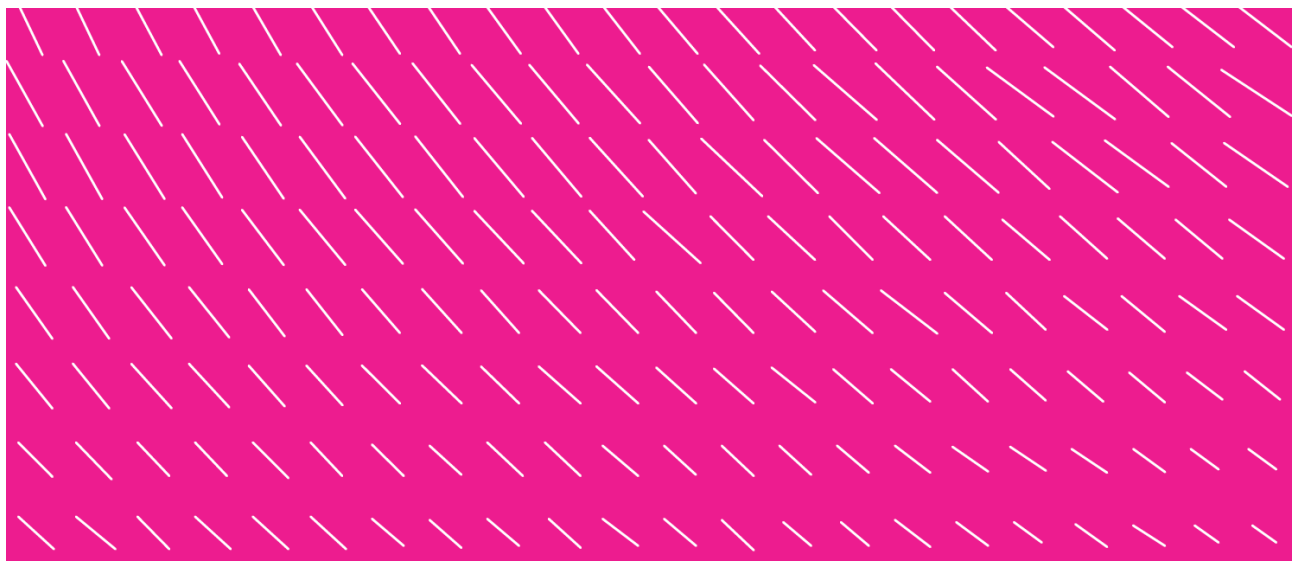




ISO 20022 Payments Guide

2025

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ISO 20022 payments

1 Background

International payment systems will migrate to the ISO 20022 standard of the International Organization for Standardization (ISO) in interbank payments by 2025. European banks, payment institutions and the euro area clearing and settlement systems have already adopted the ISO 20022 standard. Regulation (EU) No 260/2012 of the European Parliament and the Council establishing technical and business requirements for credit transfers and direct debits in euro makes the ISO 20022 standard mandatory also in transactions between banks and their customers.

The objective of the Single Euro Payments Area (SEPA) is that consumers, companies and organisations can pay and receive payments in euro with the same conditions, rights and obligations regardless of whether the payment is domestic or international. SEPA harmonises the practices and standards for basic payment services, in addition to which banks can provide additional services of their own choosing.

The purpose of this guide is to describe the usage of the customer-to-bank ISO 20022 Payment Initiation message in credit transfers. This description is based on the current accepted SEPA Credit Transfer Customer-to-PSP Implementation Guidelines¹ (version 2023 1.1) and the SEPA Instant Credit Transfer Customer-to-PSP Implementation Guidelines² (version 2023 1.2). The latest versions of the SEPA Rulebooks and Implementation Guidelines should always be checked from the European Payments Council (EPC) website at www.europeanpaymentscouncil.eu.

This guide is updated as necessary, and changes are therefore possible. Please note that any links provided in this document may have changed after it was published.

1.1 Usage of ISO 20022 in Finland

The purpose of this description is to introduce the data content of ISO 20022 payment initiation from the credit transfer point of view. Message definition is about the message sent by the customer to the bank or payment service provider (C2B/C2PSP), in which the data elements required by SEPA are present. The name of the ISO standard message is "CustomerCreditTransferInitiationV09" and the XML scheme identifier is "pain.001.001.09". Finland currently uses pain.001.001.02 and pain.001.001.03 instead of the more recent version. Please check with each bank for its bank-specific implementation schedule and description of the usage of pain.001.001.09.

The complete ISO 20022 message definition and the ISO 20022 Message Definition Report are available on the website of ISO at www.iso20022.org. The website also contains the Payments External Code List³, which provides the standard values for payment message code elements.

Not all of the details in the pain.001 payment initiation message can currently be reported in the existing national statement or incoming reference payment standard.

¹ <https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-credit-transfer-customer-psp-implementation>

² <https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-instant-credit-transfer-customer-psp-0>

³ <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

It is therefore advisable to use ISO 20022-compliant reporting messages also in account reporting.

1.2 Address structure

Payment market infrastructures are being migrated to ISO 20022. The various processes across the payments ecosystem, such as know-your-customer and anti-money laundering screening, can be improved by using the versatile and structured ISO 20022 address information. The Swift⁴ Payment Market Practice Group (PMPG) has issued a recommendation for how structured addresses⁵ should be used when the payment parties are located in different countries. The pain.001.001.09 message version enables the use of structured addresses in SEPA payments.

Making the transition from an unstructured address to a fully structured address is challenging. The European Payments Council (EPC) has therefore taken the decision to enable hybrid addresses to facilitate a more flexible transition. This flexibility is particularly useful when assimilating systems and processes to the new requirements. At the time of writing, the EPC had set no end date for the provision of an address in a hybrid format. The EPC has released a guidance document⁶ on the provision of addresses under the EPC payment schemes.

It should be noted that the implementation of structured or hybrid addresses may require changes to the data systems that are used to compile or source payment materials.

Each bank's specific schedule and guidelines for the use of different addresses should be checked from the bank-specific implementation guidelines.

1.2.1 Structured address

The provision of a structured address must comply with the following requirements: the "Address Line" data element cannot be used, and the "Country" and "Town Name" data elements must be used. All other 12 data elements may be used depending on the components of the address (see section 2.3.3 Payment Information).

1.2.2 Unstructured address

Under the unstructured address format, the address can be provided using the "Address Line" address elements. At the time of writing, the EPC had decided that the unstructured address format will no longer be allowed after November 2026.

1.2.3 Hybrid address

The hybrid address is a mix of structured and unstructured address details. It allows the combination of structured ISO 20022 address elements and up to two lines of 70

⁴ <https://www.swift.com/> - Society for Worldwide Interbank Financial Telecommunication

⁵ <https://www.swift.com/swift-resource/250266/download>

⁶ <https://www.europeanpaymentscouncil.eu/document-library/guidance-documents/epc-guidance-document-provision-addresses-under-epc-payment>

characters of unstructured “Address Line”. Elements available in a structured format must be mapped into the respective structured address elements. The structured elements “Country” and “Town Name” are mandatory. Structured elements cannot be repeated in the “Address Line” elements.

2 The structure and content of the Payment Message

2.1 Parties of the Transaction

The ISO concepts of different parties are described in the table below.

Party ISO 20022	Synonyms	Description
Debtor	<i>Originator</i> <i>Ordering Party Buyer</i>	The party whose account is debited with the payment.
Ultimate Debtor	<i>Originator Reference Party</i>	The party who originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor or Originator Reference Party is used when the receiver of the invoice is different from the debtor.
Initiating Party		The party on whose initiative the payment data is established. This might be the debtor itself, an agent, or the company service centre.
Creditor	<i>Beneficiary</i> <i>Seller</i>	The party whose account is credited with the payment.
Ultimate Creditor	<i>Ultimate Beneficiary</i> <i>Beneficiary Reference Party</i>	The party who is the ultimate creditor of the payment. For example, a payment is credited to the account of a financing company, but the ultimate creditor is a customer of the financing company.
Debtor agent	<i>Bank (Originating Bank</i> <i>Originator's Bank</i> <i>Debtor's Bank)</i>	Party is the bank of the debtor.
Creditor agent	<i>Bank (Creditor's Bank</i> <i>Seller's Bank)</i>	Party is the bank of the creditor.

Some example scenarios and the related parties are illustrated in the following picture:

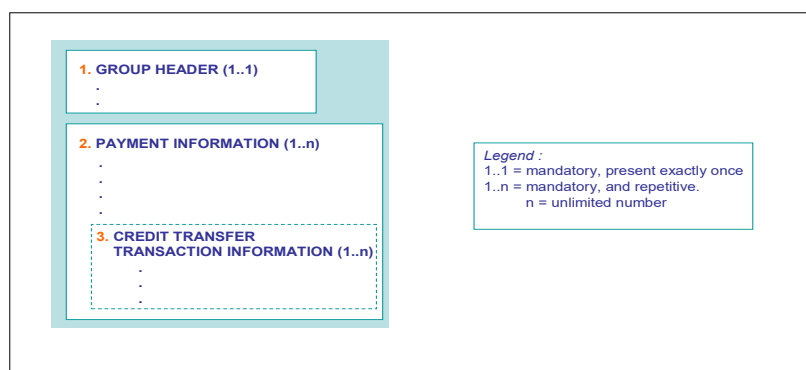


Source: SWIFT

- Case 1: In this scenario, the account owner pays an invoice directly. They are the Ultimate Debtor, the Debtor and the one initiating the payment.
- Case 2: In this scenario, the invoice has been sent to the subsidiary, but the head-office (i.e. the account owner) is the one initiating the payment on its behalf. The Creditor of the payment is different from the Ultimate Creditor of the payment. For example, the payment is credited to the account of a financing company, but the ultimate creditor is a customer of the financing company.
- Case 3: The head-office initiates the payment on behalf of its subsidiary. The payment is debited from the subsidiary's account. The Creditor of the payment is different from the Ultimate Creditor of the payment.
- Case 4: In this scenario, the shared service centre initiates the payment from the account of the head-office (Debtor) on behalf of the subsidiary (Ultimate Debtor). The Creditor of the payment is different from the Ultimate Creditor of the payment.

2.2 Payment Message structure

Payment initiation message is composed of three blocks: Group Header, Payment Information and Credit Transfer Transaction Information.



Source: SWIFT

2.2.1 Group Header – Block A

Group Header can occur only once. It contains identifying elements common to the entire message, such as MessageIdentification, CreationDateAndTime, NumberOfTransactions and InitiatingParty.

2.2.2 Payment Information – Block B

Payment Information can occur multiple times. It contains information related to the debit side of the transaction. This information can include for example PaymentInformationIdentifier, Debtor, DebtorAccount, PaymentTypeInformation and RequestedExecutionDate. The Payment Information block of the message needs to be repeated if, for example, the requested execution date, payment type and/or debtor account changes.

2.2.3 Credit Transfer Transaction Information – Block C

Credit Transfer Transaction Information is an element in the Payment Information block. It is mandatory and can occur multiple times. It contains information related to the credit side of the transaction, such as Creditor, CreditorAgent and RemittanceInformation.

2.2.4 Remittance Information

The optional Remittance Information element can occur multiple times when used to provide additional structured remittance information to support the bundling of invoices and credit notes to one payment. This is defined with Extended Remittance Information (ERI⁷), which supports multiple occurrences of structured remittance information in the RemittanceInformation element. See section 4.2 for more

⁷ <https://www.europeanpaymentscouncil.eu/what-we-do/sepa-payment-schemes/sepa-credit-transfer/extended-remittance-information-option>

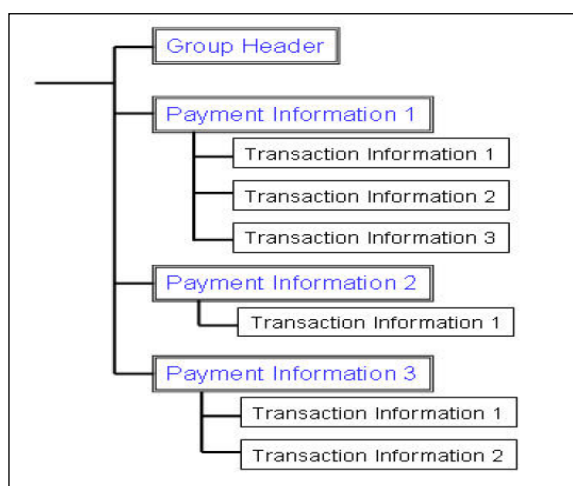
information on the ERI.

The use of ERI is bank-specific. Check directly with the bank whether it supports the additional optional service.

2.2.5 Message structure

The message may contain several Payment Information blocks, which may contain one or more subordinate Credit Transfer Transaction Information blocks.

2.2.6 Debit booking alternatives



GroupHeader contains the element BatchBooking, which instructs the debit bookings. The different alternatives for using BatchBooking are described in the ISO 20022 standard. The use of BatchBooking is bank-specific. The recommended value is “true”.

2.3 Message content

The XML message elements listed in this payments guide were selected on the basis of the information used in SEPA payments. Other types of payments, such as international transfers, may also use additional message elements permitted by the XML schema. Bank-specific rules and service descriptions should always be checked before any technical implementation.

The content of the payment message is described in the tables in sections 2.3.1–2.3.4. The explanations to the table columns are provided below.

Index	Mult	Message Element	Implementation guide

”Index” column

- Index used in ISO 20022 XML Message Definition Report (www.iso20022.org)

”Mult” column

Mandatoriness and occurrences of element

(1..1) = mandatory, only one occurrence

(1..n) = mandatory and repetitive

(0..1) = optional, only one occurrence

(0..n) = optional and repetitive

{Or ... Or} indicates a Choice of elements.

”Message Element” column

- Name of element
- Definitions can be found in Message Definition Report available on the website www.iso20022.org.

”Implementation guide” column

- Element description
- Yellow colour marks available element according to SEPA rulebook
- “AOS” means the element pertains to Additional Optional Services agreed by banks (SEPA Credit Transfer Rulebook and Implementation Guidelines)
- “**SEPA CT: AT-xx**” if the element is in use in SEPA Credit Transfer Rulebook and Implementation Guidelines.

2.3.1 Message root

Index	Mult	Message Element	Implementation guide
	[1..1]	+Message root	<CstmrCdtTrfInitn>

2.3.2 Group Header

GroupHeader (Block A) contains the ID information of the payment message.

Index	Mult	Message Element	Implementation guide
	1..1	Customer Credit Transfer Initiation V09	
1.0	1..1	Customer Credit Transfer Initiation V09 +Group Header	
1.1	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Message Identification	Unique identification of the message assigned by the Initiating Party.
1.2	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Creation Date Time	Date and time at which a (group of) payment instruction(s) was created. Provided by the Initiating Party.
1.4	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Number Of Transactions	Number of payments in Credit Transfer Transaction Information (Block C).
1.5	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum	Control sum for the payment(s).
1.6	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party	The Party on the initiative of which the payment data is created. This might be the debtor itself, an agent, or the shared service centre.
1.7	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Name	
1.9	0..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification	
1.10	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	Identification of an organisation. Mandatoriness depends on the bank. If a payer service code provided by the bank is used, then SchemeName/Code should have the value "BANK".

1.11	1..1	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Private Identification	Identification of a private person.
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2.3.3 Payment Information

PaymentInformation contains elements related to the debit side of the transaction. The information is common to all the credit transfers (Block C) attached to this PaymentInformation.

Index	Mult	Message Element	Implementation guide
2.0	1..n	Customer Credit Transfer Initiation V09 +Payment Information	
2.1	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Information Identification	Unique identification of the PaymentInformation element assigned by the Initiating Party. The information is returned to the debtor's account statement. On an electronic account statement, the information is given in the "originator information additional information type 06" field. On Camt.053 XML account statement the identifier (and other unique identifiers used by the debtor) is returned in same or corresponding XML element as pain.001 payment data.
2.2	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	Indicates the payment method. "TRF": only credit transfers are allowed
2.3	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Batch Booking	Debtor can request batch booking ("true") or booking per transaction ("false"). If element is not present, pre-agreed customer-to-PSP conditions apply. Check with the bank whether it supports the feature.
2.4	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Number Of Transactions	The validation of this data element is bank specific.
2.5	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	Control sum.

2.6	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information	Set of elements used to further specify the payment type. PaymentTypeInformation is usually used at this level and not at the level of individual transactions. For International and bank specific payments it may be necessary to determine the payment type also in the Credit Transfer Transaction Information block (C)
2.7	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Instruction Priority	
2.8	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level	Credit transfers permit the use of code value "SEPA". Depending on the bank, a SEPA credit transfer can be identified on the basis of other payment information, but the use of the value "SEPA" in the ServiceLevel element is recommended.
2.9	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level ++++Code	Only "SEPA" is allowed.
2.11	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument	
2.12	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	Code "INST" can be used to specify payment as SEPA instant credit transfer (SCT Inst). Check with the bank whether it supports the feature.

2.13	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Local Instrument ++++Proprietary	
2.14	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	
2.15	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Code	"SALA" code, see section 4.5. The CategoryPurpose element can also be used for other bank-specific purposes according to the ISO 20022 external code list, e.g. with value "TREA".
2.16	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose ++++Proprietary	
2.17	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date	The debit date requested by the customer. Used for the same purpose also in "SALA" credit transfers, which have a different payment date policy than the old salary TS service (see section 4.2).
2.18	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	
2.21	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	The party whose account is debited with the payment. The name of the debtor is mandatory information with credit transfers, but many banks automatically populate the field with the debtor name recorded in their agreement system.
2.22	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	Name of the debtor.

2.23	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	Debtor's postal address. See also section 1.2.
2.25	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Department	
2.26	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Sub Department	
2.27	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Street Name	
2.28	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Number	
2.29	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Building Name	
2.30	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Floor	
2.31	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Box	

2.32	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Room	
2.33	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Post Code	
2.34	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Name	
2.35	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Town Location Name	
2.36	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++District Name	
2.37	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country Sub Division	
2.38	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	Debtor's country code.
2.39	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	Debtor's address, maximum of two lines of unstructured address information.

2.40	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification	
2.41	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification	Unique and unambiguous way to identify an organisation. As specified in the service description for electronic account statements, only one of the identifications listed below is printed on the creditor's account statement. The same applies for camt.053 account statement. Check mandatoriness from the bank. If a payer service code provided by the bank is used, the SchemeName/Code should have the value "BANK". This code is not forwarded to the creditor. If the debtor wants to include an additional identifier, e.g. its business ID, this can be done by repeating the structure "Other". Check the formatting of the service code and business ID from the bank. Business ID 12345678 Service code 123456789
2.42	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Private Identification	Unique and unambiguous identification of a person. Either "Date and Place of Birth" or one occurrence of "Other" is allowed.
2.45	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	
2.46	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	In SEPA payments, the debtor's account number in the IBAN format.

2.47	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification ++++IBAN	
2.50	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Currency	
2.52	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy	Check usage of proxy/alias information from bank-specific implementation guidelines.
2.53	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent	Debtor's bank. BICFI code is mandatory.
2.54	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	
2.55	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++BICFI	
2.60	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other	
2.61	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++Identification	

2.67	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor can be used when the recipient of the invoice is different from the debtor. When a common debit account is used by several original debtors in the field PaymentInformation, the UltimateDebtor information can also be provided on CreditTransterTransactionInformation level.
2.68	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Name	Name of the original invoice recipient.
2.70	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification	
2.71	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification	Either AnyBIC, LEI or one occurrence of "Other" organisation identification.
2.72	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Private Identification	Either a Finnish personal identification number, date of place and birth or one occurrence of "Other" personal identifier is allowed.
2.75	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Recommended use is on the PaymentInformation level. With SEPA payments "SLEV" = Service level

2.3.4 Credit Transfer Transaction Information

Credit Transfer Transaction Information contains elements related to the transaction.

Index	Mult	Message Element	Implementation guide
2.78	1..n	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	
2.79	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification	
2.80	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	Unique transaction identification assigned by the debtor, used between the debtor and the debtor's bank. The identification is returned only to the debtor. On an electronic account statement, the identifier is returned in the T11 06 field for additional information. On a camt.053 XML account statement, the identifier is returned in the same or corresponding XML element as used in pain.001 payment data.
2.81	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	Unique identifier assigned by the debtor to identify the transaction. This identification is forwarded and reported to both the debtor and the creditor.
2.83	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information	
2.85	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	

2.86	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level +++++Code	
2.88	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	
2.89	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Code	Code value "INST" can be used to specify the payment as SEPA instant credit transfer. Support of this feature depends on the bank.
2.90	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument +++++Proprietary	
2.91	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose	
2.92	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Code	

2.93	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Category Purpose +++++Proprietary	
2.94	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount	
2.95	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	Currency and amount of the payment.
2.98	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Charge Bearer	If the information is already provided in the Payment Information block (B), it will be ignored in Block C when the payment is a credit transfer. With other payment types, it is necessary to include the information in Block C to differentiate between charges in the same payment batch.
2.100	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor	If there are payments from more than one ultimate debtor in the same payment batch, the information can be specified at the level of individual payments.
2.101	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Name	
2.103	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification	

2.104	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	Either AnyBIC, LEI or one occurrence of "Other" organisation identification.
2.105	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Private Identification	
2.114	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	Creditor's account-servicing bank. BIC is not mandatory in domestic euro-amount credit transfers, euro-amount credit transfers between euro countries or euro amount credit transfers between EU and EEA states. (AT-C002 BIC of the Creditor PSP) With currency payments, the creditor's bank is identified in the most efficient way available in the country in question (BIC or clearing system code).
2.116	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	The party whose account is credited with the payment. Mandatory information.
2.117	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	Name of the creditor. Mandatory information.
2.118	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	Address of the creditor. See also section 1.2.

2.120	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Department	
2.121	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Sub Department	
2.122	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Street Name	
2.123	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Number	
2.124	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Building Name	
2.125	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Floor	

2.126	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Box	
2.127	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Room	
2.128	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Post Code	
2.129	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Name	
2.130	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Town Location Name	
2.131	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++District Name	

2.132	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country Sub Division	
2.133	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	
2.134	0..2	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	Creditor's address, maximum of two lines of unstructured information.
2.135	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification	Creditor's identifier.
2.136	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification	Either AnyBIC, LEI or one occurrence of "Other" organisation identifier.
2.137	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Private Identification	Either a Finnish personal identification number, date and place of birth or one occurrence of "Other" personal identifier.

2.140	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	
2.141	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	
2.142	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification +++++IBAN	Creditor's account. IBAN is mandatory for credit transfers. Other types of payment may permit other types of creditor account identification.
2.147	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	Proxy or alias of the account number, if available.
2.148	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor	The ultimate creditor of the payment. For example, a payment can be credited to the account of a financing company, but the ultimate creditor of the payment is a customer of the company.
2.149	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Name	
2.151	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification	Ultimate creditor's identifier.

2.152	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	Either AnyBIC, LEI or one occurrence of "Other" organisation identifier.
2.153	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Private Identification	Either a Finnish personal identification number, date and place of birth or one occurrence of "Other" personal identifier.
2.158	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	The PurposeCode value (or similar description of the payment's purpose) is not printed on the debtor's electronic account statement. The value can be printed on camt.053 XML account statements for both the debtor and the creditor.
2.159	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	When Category Purpose value "SALA" is used, the following codes can be used to further identify the purpose: STDY (Study) BECH (ChildBenefit) PENS (PensionPayment) BENE (UnemploymentDisabilityBenefit) SSBE (SocialSecurityBenefit) AGRT (Agricultural Payment) SALA (Salary) TAXS (TaxPayment)
2.164	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information	Additional payment details. A credit transfer can include either unstructured free text or structured information, but not both at the same time (with the exception of ERI, which allows both). In currency payments, check the bank-specific implementation guidelines.

2.165	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	Unstructured message for the creditor, one occurrence allowed (max 140 characters). Recurring payments' purpose codes can be given in this element. For the bundling of invoices and credit notes, see section 4.2 on ERI.
2.166	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured	Structured message for the creditor, one occurrence allowed (XML tags and information elements included, max 140 characters). Alternatives for structured remittance information, see examples: • Reference number (note ISO 11649 International Standard of Reference Information) • Bundling invoices and credit notes, see AOS section 4.2
2.169	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information	
2.170	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type	

2.171	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary	
2.172	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Code Or Proprietary +++++Code	Only value "SCOR" is allowed.
2.174	0..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Issuer is not used with the Finnish creditor reference. International RF creditor reference (ISO 11649) uses value "ISO".
2.175	1..1	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	Finnish creditor reference or international RF.

3 Agreed additional functionalities

3.1 Creditor reference

The domestic creditor reference is presented in a structured message (see section 5 for examples).

3.2 Character set

Banks intend to keep the current character set. The Scandinavian characters are transmitted between all banks operating in Finland. The Basic Latin characters are transmitted to other SEPA countries.

The Byte Order Mark (BOM) presentation format is not allowed.

Certain special characters are replaced with predefined entities according to the XML standard. The entities are as follows:

Sign	Entity	SEPA Rulebook
&	&	
<	<	
>	>	
"	"	
'	'	Allowed to other SEPA countries

The character set and reference at the beginning of the message (e.g. `<?xml version="1.0" encoding="UTF-8"?>`) must correspond to each other.

Special characters, including Scandinavian letters (Å å Ä ä Ö ö), may not be included in identifying elements (MsgId, PaymentInformationId, InstructionId and EndToEndId).

Also note that the values in the identifying elements MsgId, PaymentInformationId, InstructionId and EndToEndId may not start with a forward slash (/) or contain two consecutive forward slashes (//).

3.3 Payment on behalf and the Ultimate Debtor

It is possible to name the original recipient of the invoice (Ultimate Debtor) in cases where it is different from the debtor. The name and ID of the ultimate debtor are forwarded from the Ultimate Debtor information.

3.4 Ultimate Creditor

The creditor, for example a finance company, may be different from the ultimate beneficiary. The debtor enters the ultimate creditor in the Ultimate Creditor field. The name and ID of the ultimate creditor are forwarded from the Ultimate Creditor information.

The names of Ultimate parties are forwarded to the electronic account statement as

T11/11 SEPA supplementary data. Other information can be forwarded as T11/00 details. In Camt.053 XML account statement the information has its own XML elements, which correspond to the payment pain.001 XML data.

3.5 Salaries and pensions

Salaries and pensions are paid as credit transfers. These recurring payments are recognised by the Category Purpose code "SALA". The code tells the debtor's bank that this is a salary/pension payment order. Credit transfers with the SALA code are made as a combined debit on the debtor's account statement.

4 Use of extended information elements

In addition to credit transfer requirements, banks can agree on the use of extended information elements, such as Extended Remittance Information (ERI) or Additional Optional Service (AOS). Banks operating in Finland provide AOSs in addition to the basic services related to credit transfer. The additional information these services involve are only transmitted between banks that have agreed on their use.

4.1 Payment Date (AOS1)

Banks operating in Finland have agreed that the Payment Date is transmitted from the Debtor Bank to the Creditor Bank. The Payment Date is used, for example, in calculating the penalty interest. A list of banks that provide the AOS1 and a more detailed description of the AOS1 is available on the FFI website at www.finanssiala.fi.

4.2 Combining invoices and credit notes / Extended Remittance Information (ERI)

The additional optional service of combining invoices (AOS2) was replaced in November 2019 with the AOS Extended Remittance Information (ERI), which is an optional part of the European Payments Council SEPA Credit Transfer Rulebook. The ERI service gives Debtors the possibility to transmit several invoices or credit notes in a single credit transfer. The transfer can contain the following combination of remittance information:

- One occurrence of 140 characters of unstructured remittance information
- Up to 999 occurrences of 280 characters of structured remittance information based on the ISO 20022 standard

For more detailed information, see the EPC's "Guidance on the usage of ERI" at www.europeanpaymentscouncil.eu. EPC also maintains a list of banks that offer the ERI service.

5 Examples

5.1 Creditor reference in a credit transfer transaction

The creditor reference must be provided in the **RemittanceInformation** component (C10) in CreditTransferTransactionInformation (Block C). Other details of the payment message are left out from this example.

XML example of an international RF creditor reference

The example includes only the data in RemittanceInformation component.

XML message structure

Ref	Message information	Content	Example of the RemittanceInformation component of an XML message
C	RemittanceInformation	Creditor reference "RF47 8921 8291 6"	<pre> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>RF47892182916</Ref> </CdtrRefInf> </Strd> </RmtInf> </pre>

Example of creditor reference in an XML message

Ref	Message information	Content	Example of the RemittanceInformation component of an XML message
C	RemittanceInformation	Creditor reference "23 48236"	<pre> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> </Tp> <Ref>2348236</Ref> </CdtrRefInf> </Strd> </RmtInf> </pre>

5.2 Credit transfer with message – XML message example

	XML message
XML header	<?xml version="1.0" encoding="UTF-8"?>
Start of message	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09 pain.001.001.09.xsd">
Block A: GroupHeader	<CstmrCdtTrfInitn> <GrpHdr> <MsgId>MSGID000001</MsgId> <CreDtTm>2023-04-03T10:30:00</CreDtTm> <NbOfTx>2</NbOfTx> <CtrlSum>3000.03</CtrlSum> <InitgPty> <Nm>Group Finance</Nm> <PstlAdr> <StrtNm>Aleksanterinkatu</StrtNm> <BldgNb>123</BldgNb> <PstCd>00100</PstCd> <TwnNm>HELSINKI</TwnNm> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> <!-- Position of LEI in the schema, if in use <LEI>8888888IFQI8W88M8IY88</LEI> --> <Othr> <Id>1234567890</Id> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> </Othr> </OrgId> </Id> </InitgPty> </GrpHdr> <!-- ***** Payment with a message ***** -->
Block B: Payment Information - debiting information	<PmtInf> <PmtInfId>20230403-12345678912</PmtInfId> <PmtMtd>TRF</PmtMtd> <BtchBookg>>false</BtchBookg> <PmtTpInf> <SvcLvl>

Block C: Credit Transfer Transaction Information - crediting information	<pre> <Cd>SEPA</Cd> </SvcLvl> </PmtTpInf> <ReqdExctnDt> <Dt>2023-04-03</Dt> </ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <StrtNm>Aleksanterinkatu</StrtNm> <BldgNb>123</BldgNb> <PstCd>00100</PstCd> <TwnNm>HELSINKI</TwnNm> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> <Othr> <Id>0987654321</Id> </Othr> </OrgId> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> <Othr> <OrgId> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </OrgId> </Othr> </SchmeNm> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BICFI>BANKFIHH</BICFI> </FinInstnId> </DbtrAgt> <ChrgBr>SLEV</ChrgBr> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000001</InstrId> <EndToEndId>EndToEndId000001</EndToEndId> </PmtId> </PmtTpInf> <Amt> <InstdAmt Ccy="EUR">1000.01</InstdAmt> </Amt> <ChrgBr>SLEV</ChrgBr> <CdtrAgt> <FinInstnId> <BIC>DEUTATWW</BIC> </FinInstnId> </CdtrAgt> </CdtTrfTxInf> </pre>
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Payment details	<pre> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <StrtNm>Hohenstaufengasse</StrtNm> <BldgNb>123</BldgNb> <PstCd>1010</PstCd> <TwnNm>Wien</TwnNm> <Ctry>AT</Ctry> </PstlAdr> </Cdtr> <CdtrAcct> <Id> <IBAN>AT123456789012345678</IBAN> </Id> </CdtrAcct> <RmtInf> <Ustrd>Invoices 123 and 321</Ustrd> </RmtInf> </CdtTrfTxInf> </PmtInf> <!-- ***** Instant payment with creditor reference ***** --> <PmtInf> <PmtInflId>20230403-12345678914</PmtInflId> <PmtMtd>TRF</PmtMtd> <PmtTpInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> <LclInstrm> <Cd>INST</Cd> </LclInstrm> </PmtTpInf> <ReqdExctnDt> <Dt>2023-04-03</Dt> </ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <StrtNm>Aleksanterinkatu</StrtNm> <BldgNb>123</BldgNb> <PstCd>00100</PstCd> <TwnNm>HELSINKI</TwnNm> <Ctry>FI</Ctry> </PstlAdr> <Id> <OrgId> </pre>
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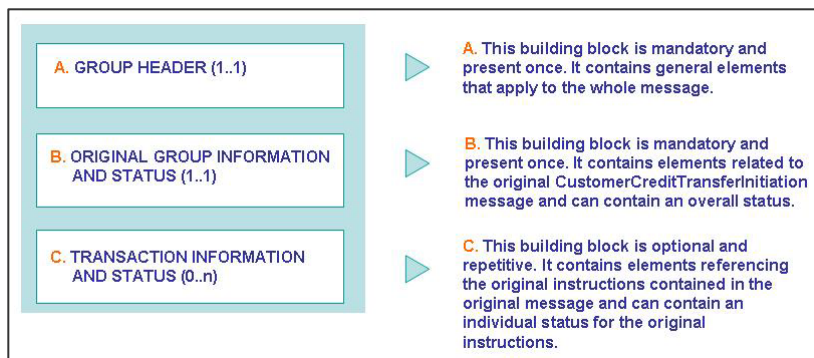
	<pre> <Othr> <Id>0987654321</Id> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> </Othr> </OrgId> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BICFI>BANKFIHH</BICFI> </FinInstnId> </DbtrAgt> <ChrgBr>SLEV</ChrgBr> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000002</InstrId> <EndToEndId>EndToEndId000002</EndToEndId> </PmtId> <Amt> <InstdAmt Ccy="EUR">2000.02</InstdAmt> </Amt> <ChrgBr>SLEV</ChrgBr> <CdtrAgt> <FinInstnId> <BICFI>BANKFIHH</BICFI> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>SAAJA TOIMITTAJA OY</Nm> <PstlAdr> <StrtNm>KOTIKATU</StrtNm> <BldgNb>321</BldgNb> <PstCd>00100</PstCd> <TwnNm>HELSINKI</TwnNm> <Ctry>FI</Ctry> </PstlAdr> </Cdtr> <CdtrAcct> <Id> <IBAN>FI1029501800020566</IBAN> </Id> </pre>
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	<pre> </CdtrAcct> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>RF47892182916</Ref> </CdtrRefInf> </Strd> </RmtInf> </CdtTrfTxInf> </PmtInf> </CstmrCdtTrfInitn> </Document> </pre>
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6 Structure of the Payment Status Report

The bank returns a Payment Status Report after receiving a payment message.

The Payment Status Report schema name is <pain.002.001.10>.



Source: SWIFT

1...1 = mandatory, only one occurrence

0...n = optional, unlimited number of occurrences

A. Group Header

- Message identification details provided by the bank for the Payment Status Report

B. Original Group Information and Status

- The original payment message identification details and status

C. Original Payment Instruction

- The original transaction identification details and status

6.1 Content of the Payment Status Report

Pain.002.001.10 Payment Status Report standard is used to structure the return messages. There may be variation between banks in how the messages are processed (see bank-specific service descriptions).

This guide describes the structure of the Payment Status Report. The Payment Status Report message is created both for structure validation and content validation. The precision of the structure and content validation depends on the bank.

Return message type	A: Structure, schema validation:	B: Content verification:
	pain.002.001.10 return	pain.002.001.10 return
Approval code	GroupStatus: ACTC	GroupStatus = ACCP (accepted) GroupStatus = PART (partly accepted)
Reject code	GroupStatus: RJCT (all rejected)	GroupStatus = RJCT (all rejected) 3.6 TransactionStatus-field RJCT Status Reason-code 3.10 field e.g. AC01.
Identification	Identification by OriginalMessageID (OrgnlMsgId)	Identification by OriginalMessageID:n (OrgnlMsgId) Payments identified by OriginalEndToEndID (OrgnlEndToEndId) and/or with (OriginalInstructionId)

6.1.1 Validation of message structure

The bank validates the received payment message structure and creates a return message on Group level.

- The whole payment message is received and approved technically
 - Return message Group Status is ACTC
 - Return message returns the value of the original MessageIdentification
- The payment message is rejected
 - Return message Group Status is RJCT
 - Return message returns the value of the original MessageIdentification

6.1.2 Content validation

The content of the payment message when received or initiated is validated and a return message is created on Group level or on Credit Transfer Transaction level.

- The whole payment batch is approved for initiation

- Return message Group Status is ACCP
- Return message returns the value of the original MessageIdentification
- Part of the payment orders are approved
 - Return message Group Status is PART
 - Return message returns the value of the original MessageIdentification
- All payment orders are rejected
 - Return message Group Status is RJCT
 - Return message gets the value of the original MessageIdentification
 - Additionally a rejection reason can be given as a code or/and a description. See Rejection reason codes
- A single transaction has been rejected
 - Return message Transaction Status RJCT
 - Return message returns the value of the original MessageIdentification, the value of the original PaymentInformationId (if applicable) and original payment EndToEndIdentification and InstructionIdentification (if applicable)
 - Additionally a rejection reason is returned as a code or/and a description. See Rejection reason codes

6.1.3 Message root

Index	Mult	Message Element	Implementation guide
	1..1	+Message root	<CstmrPmtStsRpt>

6.1.4 Group Header

Index	Mult	Message Element	Implementation guide
1.0	1..1	Customer Payment Status Report V10 +Group Header	
1.1	1..1	Customer Payment Status Report V10 +Group Header ++Message Identification	Unique identifier of the Payment Status Report message, assigned by the party that creates the message.
1.2	1..1	Customer Payment Status Report V10 +Group Header ++Creation Date Time	Date and time at which the message was created.
1.3	0..1	Customer Payment Status Report V10 +Group Header ++Initiating Party	Party that creates the message.
1.5	0..1	Customer Payment Status Report V10 +Group Header ++Debtor Agent	The debtor's account-servicing bank.

1.6	0..1	Customer Payment Status Report V10 +Group Header ++Creditor Agent	The creditor's account-servicing bank.
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6.1.5 Original Group Information And Status

Index	Mult	Message Element	Implementation guide
2.0	1..1	+ Customer Payment Status Report V10 +Original Group Information And Status	Original group information concerning the group of transactions to which the status report message refers to.
2.1	1..1	++ Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Identification	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
2.2	1..1	++ Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	Specifies the original message name identifier to which the message refers, e.g. pain.001.001.09.
2.3	0..1	++ Customer Payment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	Date and time at which the original message was created.
2.4	0..1	++ Customer Payment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	Number of individual transactions contained in the original message.
2.5	0..1	++ Customer Payment Status Report V10 +Original Group Information And Status ++Original Control Sum	Control sum of the transactions contained in the original message.
2.6	0..1	++Customer Payment Status Report V10 +Original Group Information And Status ++Group Status	Specifies the status of the original message.

2.7	0..n	++Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information	Set of elements used to provide detailed information on the status of the original message.
2.8	1..1	+++ Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	Party that issues the status.
2.9	1..1	+++Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	Specifies the reason for the status report.
2.10	1..1	++++ Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	Reason code.
2.11	1..1	++++ Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	
2.12	0..n	+++ Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	
2.13	0..n	++ Customer Payment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	

6.1.6 Original Payment Information And Status

Index	Mult	Message Element	Implementation guide
3.0	0..n	Customer Payment Status Report V10 +Original Payment Information And Status	Information concerning the original payment information, to which the status report message refers.
3.1	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Payment Information Identification	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.2	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Number Of Transactions	Number of individual transactions contained in the original payment information group.
3.3	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	Total of all individual amounts included in the original payment information group, irrespective of currencies.
3.4	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Payment Information Status	Specifies the status of the payment information group.
3.5	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information	Set of elements used to provide detailed information on the status reason.
3.6	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator	Party that issues the status report.

3.7	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason	Specifies the reason for the status.
3.8	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Reason ++++Code	Reason for the status, as published in an external reason code list.
3.12	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status	Reason for the status, in a proprietary form.
3.13	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Identification	Further details on the status reason.
3.14	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Instruction Identification	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
3.15	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original End To End Identification	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

3.16	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original UETR	
3.17	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Transaction Status	Specifies the status of a transaction, in a coded form.
3.18	0..n	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information	Provides detailed information on the status reason.
3.19	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	Party that issues the status.
3.20	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason	Specifies the reason for the status.
3.21	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Reason +++++Code	Reason for the status, as published in an external reason code list.

3.29	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference	
3.31	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Amount	
3.34	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Requested Execution Date	
3.37	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Type Information	
3.38	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	

3.40	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Remittance Information	
3.41	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor	
3.42	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor	
3.43	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	
3.44	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Agent	

3.46	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Agent	
3.48	1..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor	
3.49	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	
3.50	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	
3.51	0..1	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	

6.2 Examples of Payment Status Report messages

6.2.1 Message structure approved

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>MSGID1</MsgId>
      <CreDtTm>2023-04-12T12:00:00</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BANKFIHH</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <!-- The file passed structural validation. -->
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MSGID000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
      <OrgnlCreDtTm>2023-04-03T10:30:00</OrgnlCreDtTm>
      <OrgnlNbOfTxes>2</OrgnlNbOfTxes>
      <OrgnlCtrlSum>3000.03</OrgnlCtrlSum>
      <GrpSts>ACTC</GrpSts>
    </OrgnlGrpInfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

6.2.2 Message structure rejected

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>MSGID1</MsgId>
      <CreDtTm>2023-04-12T12:00:00</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BANKFIHH</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <!-- The file failed structural validation due to incorrect
control sum. -->
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MSGID000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
      <OrgnlCreDtTm>2023-04-03T10:30:00</OrgnlCreDtTm>
      <OrgnlNbOfTxes>2</OrgnlNbOfTxes>
      <OrgnlCtrlSum>3000.03</OrgnlCtrlSum>
      <GrpSts>RJTC</GrpSts>
      <StsRsnInf>
        <Orgtr>
          <Id>
            <OrgId>
              <AnyBIC>BANKFIHH</AnyBIC>
            </OrgId>
```

```

        </Id>
      </Orgtr>
      <Rsn>
        <Cd>AM10</Cd>
      </Rsn>
      <AddtlInf>Sum of instructed amounts does not equal
the control sum</AddtlInf>
    </StsRsnInf>
  </OrgnlGrpInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

6.2.3 Message content approved

```

<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>MSGID1</MsgId>
      <CreDtTm>2023-04-12T12:00:00</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BANKFIHH</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <!-- All payments in the file were approved for further
processing. -->
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MSGID000001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
      <OrgnlCreDtTm>2023-04-03T10:30:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
      <OrgnlCtrlSum>3000.03</OrgnlCtrlSum>
      <GrpSts>ACCP</GrpSts>
    </OrgnlGrpInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

6.2.4 Payments partially accepted in message for further processing

```

<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>MSGID1</MsgId>
      <CreDtTm>2023-04-12T12:00:00</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BANKFIHH</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <!-- One of the payments was rejected during content
validation. -->
    <OrgnlGrpInfAndSts>

```

```

    <OrgnlMsgId>MSGID000001</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
    <OrgnlCreDtTm>2023-04-03T10:30:00</OrgnlCreDtTm>
    <OrgnlNbOfTx>2</OrgnlNbOfTx>
    <OrgnlCtrlSum>3000.03</OrgnlCtrlSum>
    <GrpSts>PART</GrpSts>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>20230403-12345678912</OrgnlPmtInfId>
    <PmtInfSts>PART</PmtInfSts>
    <TxInfAndSts>
      <OrgnlInstrId>20230403-12345678912</OrgnlInstrId>
      <OrgnlEndToEndId>EndToEndId000001</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <Orgtr>
          <Id>
            <OrgId>
              <AnyBIC>BANKFIHH</AnyBIC>
            </OrgId>
          </Id>
        </Orgtr>
        <Rsn>
          <Cd>AC01</Cd>
        </Rsn>
        <AddtlInf>Format of the account number specified is not
correct.</AddtlInf>
      </StsRsnInf>
    </TxInfAndSts>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

6.2.5 Rejection reason codes

The rejection reason codes used in the ISO20022 standard are specified in the External Code List / ExternalStatusReason1Code. The code list is available at the ISO20022 website. The use of codes depends on the bank and its services, and reason codes and their explanations should therefore be always checked with the bank in question.

AC01	Format of the account number specified is not correct
AC03	Wrong IBAN in SCT
AC04	Account number specified has been closed on the Receiver's books
AC06	Account specified is blocked, prohibiting posting of transactions against it
AG01	Transaction forbidden on this type of account
AG02	Bank Operation code specified in the message is not valid for receiver
AM04	Amount of funds available to cover specified message amount is insufficient
AM05	This message appears to have been duplicated
AM09	Amount received is not the amount agreed or expected

BE04	Specification of creditor's address, which is required for payment, is missing/not correct
ED05	Settlement of the transaction has failed
ERIN	The Extended Remittance Information (ERI) option is not supported
FF01	Invalid file format
MD07	End customer is deceased
MODI	Used when a requested modification is successful
MS02	Reason has not been specified by end customer
MS03	Reason has not been specified by agent
RC01	Bank identifier code specified in the message has an incorrect format
TM01	Associated message was received after agreed processing cut-off time

7 Recommendation for the Verification of Payee in payment files

The Instant Payments Regulation (Regulation (EU) 2024/886) determines that from 9 October 2025, a payer's payment service provider (PSP, banks included) must offer to the payer a service ensuring verification of the payee to whom the payer intends to send a credit transfer. This applies to both standard and instant credit transfers denominated in euro within the European Union. The payer's PSP must verify whether the payment account identifier and the name of the payee provided by the payer match those registered by the payee's PSP. The purpose of this verification of payee (VOP) service is to reduce the risk of fraud and payment errors. When the payee is a legal person, data elements other than the name of the payee that unambiguously identify the payee, such as a business ID, VAT number or Legal Entity Identifier (LEI), can be used if both the payer's and the payee's PSPs enable the verification of the payee against this data element.

The Instant Payments Regulation also determines that PSPs must allow payment service users that are not consumers and submit files of multiple payment orders to choose whether they want to use the verification service (opt-in) or submit their payment orders without it (opt-out).

The European Payment Council's Verification of Payee (VOP)⁸ scheme provides a set of rules and standards for the verification of payee in the Single Euro Payments Area (SEPA). The VOP scheme allows the inter-PSP verification of the IBAN and name of the payee before the transaction is initiated. The scheme describes single VOP requests. It does not include rules for C2B payment files.

The following sections describe the national recommendation for the VOP procedure to be used in C2B payment files. Please check bank-specific rules and descriptions for the technical implementation.

⁸ <https://www.europeanpaymentscouncil.eu/document-library/rulebooks/verification-payee-scheme-rulebook>

7.1 VOP in C2B payment files and its implementation

Banks perform VOP checks for the ISO 20022-compliant C2B pain.001 structured data of companies. This data includes the full payment information, not just the name and IBAN combination required for the VOP. The VOP service is intended only for verifying the payee before submitting the payment file.

The VOP service in C2B payment files is part of a national corporate file transfer solution. The implementation of the VOP service requires companies to make changes to the data systems they use to compile or source payment materials and handle payment status reports. When implementing the service, it is advisable to check bank-specific features, such as the linking of VOP and the payment file.

7.1.1 The VOP data file

Corporate customers may have the payee information verified through their system before submitting the payments to their bank in the C2B payment file.

The channel offered by the bank includes a separate file type for the VOP service, which only submits the data for the verification of the payee, not for payment. The matching results are then sent to the customer as a C2B payment status report (see 7.2.2 Status codes submitted to the customer).

When the customer has checked the matching result and made any possible changes to the payment orders as a result, the customer submits the normal C2B payment file to the bank.

In this solution,

1. Corporate customers can opt in to the VOP service by making a VOP request using the designated file type included in the data transfer channel.
2. Corporate customers wishing to opt out of the VOP service continue to submit the normal C2B payment file to the bank in the current manner. In this case, the payment orders in the file will not be subject to a VOP check.

7.2 VOP response types and status codes submitted to the customer

7.2.1 VOP response types

The Instant Payments Regulation determines the following VOP response types:

- Match – the name of the payee and the payment account identifier provided by the payer match

Under the EPC's definition, the name of the payee as given by the payer is said to be a match with a name registered by the responding PSP when there is an exact match (i.e. no deviation at all) of the first name and the last name.

- Close match – the name of the payee and the payment account identifier provided by the payer almost match

Under the EPC's definition, in a close match there is only a small deviation between the name given by the payer and the name registered by the responding PSP. In accordance with the Instant Payments Regulation, together with the 'Close match' response, the responding PSP also sends the name of the payee as registered by the responding PSP to the requesting PSP.

- No match – the name of the payee and the payment account identifier provided by the payer do not match

Under the EPC's definition, 'No match' is for a situation whereby the matching result meets neither the 'Match' nor the 'Close match' criteria.

More detailed descriptions and definitions of the responses and matching processes are available in the EPC document 'EPC Recommendations for the Matching Processes under the VOP Scheme Rulebook'⁹.

7.2.2 Status codes submitted to the customer

With corporate customers, the payer's bank submits the VOP responses as part of the C2B payment status report. Please check with the bank in question to ensure how long the matching results are valid.

The following VOP status codes are based on the valid ISO 20022 transaction status codes.

MATCH – code: RCVC (ReceivedVerificationCompleted)

CLOSE MATCH – code: RVMC (ReceivedVerificationCompletedMatchClosely);

Together with the 'Close match' response, the responding PSP also sends the name of the payee as registered by the responding PSP

NO MATCH – code: RVNM (ReceivedVerificationCompletedNoMatch)

NOT POSSIBLE – code: RVNA (ReceivedVerificationCompletedNotApplicable)

If the verification is performed for a legal person using an identification code, only MATCH, NO MATCH and NOT POSSIBLE responses are possible.

When processing the responses, a possible alternative is to report negative matching outcomes only (Close match, No match, Not possible).

⁹ <https://www.europeanpaymentscouncil.eu/document-library/other/epc-recommendations-matching-processes-under-verification-payee-scheme>

8 Domestic urgent payments and currency payments

Check implementation guidelines from each bank.

8.1 Domestic urgent payments (POPS)

In domestic urgent payments, the ServiceLevel/Code “URGP” is used. Check its usage with the bank in question.

8.2 Currency payments

Check with the bank what currency payment services are available. More detailed instructions are available from the bank.

Electronic currency payments have characteristics that differ from credit transfers, for example in terms of currency handling, various payment products, information about creditor bank, payment instructions, charge bearer and free format account number.

In foreign payments, a single Ustrd message should be used instead of Strd structure. The Ustrd message delivers possible payment information also to the creditor.

The following table explains how the information of an electronic currency payment can be given in XML data.

Normal payment	Default payment method
Urgent payment	2.9 (or 2.86) SvcLvl/Cd = "URGP"
Payment within the group	2.15 (or 2.92) Cd or 2.37 Cd = "INTC"
Capital payment/Treasury payment (Same day value)	2.9 (or 2.86) Cd or 2.34 = "SDVA"
Currency exchange deal number	2.83 XchgRateInf/CtrctId = FX deal number
Payment in creditor's currency	2.94 Amt = charges to debit the account of the currency 2.95 CcyOfTrf = currency of payment, different than the debit account currency (e.g. €1,000 from a EUR account to creditor in USD when the debtor's bank will exchange to the dollar amount)
Clearing code, name and address of the creditor's bank if BIC address does not exist	2.114 <CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd> clearing system identifier <CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld> bank identifier <CdtrAgt><FinInstnId><Nm> name <CdtrAgt><FinInstnId><PstlAdr> structured address Example: <pre> <CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <Mmbld>026009593</Mmbld> </ClrSysMmbld> <Nm>BANK OF AMERICA</Nm> <PstlAdr> <StrtNm>Bankstreet</StrtNm> <BldgNb>15</BldgNb> <TwnNm>NEW YORK</TwnNm> <Ctry>US</Ctry> </PstlAdr> </FinInstnId> </CdtrAgt> </pre>

Name and address of the creditor's bank if BIC address or clearing code do not exist	2.114 <CdtrAgt><FinInstnId><Nm> Name <CdtrAgt><FinInstnId><PstlAdr>< StrtNm > Street name <CdtrAgt><FinInstnId><PstlAdr>< BldgNb > Building number <CdtrAgt><FinInstnId><PstlAdr>< TwnNm > Town name <CdtrAgt><FinInstnId><PstlAdr>< Ctry > Country Example: <pre> <CdtrAgt> <FinInstnId> <Nm>BANK OF AMERICA</Nm> <PstlAdr> <StrtNm>Bankstreet</StrtNm> <BldgNb>15</BldgNb> <TwnNm>NEW YORK</TwnNm> <Ctry>US</Ctry> </PstlAdr> </FinInstnId> </CdtrAgt> </pre>
Creditor's name and address	2.117 Cdtr/Nm and 2.118 Cdtr/PstlAdr Example: <pre> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <StrtNm>Hohenstaufengasse</StrtNm> <BldgNb>123</BldgNb> <PstCd>1010</PstCd> <TwnNm>Wien</TwnNm> <Ctry>AT</Ctry> </PstlAdr> </Cdtr> </pre>
Payment instructions to the debtor's bank	2.160 InstrForDbtrAgt
Charge Bearer	2.75 = "DEBT" (Debtor pays all charges) "CRED" (Creditor pays all charges) "SHAR" (Debtor and Creditor pay their own charges) "SLEV" (Debtor and Creditor pay their own charges – used in credit transfers) "" (empty will be interpreted as SHAR)
Creditor's account number (if IBAN account number not available)	2.140 = <CdtrAcct><Id><Othr><Id> account number

9 Glossary

AT name	Rulebook Definition	Finnish term	Finnish definition	Swedish term	Swedish definition
The IBAN of the account of the Originator	The account number (only the IBAN) of the Originator to be debited for the Credit Transfer Instruction.	Maksun veloitustili	Maksussa käytettävä / Maksutoimeksiannon / Maksajan veloitustili IBAN-muodossa	Betalningens debiteringskonto	Betalarens/betalningsuppdragets debiteringskonto i IBAN-format
The name of the Originator	The information should reflect the name of the account holder being debited	Maksajan nimi	Maksajan nimi	Betalarens namn	Betalarens namn
The address of the Originator	The information should reflect the address of the account holder being debited	Maksajan osoite	Maksajan osoite	Betalarens adress	Betalarens adress
The amount of the credit transfer in euro	The amount contains two parts, the first is expressed in euro, and the second is expressed in euro cents.	Määrä	Maksun rahamäärä euromääräisenä	Belopp	Betalningens belopp i euro
The Remittance Information sent by the Originator to the Creditor in the Credit Transfer Instruction	A maximum of 140 characters for unstructured Remittance Information OR structured Remittance Information of a maximum of 140 characters according to detailed rules to be defined	Viitenumero / Viesti	Laskun yksilöintitiedot. Viitenumero tai vapaa viesti.	Referensnummer/meddelande	Betalningens detaljuppgift. Referens eller fritt meddelande.

AT name	Rulebook Definition	Finnish term	Finnish definition	Swedish term	Swedish definition
The Requested Execution Date of the instruction	This date corresponds with the debit date requested by the Originator. If the requested date is not a Banking Business Day, the Originator Bank must execute the payment order on the first following Banking Business Day of the Originator Bank, at the latest.	Eräpäivä	Maksajan antama veloituksen eräpäivä. (Jos annettu eräpäivä ei ole pankkipäivä, veloitus suoritetaan viimeistään seuraavana pankkipäivänä)	Förfallodag	Debiteringens förfallodag given av betalaren (om angiven förfallodag ej är bankdag, debiteras betalningen senast följande bankdag)
The identification code of the Originator Reference Party	A code supplied by the Originator and delivered unaltered to the Creditor	Maksajan tunniste	Maksajan antama maksajan yksilöintitieto, välitetään saajalle muuttumattomana.	Betalarens identifikation	Betalarens ID-uppgifter, angivet at betalaren. Förmedlas oförändrat till mottagare.
The IBAN of the account of the Creditor	The International Bank Account Number (IBAN) used to uniquely identify the account of a Payment Service User at a financial institution. Governed by ISO standard 13616.	Saajan IBAN-tilinumero	Saajan tilinumero IBAN-muodossa	Mottagarens IBAN-kontonummer	Mottagarens kontonummer i IBAN-format
The name of the Creditor	The name of the Creditor as supplied by the Originator.	Saajan nimi	Maksajan antama saajan nimi	Mottagarens namn	Mottagarens namn angiven av betalaren
The address of the Creditor	The address of the Creditor as supplied by the Originator.	Saajan osoite	Maksajan antama saajan osoite	Mottagarens adress	Mottagarens adress angiven av betalaren
The BIC code of the Creditor Bank	An 8- or 11-character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions. (ISO 9362)	Saajan tilipankki (BIC-koodi)	Saajan tilipankin SWIFT-tunniste (BIC).	Mottagarens bank (BIC-kod)	Mottagarens banks SWIFT-kod (BIC)

AT name	Rulebook Definition	Finnish term	Finnish definition	Swedish term	Swedish definition
The Creditor identification code	A code supplied by the Originator	Saajan tunniste	Maksajan antama saajan yksilöintitieto	Mottagarens identifikation	Mottagarens identifikation, given av betalaren
The Originator's reference of the Credit Transfer Transaction	This reference identifies for a given Originator each credit transfer transaction presented to the Originator PSP, in a unique way. This number will be transmitted in the entire process of the handling of the credit transfer transactions from acceptance until the finality of the transaction. It must be returned in any exception handling process-step by any party involved. The Originator cannot request for any other referencing information to be returned to him, in order to identify a SEPA credit transfer. The Originator must define the internal structure of this reference; it can only be expected to be meaningful to the Originator.	Maksutapahtuman tunniste	Maksajan antama tapahtuman yksilöintitieto, välitetään sekä maksajalle että saajalle muuttumattomana.	Transaktionens identifikation	Transaktionens identifikation given av betalaren, förmedlas oförändrad både till betalare och mottagare

AOS agreed on:					
Originator Reference Party	The Originator Reference Party is a person on behalf of or in connection with whom the Originator purports to make a payment.	Alkuperäinen laskun saaja	Osapuoli, joka alunperin on ostanut tavaraa tai palvelua ja jolle myyjä on toimittanut laskun. Originator Reference Party'a käytetään, kun laskun saaja on eri osapuoli, kuin maksaja.	Ursprunglig fakturamottagare	Part som ursprungligen köpt vara eller service och dit försäljaren levererat räkningen. Originator Reference Party används, då räkningens mottagare är annan part än betalaren
Creditor Reference Party	The Creditor Reference Party is a person on behalf of or in connection with whom the Creditor receives a payment.	Lopullinen saaja	Osapuoli, joka on maksun lopullinen saaja.	Slutlig mottagare	Part, som är betalningens slutliga mottagare