agent and the creditor's agent. Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3. IntrmyAgt2 BranchAndFinancialInstitutionIdentification6
2.139	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 2Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 2Account Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain. IntrmyAgt2Acct CashAccount38
2.140	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3 Agent between the debtor's agent and the creditor's agent. Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent. IntrmyAgt3 BranchAndFinancialInstitutionIdentification6
2.141	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Intermediary Agent 3Account	ISO Name ISO Definition XML Tag Type	Intermediary Agent 3Account Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain. IntrmyAgt3Acct CashAccount38

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.142	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	***NPC Usage Rule(s)*** *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.* **ISO Name** Creditor Agent **ISO Definition** Financial institution servicing an account for the creditor. **XML Tag** CdtrAgt **Type** 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)*** *Either 'BIC' or 'Clearing system member Identification' must be used.* **ISO Name** Financial Institution Identification **ISO Definition** Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. **XML Tag** FinInstnId **Type** FinancialInstitutionIdentification18
2.144	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent ++++Financial Institution Identification +++++BICFI	***NPC Rulebook*** *AT-C002 The BIC code of the Beneficiary PSP.* **ISO Name** BICFI **ISO Definition** Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". **XML Tag** BICFI **Type** BICFIDec2014Identifier **Pattern** [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.145	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)*** *Clearing system member identification is only allowed in combination with National Account Number or Alias/Proxy.* **ISO Name** Clearing System Member Identification **ISO Definition** Information used to identify a member within a clearing system. **XML Tag** ClrSysMmbId **Type** 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** Clearing System Identification **ISO Definition** Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. **XML Tag** ClrSysId **Type** 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** Code **ISO Definition** Identification of a clearing system, in a coded form as published in an external list. **XML Tag** Cd **Type** ExternalClearingSystemIdentification1Code **ISO Length** 1 .. 5 ***NPC Length*** *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** Proprietary **ISO Definition** Identification code for a clearing system, that has not yet been identified in the list of clearing systems. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *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** Member Identification **ISO Definition** Identification of a member of a clearing system. **XML Tag** MmbId **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.150	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent Account	**ISO Name** Creditor Agent Account **ISO Definition** 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. **XML Tag** CdtrAgtAcct **Type** CashAccount38
2.151	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	***NPC Usage Rule(s)*** *Mandatory.* **ISO Name** Creditor **ISO Definition** Party to which an amount of money is due. **XML Tag** Cdtr **Type** PartyIdentification135
2.152	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	***NPC Rulebook*** *AT-E001 The name of the Beneficiary.* ***NPC Usage Rule(s)*** *Mandatory.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.153	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	***NPC Rulebook*** *AT-E004 The address of the Beneficiary.* ***NPC Usage Rule(s)*** *STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.* *HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.* *UNSTRUCTURED ADDRESS: (As of 15 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.* **ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.154	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Type	**ISO Name** Address Type **ISO Definition** Identifies the nature of the postal address. **XML Tag** AdrTp **Type** AddressType3Choice
2.155	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	**ISO Name** Department **ISO Definition** Identification of a division of a large organisation or building. **XML Tag** Dept **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.156	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	**ISO Name** Sub Department **ISO Definition** Identification of a sub-division of a large organisation or building. **XML Tag** SubDept **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.157	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	**ISO Name** Street Name **ISO Definition** Name of a street or thoroughfare. **XML Tag** StrtNm **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	**ISO Name** Building Number **ISO Definition** Number that identifies the position of a building on a street. **XML Tag** BldgNb **Type** Max16Text **ISO Length** 1 .. 16 ***NPC Length*** *1 .. 16*
2.159	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	**ISO Name** Building Name **ISO Definition** Name of the building or house. **XML Tag** BldgNm **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.160	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	**ISO Name** Floor **ISO Definition** Floor or storey within a building. **XML Tag** Flr **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*
2.161	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	**ISO Name** Post Box **ISO Definition** Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. **XML Tag** PstBx **Type** Max16Text **ISO Length** 1 .. 16 ***NPC Length*** *1 .. 16*
2.162	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	**ISO Name** Room **ISO Definition** Building room number. **XML Tag** Room **Type** Max70Text **ISO Length** 1 .. 70 ***NPC Length*** *1 .. 70*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
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*
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***	*Up to two occurrences are allowed.* 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-E005 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**	*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	
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++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
2.173	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Country Of Residence	ISO Name ISO Definition XML Tag Type Pattern	Country Of Residence Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. CtryOfRes CountryCode [A-Z]{2,2}
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Contact Details	ISO Name ISO Definition XML Tag Type	Contact Details Set of elements used to indicate how to contact the party. CtctDtls Contact4
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-C001 The IBAN of the account of the Beneficiary* *AT-C003 The BBAN/National account number of the Beneficiary* *AT-E003 The Proxy/Alias of the account of the Beneficiary.* *Either IBAN (AT-C001), BBAN/National Account number (AT-C003) or Proxy/Alias (AT-E003) need to be provided under Creditor account. AT-E003 can be populated in using Identification/Proxy or Identification/Scheme Name. The recommendation is to use Identification/Proxy.* 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	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory. Either 'IBAN' or 'Other' should be populated.* Identification Unique and unambiguous identification for the account between the account owner and the account servicer. Id AccountIdentification4Choice
	1..1		XML Tag	xs:choice
2.177	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	*NPC Rulebook* ISO Name ISO Definition XML Tag Type Pattern	*AT-C001 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	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-E003 The Proxy/Alias of the account of the Beneficiary.* *AT-C003 The BBAN or National account number of the Beneficiary* *When 'Proxy', 'Alias' or 'National account number/BBAN' is populated using 'Other', 'SchemeName' must be specified together with code (BBAN) or Proprietary code e.g. BGNR. 'Other' need to be included if proxy element is used.* 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	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	*If 'Proxy' or 'Alias' is provided in the Proxy element use NOTPROVIDED.* 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	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*Mandatory if National Account Number (BBAN). Proxy' or 'Alias' schemes defined by Proprietary code (e.g Swedish Bankgiro number, Swedish Plusgiro number, Danish FIK/Giro). 'National account number/BBAN' defined with code (BBAN).* Scheme Name Name of the identification scheme. SchmeNm AccountSchemeName1Choice
	1..1		**XML Tag**	xs:choice
2.181	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++Other ++++++Scheme Name +++++++Code	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	*Code used for National Account Number/BBAN.* 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	*NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	*Proprietary code are used to define SchemeName. See message element specifications section 2.1.2.* 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	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 *1 .. 35*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.184	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Type	**ISO Name** **ISO Definition** **XML Tag** **Type**	Type Specifies the nature, or use of the account. Tp CashAccountType2Choice
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	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-E003 The Proxy/Alias of the account of the Beneficiary.* *"Sub-element 'Identification' is limited to 320 characters in length."* 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	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*Either Code or Proprietary to be used* 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*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.190	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Type ++++++Proprietary	***NPC Usage Rule(s)*** *Proprietary codes specifying the type of 'Alias' or 'Proxy' in AT-E003 (e.g. Swedish Bankgiro number, Swedish Plusgiro number, Danish FIK Code etc). See message element spacifications section 2.1.2.* **ISO Name** Proprietary **ISO Definition** Name of the identification scheme, in a free text form. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.191	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy +++++Identification	***NPC Usage Rule(s)*** *'Alias'or 'Proxy' defined by Code or Proprietary code (e.g. Swedish Bankgiro number, Swedish Plusgironumber, Danish FIK Code etc).* **ISO Name** Identification **ISO Definition** Identification used to indicate the account identification under another specified name. **XML Tag** Id **Type** Max2048Text **ISO Length** 1 .. 2048 ***NPC Length*** *1 .. 320*
2.192	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	**ISO Name** Ultimate Creditor **ISO Definition** Ultimate party to which an amount of money is due. **XML Tag** UltmtCdtr **Type** PartyIdentification135
2.193	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	***NPC Rulebook*** *AT-E007 The name of the Beneficiary Reference Party.* ***NPC Usage Rule(s)*** *If Ultimate Creditor is used, name is mandatory.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.194	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Postal Address	***NPC Usage Rule(s)*** *STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.* *HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.* *UNSTRUCTURED ADDRESS: (As of 15 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.* **ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.195	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	*NPC Rulebook* ISO Name ISO Definition XML Tag Type	*AT-E010 The identification code of the Beneficiary Reference Party.* Identification Unique and unambiguous identification of a party. Id Party38Choice
	1..1		XML Tag	xs:choice
2.196	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Either 'AnyBIC', 'LEI' or 'Other' is allowed .* Organisation Identification Unique and unambiguous way to identify an organisation. OrgId OrganisationIdentification29
2.197	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++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
2.198	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. InstrForCdtrAgt 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-T007 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

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.203	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	*NPC Usage Rule(s)* *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".* **ISO Name** Code **ISO Definition** Underlying reason for the payment transaction, as published in an external purpose code list. **XML Tag** Cd **Type** ExternalPurpose1Code **ISO Length** 1 .. 4 *NPC Length* *1 .. 4*
2.204	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	**ISO Name** Proprietary **ISO Definition** Purpose, in a proprietary form. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 *NPC Length* *1 .. 35*
2.205	0.. 10	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Regulatory Reporting	**ISO Name** Regulatory Reporting **ISO Definition** Information needed due to regulatory and statutory requirements. **XML Tag** RgltryRptg **Type** RegulatoryReporting3
2.206	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Tax	**ISO Name** Tax **ISO Definition** Provides details on the tax. **XML Tag** Tax **Type** TaxInformation8
2.207	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Related Remittance Information	**ISO Name** Related Remittance Information **ISO Definition** Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. **XML Tag** RltdRmtInf **Type** RemittanceLocation7
2.208	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	*NPC Rulebook* *AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the NCT Inst Instruction.* *NPC Usage Rule(s)* *Either 'Structured' or 'Unstructured' may be present.* **ISO Name** Remittance Information **ISO Definition** Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. **XML Tag** RmtInf **Type** RemittanceInformation16
2.209	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	*NPC Usage Rule(s)* *'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Only one occurrence of 'Unstructured' is allowed.* **ISO Name** Unstructured **ISO Definition** 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. **XML Tag** Ustrd **Type** Max140Text **ISO Length** 1 .. 140 *NPC Length* *1 .. 140*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.210	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	***NPC Usage Rule(s)*** *Only one occurrence of 'Structured' is allowed.* ***NPC Format Rule(s)*** *'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <Strd> and </Strd>) do not exceed 280 characters in length.* **ISO Name** Structured **ISO Definition** 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. **XML Tag** Strd **Type** 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)*** *Only one occurrence is allowed.* **ISO Name** Referred Document Information **ISO Definition** Provides the identification and the content of the referred document. **XML Tag** RfrdDocInf **Type** ReferredDocumentInformation7
2.212	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Type	**ISO Name** Type **ISO Definition** Specifies the type of referred document. **XML Tag** Tp **Type** 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** Code Or Proprietary **ISO Definition** Provides the type details of the referred document. **XML Tag** CdOrPrtry **Type** 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)*** *Only CINV is allowed* **ISO Name** Code **ISO Definition** Document type in a coded form. **XML Tag** Cd **Type** 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** Proprietary **ISO Definition** Proprietary identification of the type of the remittance document. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
2.216	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Type +++++++Issuer	**ISO Name** Issuer **ISO Definition** Identification of the issuer of the reference document type. **XML Tag** Issr **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *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** Number **ISO Definition** Unique and unambiguous identification of the referred document. **XML Tag** Nb **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *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** Related Date **ISO Definition** Date associated with the referred document. **XML Tag** RltdDt **Type** ISODate
2.219	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information ++++++Line Details	**ISO Name** Line Details **ISO Definition** Set of elements used to provide the content of the referred document line. **XML Tag** LineDtls **Type** DocumentLineInformation1
2.220	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	**ISO Name** Referred Document Amount **ISO Definition** Provides details on the amounts of the referred document. **XML Tag** RfrdDocAmt **Type** 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** Due Payable Amount **ISO Definition** Amount specified is the exact amount due and payable to the creditor. **XML Tag** DuePyblAmt **Type** ActiveOrHistoricCurrencyAndAmount ***NPC FractDigits*** *2* **TotalDigits** 18 ***NPC Inclusive*** *0.01 .. 99999999999.99*
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** Discount Applied Amount **ISO Definition** Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor. **XML Tag** DscntApldAmt **Type** 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** Credit Note Amount **ISO Definition** Amount specified for the referred document is the amount of a credit note. **XML Tag** CdtNoteAmt **Type** ActiveOrHistoricCurrencyAndAmount ***NPC FractDigits*** *2* **TotalDigits** 18 ***NPC Inclusive*** *0.01 .. 99999999999.99*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements
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** Tax Amount **ISO Definition** Quantity of cash resulting from the calculation of the tax. **XML Tag** TaxAmt **Type** 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** Adjustment Amount And Reason **ISO Definition** Specifies detailed information on the amount and reason of the document adjustment. **XML Tag** AdjstmntAmtAndRsn **Type** 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** Remitted Amount **ISO Definition** Amount of money remitted for the referred document. **XML Tag** RmtdAmt **Type** ActiveOrHistoricCurrencyAndAmount ***NPC FractDigits*** *2* **TotalDigits** 18 ***NPC Inclusive*** *0.01 .. 99999999999.99*
2.227	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	***NPC Usage Rule(s)*** *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	***NPC Usage Rule(s)*** *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	***NPC Usage Rule(s)*** *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.*

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.231	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Code Or Proprietary ++++++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Proprietary Creditor reference type, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.232	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Type +++++++Issuer	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*If RF/Structured Creditor Reference (ISO 11649) is used, type must be 'ISO'.* Issuer Entity that assigns the credit reference type. Issr Max35Text 1 .. 35 *1 .. 35*
2.233	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*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.* *RF/Structured Creditor Reference can only be used in combiantion with IBAN and must be used if 'ISO' is stated as 'Issuer'.* *OCR Reference can only be used in combination with a corresponding 'Proxy'/'Alias'.* Reference Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. Ref Max35Text 1 .. 35 *1 .. 35*
2.234	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicer	**ISO Name** **ISO Definition** **XML Tag** **Type**	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135
2.235	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Invoicee	**ISO Name** **ISO Definition** **XML Tag** **Type**	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135

#	NPC Mult	Message Element	Customer to PSP Credit Transfer Information NPC Core Requirements	
2.236	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
2.237	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
2.238	0..3	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Additional Remittance Information Additional information, in free text form, to complement the structured remittance information. AddtlRmtInf Max140Text 1 .. 140 *1 .. 140*
2.239	0..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Supplementary Data	**ISO Name** **ISO Definition** **XML Tag** **Type**	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
3.0	0..n	Customer Credit Transfer Initiation V09 +Supplementary Data	**ISO Name** **ISO Definition** **XML Tag** **Type**	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.1.2 Message Element Specifications

The list below contains proprietary codes to be used to identify one of the listed Alias or Proxies. These codes are not ISO codes. If other Alias or Proxies are used, a listed ISO code should be used, such as a mobile number.

For a full list of ISO 20022 visit the external code list page at www.ISO20022.org.

Code	Name	Description
DK71	FI payment card Type 71	Common Payment Card for all Danish Banks. In the code line these idents are present: Debtor, creditor, and payment identification. This makes automatic posting possible.
DK73	FI payment card Type 73	Common Payment Card for all Danish Banks. In the code line only creditor identification is present. Fields for the debtor's address and remittance advice are precent
DK75	FI payment card Type 75	Common Payment Card for all Danish Banks. In the code line these idents are present: Debtor, creditor, and payment identification. This makes automatic posting possible. It is also possible to add remittance information.
DK01	Giro deposit card 01	Giro Payment Card. For payments to Danske Bank. In the code line only creditor identification is present. Fields for the debtor's address and remittance advice are present.
DK04	Giro deposit card 04	Giro Payment Card. For payments to Danske Bank. In the code line these Idents are present: Debtor, creditor, and payment identification. This makes automatic posting possible.
DK15	Giro deposit card 15	Giro Payment Card. For payments to Danske Bank. In the code line these idents are present: Debtor, creditor, and payment identification. This makes automatic posting possible.
BGNR	Bankgiro number	Bankgiro number is an Alias for a corporate account held in Sweden
PGNR	Plusgiro number	Plusgiro number is an Alias that could be used for corporate accounts held in Nordea Bank in Sweden

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-R001' 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-R001 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) or any other positive Status code 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.
Examples of status codes to be used for each level are provided in this document in section 2.2.2 Message Specifications.

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' or to any other positive Status code.

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	**XML Tag** **Type**	Document Document
	1..1	Customer Payment Status Report V10	**ISO Name** **ISO Definition** **XML Tag** **Type**	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. CstmrPmtStsRpt CustomerPaymentStatusReportV10
1.0	1..1	Customer Payment Status Report V10 +Group Header	**ISO Name** **ISO Definition** **XML Tag** **Type**	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader86
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*Used to identify a PSP (BICFI) as the sender of the message. Could also be used to identify the party who has initiated the original message.* Initiating Party Party that initiates the status message. InitgPty PartyIdentification135
1.4	0..1	Customer Payment Status Report V10 +Group Header ++Forwarding Agent	**ISO Name** **ISO Definition** **XML Tag** **Type**	Forwarding Agent Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. FwdgAgt BranchAndFinancialInstitutionIdentification6
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-D002 The BIC code of the Originator PSP.* *Either BICFI or Clearing system member identification to be used.* Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-C002 The BIC code of the Beneficiary PSP.* *Either BICFI or Clearing system member Identification to be used.* Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
2.0	1..1	Customer Payment Status Report V10 +Original Group Information And Status	**ISO Name** **ISO Definition** **XML Tag** **Type**	Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17
2.1	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35 *1 .. 35*
2.2	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*Only pain.001.001.09 is allowed.* Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35 *1 .. 35*
2.3	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}
2.5	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	**ISO Name** **ISO Definition** **XML Tag** **Type** ***NPC FractDigits*** **TotalDigits**	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber *2* 18
2.6	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*AT-R001 The type of "R" message.* *AT-R008 The status of the original message 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with a Code. See Message Element Specifications 2.1.2.* 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	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-R002 The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-C002 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.* Originator Party that issues the status. Orgtr PartyIdentification135
2.9	0..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-R004 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		XML Tag	xs:choice
2.10	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	*NPC Rulebook* ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	*See Message Element Specifications 2.1.3 below.* Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 *1 .. 4*
2.11	1..1	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*
2.12	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105 *1 .. 105*
2.13	0..n	Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxsPerSts NumberOfTransactionsPerStatus5
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	ISO Name ISO Definition XML Tag Type	Original Payment Information And Status Information concerning the original payment information, to which the status report message refers. OrgnlPmtInfAndSts OriginalPaymentInstruction32
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	ISO Name ISO Definition XML Tag Type ISO Length *NPC Length*	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. OrgnlPmtInfId Max35Text 1 .. 35 *1 .. 35*

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	Original Number Of Transactions Number of individual transactions contained in the original payment information group. OrgnlNbOfTxs Max15NumericText [0-9]{1,15}
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	**ISO Name** **ISO Definition** **XML Tag** **Type** ***NPC FractDigits*** **TotalDigits**	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. OrgnlCtrlSum DecimalNumber *2* 18
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*AT-R001 The type of "R" message.* *AT-R008 The status of the original message 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with a Code. See Message Element Specifications 2.1.2.* 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)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-R002 The identification of the type of party that initiated the "R" message (to be used for a negative confirmation or a reject) or AT-C002 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.* 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-R004 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 2.1.3 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. NbOfTxsPerSts 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-R003 The specific reference of the party initiating the reject (note: to be used for a negative confirmation or reject) or AT-T055 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-T014 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-R001 The type of "R" message* *AT-R008 The status of the original message.* *'Group Status', Payment Information Status' or 'Transaction Status' must be present with a Code. See Message Element Specifications 2.1.2* 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)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-R002 The identification of the type of party initiating the "R" message (to be used for a negative confirmation or a reject) or AT-C002 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.* 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-R004 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 2.1.3 below.* Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4 *1 .. 4*
3.22	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Proprietary	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35 *1 .. 35*

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements
3.23	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Additional Information	**ISO Name** Additional Information **ISO Definition** Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. **XML Tag** AddtlInf **Type** Max105Text **ISO Length** 1 .. 105 ***NPC Length*** *1 .. 105*
3.24	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Charges Information	**ISO Name** Charges Information **ISO Definition** 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. **XML Tag** ChrgsInf **Type** Charges7
3.25	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Tracker Data	**ISO Name** Tracker Data **ISO Definition** Provides information on the tracking of the interbank transaction related to the payment. **XML Tag** TrckrData **Type** TrackerData1
3.26	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Acceptance Date Time	**ISO Name** Acceptance Date Time **ISO Definition** 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. **XML Tag** AccptncDtTm **Type** ISODateTime
3.27	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Account Servicer Reference	**ISO Name** Account Servicer Reference **ISO Definition** Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. **XML Tag** AcctSvcrRef **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
3.28	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Clearing System Reference	**ISO Name** Clearing System Reference **ISO Definition** Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. **XML Tag** ClrSysRef **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
3.29	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*An exact copy of attributes of the received DS-02 or DS-01 which is being rejected.* *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.* *Mandatory to provide Original Transaction Reference if transaction is rejected.* *Attributes as agreed between PSU and PSP must be included* Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
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 .. 99999999999.99*
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-T002 The amount of the NCT Inst in the relevant Scheme Currencies and the relevant currency code.* *Amount must be 0.01 or more and 99999999999.99 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-T013 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

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
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-T001 The identification code of the NCT Inst Scheme.* *AT-T008 The category purpose of the NCT Inst Instruction.* Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
			NPC Code Restrictions	
			TRF	*CreditTransfer* *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	ISO Name ISO Definition XML Tag Type	Mandate Related Information Provides further details of the mandate signed between the creditor and the debtor. MndtRltdInf MandateRelatedInformation14
3.40	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	*NPC Rulebook* ISO Name ISO Definition XML Tag Type	*AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the NCT Inst Instruction.* Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-P006 The name of the Originator Reference Party.* *AT-P007 The identification code of the Originator Reference Party.* *Only 'Party' is allowed.* Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-P001 The name of the Originator.* *AT-P005 The address of the Originator.* *AT-P004 The Originator identification code.* *Only 'Party' is allowed.* Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	*NPC Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-D001 The IBAN of the account of the Originator.* *AT-P003 The Proxy/Alias of the account of the Originator.* *AT-D003 The BBAN/National account number 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
3.44	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	*NPC Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-D002 The BIC code of the Originator PSP (if present in DS-01).* Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.45	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent Account	**ISO Name** **ISO Definition** **XML Tag** **Type**	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.46	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	*NPC Rulebook* *NPC Usage Rule(s)* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-C002 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-E001 The name of the Beneficiary.* *AT-E004 The address of the Beneficiary.* *AT-E005 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
3.49	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	*NPC Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-C001 The IBAN of the account of the Beneficiary.* *AT-E003 The Proxy/Alias of the account of the Beneficiary.* *AT-C003 The BBAN/National account number of the Beneficiary* Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38

#	NPC Mult	Message Element	PSP to Customer Reject, Positive or Negative Credit Transfer NPC Core Requirements	
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-E007 The name of the Beneficiary Reference Party.* *AT-E010 The identification code of the Beneficiary Reference Party.* *Only 'Party' is allowed.* Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.51	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	***NPC Rulebook*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-T007 The purpose of the 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
3.52	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Supplementary Data	**ISO Name** **ISO Definition** **XML Tag** **Type**	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Customer Payment Status Report V10 +Supplementary Data	**ISO Name** **ISO Definition** **XML Tag** **Type**	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.2.2 Message Element Specifications status code

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

ISO Code	ISO Name	Description of Status Code
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACTC	AcceptedTechnical Validation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

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

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

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

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

2.2.3 Message Element Specifications

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

For a full list of ISO 20022 ExternalStatusReason1Code, visit the external code list page at www.ISO20022.org.

ISO Code	ISO Name	Description of Reason Code
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC02	InvalidDebtorAccountNumber	Debtor account number invalid or missing
AC03	Invalid Creditor Account Number	Creditor account number invalid or missing
AC04	ClosedAccountNumber	Account 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 *Usage Rule*: 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 Usage Rule: 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 Usage Rule: 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 *Usage Rule*: 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	**XML Tag** **Type**	Document Document
	1..1	Bank To Customer Debit Credit Notification V08	**ISO Name** **ISO Definition** **XML Tag** **Type**	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	**ISO Name** **ISO Definition** **XML Tag** **Type**	Group Header Common information for the message. GrpHdr GroupHeader81
1.1	1..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	Message Identification Point to point reference, as assigned by the 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. MsgId Max35Text 1 .. 35 *1 .. 35*
1.2	1..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Creation Date Time	**ISO Name** **ISO Definition** **XML Tag** **Type**	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Recipient	**ISO Name** **ISO Definition** **XML Tag** **Type**	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. MsgRcpt PartyIdentification135
1.4	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Message Pagination	**ISO Name** **ISO Definition** **XML Tag** **Type**	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. MsgPgntn Pagination1
1.5	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Original Business Query	**ISO Name** **ISO Definition** **XML Tag** **Type**	Original Business Query Unique identification, as assigned by the original requestor, to unambiguously identify the business query message. OrgnlBizQry OriginalBusinessQuery1
1.6	0..1	Bank To Customer Debit Credit Notification V08 +Group Header ++Additional Information	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	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	*NPC Usage Rule(s)* *Only one occurrence is allowed.* **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-C001 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-C002 The BIC code of the Benficiary 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. TxsSummry TotalTransactions6
2.21	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*Mandatory* *Only one occurrence is allowed.* 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	***NPC Rulebook*** ***NPC Usage Rule(s)*** ***NPC Format Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** ***NPC FractDigits*** **TotalDigits** ***NPC Inclusive***	*AT-T002 The amount of the NCT Inst in the relevant Scheme Currencies and the relevant currency code.* *Only 'NPC 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 NCT Inst Scheme Rulebook", or the maximum amount as agreed between individual Participants or communities of Participants.* *The fractional part has a maximum of two digits.* 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	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-T081 The identification of the Credit Notification.* *Only 'CRDT' is allowed.* Credit Debit Indicator Indicates whether the entry is a credit or a debit entry. CdtDbtInd CreditDebitCode
			NPC Code Restrictions	
			CRDT	*Credit* *Operation is an increase.*

#	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	**ISO Name** **ISO Definition** **XML Tag** **Type**	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	**ISO Name** **ISO Definition** **XML Tag** **Type**	Status Status of an entry on the books of the account servicer. Sts EntryStatus1Choice
	1..1		**XML Tag**	xs:choice
2.27	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Status ++++Code	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*Only 'BOOK' or 'INFO' is allowed depending on a bilateral agreement between the Customer and its PSP.* Code Entry status, in a coded form. Cd ExternalEntryStatus1Code 1 .. 4 *1 .. 4*
			NPC Code Restrictions	
			BOOK	*Booked* *Booked means that the transfer of money has been completed between account servicer and account owner.*
			INFO	*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	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	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	**ISO Name** **ISO Definition** **XML Tag** **Type**	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	*NPC Rulebook* *NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*AT-T082 The value date of the credit on the Beneficiary's account.* *Mandatory.* Value Date 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. ValDt DateAndDateTime2Choice
	1..1		XML Tag	xs:choice
2.31	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value Date ++++Date	ISO Name ISO Definition XML Tag Type	Date Specified date. Dt ISODate
2.32	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Value 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
2.33	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++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 entry. AcctSvcrRef Max35Text 1 .. 35 *1 .. 35*
2.34	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++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
2.35	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*The identification code of the NCT Inst Scheme* Bank Transaction Code Set of elements used to fully identify the type of underlying transaction resulting in an entry. BkTxCd BankTransactionCodeStructure4

#	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	**ISO Name** Domain **ISO Definition** 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. **XML Tag** Domn **Type** BankTransactionCodeStructure5
2.37	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Code	*NPC Usage Rule(s)* *Only "PMNT" is allowed.* **ISO Name** Code **ISO Definition** Specifies the business area of the underlying transaction. **XML Tag** Cd **Type** ExternalBankTransactionDomain1Code **ISO Length** 1 .. 4 *NPC Length* *1 .. 4* ***NPC Code Restrictions*** ***PMNT*** *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	**ISO Name** Family **ISO Definition** Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format. **XML Tag** Fmly **Type** BankTransactionCodeStructure6
2.39	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Family ++++++Code	*NPC Usage Rule(s)* *Only "RRCT" is allowed.* **ISO Name** Code **ISO Definition** Specifies the family within a domain. **XML Tag** Cd **Type** ExternalBankTransactionFamily1Code **ISO Length** 1 .. 4 *NPC Length* *1 .. 4* ***NPC Code Restrictions*** ***RRCT*** *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	*NPC Usage Rule(s)* *Only "ENCT" is allowed.* **ISO Name** Sub Family Code **ISO Definition** Specifies the sub-product family within a specific family. **XML Tag** SubFmlyCd **Type** ExternalBankTransactionSubFamily1Code **ISO Length** 1 .. 4 *NPC Length* *1 .. 4* ***NPC Code Restrictions*** ***ENCT*** *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	*NPC Usage Rule(s)* ISO Name ISO Definition XML Tag Type	*Mandatory. Only one occurrence is allowed.* 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** Batch **ISO Definition** Provides details on batched transactions. **XML Tag** Btch **Type** BatchInformation2
2.51	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details	***NPC Usage Rule(s)*** *Mandatory. Only one occurrence is allowed.* **ISO Name** Transaction Details **ISO Definition** Provides information on the underlying transaction(s). **XML Tag** TxDtls **Type** EntryTransaction10
2.52	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References	**ISO Name** References **ISO Definition** Provides the identification of the underlying transaction. **XML Tag** Refs **Type** TransactionReferences6
2.53	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Message Identification	**ISO Name** Message Identification **ISO Definition** Point to point reference, as assigned by the instructing party of the underlying message. **XML Tag** MsgId **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *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** Account Servicer Reference **ISO Definition** Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. **XML Tag** AcctSvcrRef **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *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** Payment Information Identification **ISO Definition** Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. **XML Tag** PmtInfId **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.56	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Instruction Identification	**ISO Name** Instruction Identification **ISO Definition** Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. **XML Tag** InstrId **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*

#	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	*NPC Rulebook* **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	*AT-T014 The Originator's reference of the NCT Inst Instruction.* End To End Identification 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. EndToEndId Max35Text 1 .. 35 *1 .. 35*
2.58	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++UETR	**ISO Name** **ISO Definition** **XML Tag** **Type** **Pattern**	UETR Universally unique identifier to provide an end-to-end reference of a payment transaction. UETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
2.59	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References ++++++Transaction Identification	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	Transaction Identification 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. TxId 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	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	Mandate Identification Unique identification, as assigned by the creditor, to unambiguously identify the mandate. MndtId 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	**ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** *NPC Length*	Cheque Number Unique and unambiguous identifier for a cheque as assigned by the agent. ChqNb 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 .. 99999999999.99*

#	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	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*Mandatory. Only 'Party' is allowed.* 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	***NPC Rulebook*** ***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type** **ISO Length** ***NPC Length***	*AT-P001 The name of the Originator.* *Mandatory.* Name Name by which a party is known and which is usually used to identify that party. Nm Max140Text 1 .. 140 *1 .. 140*

#	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-P004 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** Agent **ISO Definition** Identification of a financial institution. **XML Tag** Agt **Type** BranchAndFinancialInstitutionIdentification6
2.87	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor Account	**ISO Name** Debtor Account **ISO Definition** Unambiguous identification of the account of the debtor. **XML Tag** DbtrAcct **Type** CashAccount38
2.88	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor	***NPC Usage Rule(s)*** *Only 'Party' is allowed.* **ISO Name** Ultimate Debtor **ISO Definition** Ultimate party that owes an amount of money to the (ultimate) creditor. **XML Tag** UltmtDbtr **Type** 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** Party **ISO Definition** Identification of a person or an organisation. **XML Tag** Pty **Type** PartyIdentification135
2.90	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Name	***NPC Rulebook*** *AT-P006 The name of the Originator Reference Party.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
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** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** 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	*NPC Rulebook* *AT-P007 The identification code of the Originator Reference Party* **ISO Name** Identification **ISO Definition** Unique and unambiguous identification of a party. **XML Tag** Id **Type** Party38Choice
	1..1		**XML Tag** xs:choice
2.93	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Identification +++++++++Organisation Identification	*NPC Usage Rule(s)* *Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.* **ISO Name** Organisation Identification **ISO Definition** Unique and unambiguous way to identify an organisation. **XML Tag** OrgId **Type** OrganisationIdentification29
2.94	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Identification +++++++++Organisation Identification ++++++++++LEI	**ISO Name** LEI **ISO Definition** Legal entity identification as an alternate identification for a party. **XML Tag** LEI **Type** LEIIdentifier **Pattern** [A-Z0-9]{18,18}[0-9]{2,2} This element is not part of the NPC Core subset
2.95	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Identification +++++++++Private Identification	*NPC Usage Rule(s)* *Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.* **ISO Name** Private Identification **ISO Definition** Unique and unambiguous identification of a person, for example a passport. **XML Tag** PrvtId **Type** PersonIdentification13
2.96	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Country Of Residence	**ISO Name** Country Of Residence **ISO Definition** Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. **XML Tag** CtryOfRes **Type** CountryCode **Pattern** [A-Z]{2,2}

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements
2.97	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Contact Details	**ISO Name** Contact Details **ISO Definition** Set of elements used to indicate how to contact the party. **XML Tag** CtctDtls **Type** Contact4
2.98	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Agent	**ISO Name** Agent **ISO Definition** Identification of a financial institution. **XML Tag** Agt **Type** BranchAndFinancialInstitutionIdentification6
2.99	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor	***NPC Usage Rule(s)*** *Mandatory. Only 'Party' is allowed.* **ISO Name** Creditor **ISO Definition** Party to which an amount of money is due. **XML Tag** Cdtr **Type** Party40Choice
	1..1		**XML Tag** xs:choice
2.100	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party	**ISO Name** Party **ISO Definition** Identification of a person or an organisation. **XML Tag** Pty **Type** PartyIdentification135
2.101	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party ++++++++Name	***NPC Rulebook*** *AT-E001 The name of the Beneficiary.* ***NPC Usage Rule(s)*** *Mandatory.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.102	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party ++++++++Postal Address	**ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.103	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Creditor +++++++Party ++++++++Identification	**ISO Name** **ISO Definition** **XML Tag** **Type**	Identification Unique and unambiguous identification of a party. Id Party38Choice
2.104	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++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}
2.105	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
2.106	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
2.107	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
2.108	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor	***NPC Usage Rule(s)*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*Only 'Party' is allowed.* Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
	1..1		**XML Tag**	xs:choice

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements
2.109	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party	**ISO Name** Party **ISO Definition** Identification of a person or an organisation. **XML Tag** Pty **Type** PartyIdentification135
2.110	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party ++++++++Name	***NPC Rulebook*** *AT-E007 The name of the Beneficiary Reference Party.* **ISO Name** Name **ISO Definition** Name by which a party is known and which is usually used to identify that party. **XML Tag** Nm **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.111	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party ++++++++Postal Address	**ISO Name** Postal Address **ISO Definition** Information that locates and identifies a specific address, as defined by postal services. **XML Tag** PstlAdr **Type** PostalAddress24
2.112	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party ++++++++Identification	**ISO Name** Identification **ISO Definition** Unique and unambiguous identification of a party. **XML Tag** Id **Type** Party38Choice
2.113	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** Country Of Residence **ISO Definition** Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed. **XML Tag** CtryOfRes **Type** CountryCode **Pattern** [A-Z]{2,2}
2.114	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Creditor +++++++Party ++++++++Contact Details	**ISO Name** Contact Details **ISO Definition** Set of elements used to indicate how to contact the party. **XML Tag** CtctDtls **Type** Contact4

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.115	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
2.116	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
2.117	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
2.118	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
2.119	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
2.120	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose	***NPC Rulebook*** **ISO Name** **ISO Definition** **XML Tag** **Type**	*AT-T007 The purpose of the 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

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements
2.121	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose ++++++Code	**ISO Name** Code **ISO Definition** Underlying reason for the payment transaction, as published in an external purpose code list. **XML Tag** Cd **Type** ExternalPurpose1Code **ISO Length** 1 .. 4 ***NPC Length*** *1 .. 4*
2.122	1..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Purpose ++++++Proprietary	**ISO Name** Proprietary **ISO Definition** Purpose, in a proprietary form. **XML Tag** Prtry **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.123	0..10	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Remittance Information	**ISO Name** Related Remittance Information **ISO Definition** Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain. **XML Tag** RltdRmtInf **Type** RemittanceLocation7
2.124	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information	***NPC Rulebook*** *AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the NCT Inst Instruction.* ***NPC Usage Rule(s)*** *Either 'Structured' or 'Unstructured' may be present* **ISO Name** Remittance Information **ISO Definition** 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. **XML Tag** RmtInf **Type** RemittanceInformation16
2.125	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Unstructured	***NPC Usage Rule(s)*** *'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary.* *Only one occurrence of 'Unstructured' is allowed.* **ISO Name** Unstructured **ISO Definition** 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. **XML Tag** Ustrd **Type** Max140Text **ISO Length** 1 .. 140 ***NPC Length*** *1 .. 140*
2.126	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured	***NPC Usage Rule(s)*** *Only one occurrence of 'Structured' is allowed.* ***NPC Format Rule(s)*** *'Structured' can be used, provided the tags and the data within the 'Structured' element (i.e. excluding <Strd> and </Strd>) do not exceed 280 characters in length.* **ISO Name** Structured **ISO Definition** 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. **XML Tag** Strd **Type** StructuredRemittanceInformation16

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements
2.127	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Referred Document Information	**ISO Name** Referred Document Information **ISO Definition** Provides the identification and the content of the referred document. **XML Tag** RfrdDocInf **Type** ReferredDocumentInformation7
2.128	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Referred Document Amount	**ISO Name** Referred Document Amount **ISO Definition** Provides details on the amounts of the referred document. **XML Tag** RfrdDocAmt **Type** RemittanceAmount2
2.129	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information	***NPC Usage Rule(s)*** *When present, the Debtor Bank is not obliged to validate the reference information.* *When used both 'Type' and '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
2.130	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information ++++++++Type	***NPC Usage Rule(s)*** *Mandatory if 'Creditor Reference Information' is used.* **ISO Name** Type **ISO Definition** Specifies the type of creditor reference. **XML Tag** Tp **Type** CreditorReferenceType2
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	**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
2.132	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 ++++++++++Code	***NPC Usage Rule(s)*** *Only 'SCOR' is allowed.* **ISO Name** Code **ISO Definition** Type of creditor reference, in a coded form. **XML Tag** Cd **Type** DocumentType3Code

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements
			NPC Code Restrictions ***SCOR*** *StructuredCommunicationReference Document is a structured communication reference provided by the creditor to identify the referred transaction.*
2.133	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	**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*
2.134	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information ++++++++Type +++++++++Issuer	***NPC Usage Rule(s)*** *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)."* **ISO Name** Issuer **ISO Definition** Entity that assigns the credit reference type. **XML Tag** Issr **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*
2.135	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Creditor Reference Information ++++++++Reference	***NPC Usage Rule(s)*** *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'.* **ISO Name** Reference **ISO Definition** Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. **XML Tag** Ref **Type** Max35Text **ISO Length** 1 .. 35 ***NPC Length*** *1 .. 35*

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.136	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Invoicer	**ISO Name** **ISO Definition** **XML Tag** **Type**	Invoicer Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor. Invcr PartyIdentification135
2.137	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured +++++++Invoicee	**ISO Name** **ISO Definition** **XML Tag** **Type**	Invoicee Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor. Invcee PartyIdentification135
2.138	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
2.139	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
2.140	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*
2.141	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
2.142	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

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements	
2.143	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
2.144	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
2.145	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
2.146	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
2.147	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
2.148	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
2.149	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
2.150	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

#	NPC Mult	Message Element	PSP to Customer Credit Notification NPC Core Requirements
2.151	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Additional Transaction Information	**ISO Name** Additional Transaction Information **ISO Definition** Further details of the transaction. **XML Tag** AddtlTxInf **Type** Max500Text **ISO Length** 1 .. 500 ***NPC Length*** *1 .. 500*
2.152	0..n	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Supplementary Data	**ISO Name** Supplementary Data **ISO Definition** Additional information that cannot be captured in the structured elements and/or any other specific block. **XML Tag** SplmtryData **Type** SupplementaryData1
2.153	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Additional Entry Information	**ISO Name** Additional Entry Information **ISO Definition** Further details of the entry. **XML Tag** AddtlNtryInf **Type** Max500Text **ISO Length** 1 .. 500 ***NPC Length*** *1 .. 500*
2.154	0..1	Bank To Customer Debit Credit Notification V08 +Notification ++Additional Notification Information	**ISO Name** Additional Notification Information **ISO Definition** Further details of the account notification. **XML Tag** AddtlNtfctnInf **Type** Max500Text **ISO Length** 1 .. 500 ***NPC Length*** *1 .. 500*
3.0	0..n	Bank To Customer Debit Credit Notification V08 +Supplementary Data	**ISO Name** Supplementary Data **ISO Definition** Additional information that cannot be captured in the structured elements and/or any other specific block. **XML Tag** SplmtryData **Type** SupplementaryData1

3. List of changes in the NPC Instant Credit Transfer Customer-to-PSP Implementation Guidelines 2025 version 1.1

(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

List of changes 2025 v 1.1 relative to 2025 v1.0

N°	#	Section / Message Element	Description	Status	Type
1.	0.1		Typos corrected, 2023 changed to 2025 in two places.	ACC	TYPO
2.	General		End date for unstructured address changed from 22 Nov 2026 to 15 Nov 2026 throughout the document.	ACC	CHAN

List of changes 2025 v 1.0 relative to 2023 v1.3

N°	#	Section / Message Element	Description	Status	Type
1.	General		Attribute numbering changed from AT-XX to AT-XNNN throughout the document.	ACC	CHAN
2.	General		All name elements changed from max 70 characters to max 140 characters. NPC format rule: 'Name is limited to 70 characters in length' removed.	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
3.	1.5.3		Sentence “For ease of use, National Account Number will be treated as an Alias, too “removed.	ACC	CLAR
4.	1.5.4		The text in this section is modified due to CR #03 New attribute for BBAN and National account number.	ACC	CHAN
5.	2.1.1		Text in the last Note bullet 2 changed since alternative 1 is preferred. Som modification in text to be correct.	ACC	CLAR
6.	2.1.1		New Note added in the end of the section to clarify usage of the new attribute for BBAN and National account number.	ACC	CHAN
7.	2.1.1	2.23	Usage Rule in Debtor – Postal Address changed	ACC	CHAN
8.	2.1.1	2.39	Usage Rule in Debtor – Postal Address – Address Line changed	ACC	CHAN
9.	2.1.1	2.48	Usage Rule added in Debtor – Identification – Organization Identification – Other – Scheme Name – Proprietary	ACC	CHAN
10.	2.1.1	2.64	Added attribute and updated Usage Rule in Debtor Account	ACC	CHAN
11.	2.1.1	2.65	Changed Usage Rule in Debtor Account – Identification	ACC	CHAN
12.	2.1.1	2.67	New attribute added	ACC	CHAN
13.	2.1.1	2.71	Usage Rule updated referring to message element specifications added	ACC	CLAR
14.	2.1.1	2.73	Type changed to white	ACC	CHAN
15.	2.1.1	2.75	Name changed to white	ACC	CHAN
16.	2.1.1	2.76	Attribute and Usage Rule added in Debtor Account – Proxy	ACC	CHAN
17.	2.1.1	2.79	Added reference to section 2.1.2 in Debtor Account – Proxy – Type – Proprietary Usage Rule	ACC	CHAN
18.	2.1.1	2.97	Usage Rule in Ultimate Debtor – Postal Address changed	ACC	CHAN
19.	2.1.1	2.103	Added attribute in Charge Bearer	ACC	CHAN
20.	2.1.1	2.110	UETR changed to yellow	ACC	CHAN
21.	2.1.1	2.126	Added attribute in Charge Bearer	ACC	CHAN
22.	2.1.1	2.130	Usage Rule in Ultimate Debtor – Postal Address changed	ACC	CHAN
23.	2.1.1	2.153	Usage Rule in Creditor – Postal Address changed	ACC	CHAN
24.	2.1.1	2.169	Usage Rule in Creditor – Address Line changed	ACC	CHAN
25.	2.1.1	2.175	Added attribute and Usage Rule in Creditor Account	ACC	CHAN
26.	2.1.1	2.176	Changed Usage Rule in Creditor Account - Identification	ACC	CHAN
27.	2.1.1	2.178	New attribute added	ACC	CHAN
28.	2.1.1	2.184	Type changed to white	ACC	CHAN
29.	2.1.1	2.186	Name changed to white	ACC	CHAN
30.	2.1.1	2.187	Attribute and Usage Rule added in Creditor Account – Proxy	ACC	CHAN
31.	2.1.1	2.190	Added reference to section 2.1.2 in Creditor Account – Proxy – Type – Proprietary Usage Rule	ACC	CHAN
32.	2.1.1	2.193	Made name mandatory and added Usage Rule	ACC	CHAN
33.	2.1.1	2.194	Usage Rule in Ultimate Creditor – Postal Address changed	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
34.	2.1.1	2.210	Format rule in Remittance Information – Structured changed from 140 to 280	ACC	CHAN
35.	2.1.2		New section added with a list of proprietary codes used for Alias and Proxy.	ACC	CLAR
36.	2.2.1		"or any other positive Status code" added in text under bullet C and new text referring to 2.2.2 added.	ACC	CHAN
37.	2.2.1	1.3	Usage Rule changed in Initiation Party	ACC	CHAN
38.	2.2.1	2.6	Attribute added to Group Status	ACC	CHAN
39.	2.2.1	2.10	Changed from 2.2.3 to 2.1.3 in Rulebook text	ACC	TYPO
40.	2.2.1	3.4	Attribute added to Payment Information Status	ACC	CHAN
41.	2.2.1	3.8	Changed from 2.2.3 to 2.1.3 in Rulebook text	ACC	TYPO
42.	2.2.1	3.17	Attribute added to Transaction Status	ACC	CHAN
43.	2.2.1	3.21	Changed from 2.2.3 to 2.1.3 in Rulebook text	ACC	TYPO
44.	2.2.1	3.29	Added text in Usage Rule in Original Transaction Reference	ACC	CHAN
45.	2.2.1	3.43	Added attribute in Debtor Account	ACC	CHAN
46.	2.2.1	3.49	Added attribute in Creditor Account	ACC	CHAN
47.	2.2.2		New section 2.2.2. added with a list of examples for Status codes. Section 2.2.3 is now the list with examples with reason codes.	ACC	CHAN
48.	2.3.1	2.58	UETR made yellow	ACC	CHAN
49.	2.3.1	2.126	Format rule in Remittance Information – Structured changed from 140 to 280	ACC	CHAN