

**BANKING  
CIRCLE**

# ISO 20022 Message

Implementation Guide

## Version Control

Version	Date	Summary of changes	Changed by
1.0	Sept 2022	Document Created	Prajakta Patil
1.1	Mar 2023	Updated with Payment Rail Selection	Prajakta Patil
1.2	Feb 2024	Payment Rail selection for SEPA Credit Transfer	Prajakta Patil

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## 1. Contents of this guide

This document describes the implementation of ISO 20022 message standards in Banking Circle. In chapter 2, you will find details on how to construct your pain.001 message, how the pain.002 and camt.053 formats look, and what validations we perform and how the responses are. In chapter 3, you will find payment solutions that are compatible with ISO 20022 Payment Initiation messages.

We support the following ISO 20022 Messages:

Message	Message Definition
pain.001.001.03 CustomerCreditTransferInitiationV3	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.
pain.002.001.03 CustomerPaymentStatusReportV3	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.
camt.053.001.02 BankToCustomerStatementV2	The BankToCustomerAccountReport 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 the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.

### Please note

If you need information about how to send and receive these files via API, please refer [Banking Circle - ISO 20022 pain.001 and pain.002 Integration via API](#) and [Banking Circle - ISO 20022 camt.053 via API](#) documents.

If you need information about how to send and receive these files via SFTP, please refer [Banking Circle - ISO 20022 Messages Integration via SFTP](#) document.

**ISO 20022 references:** For supported tags and technical abbreviations common to the ISO 20022 we refer to the references listed in the tables in sections [2.1.3](#), [2.2.3](#) and [2.3.3 Message Definition](#) sections.

Each chapter of this document is organized as

- Format description
- Message specifications
- Validations (where applicable)
- Message definition
- Message sample

## 1.1. Technical support

For additional technical support not covered in this document, please reach out to our Integration Team by email at [integration@bankingcircle.com](mailto:integration@bankingcircle.com)

## 2. ISO 20022 implementation

### 2.1 ISO 20022 Customer Credit Transfer Initiation V03 pain.001.001.03

#### 2.1.1 Format description

The Customer Credit Transfer Initiation V03 pain.001.001.03 file (referred to as pain.001 message) is used to initiate a payment message to move funds from the debtor account to a creditor. The pain.001 message contains one or more credit transfer instructions and is composed of two building blocks [Group Header] and [Payment Information].

The Group Header building block is mandatory and present once. It contains elements such as MessageIdentification, CreationDateAndTime, Grouping indicator.

The Payment Information building block is mandatory and repetitive. It contains elements related to the debit side of the transaction. The Credit Transfer Transaction Information block contains elements related to the credit side of the transaction, such as Creditor or Remittance Information.

#### *Usage*

You can use pain.001 message to send payments from a Banking Circle bank account. They are not compatible with virtual accounts.

#### *Please note*

**Message Definition:** Banking Circle only accepts pain.001 xml files which adhere to our file format support. This is detailed in [2.1.2. Message Definition](#) section (Banking Circle referred to as ‘we’ in message definition).

**Character truncation:** Due to clearing scheme requirements, Banking Circle can only accept values that follow the ISO 15022 SWIFT Fin standard. We truncate any values exceeding those limits. For more details see [2.1.2. Message Definition](#).

**Character translation:** Due to clearing scheme requirements, Banking Circle can only accept values that follow the ISO 15022 SWIFT Fin standard.

#### Tags and values not supported:

- UltimateCreditor tags
- RegulatoryReporting tags
- PaymentMethod values CHK, TRA
- PaymentTypeInfoInformation sub-tags - InstructionPriority (High/Normal priority), and CategoryPurpose. Our core system finds the best route for clearing your payments.
- No Storing of CreationDateTime, NumberOfTransactions, and ControlSum verified.

2.1.2 Message definition

**Customer Credit Transfer pain.001.001.03**

Level	Or	Message item	<XML Tag>	ISO definition	BCC Mandatory/Optional/Conditional	Accepted format	Banking Circle Validations
		Message root - Customer Credit Transfer	<CstmrCdtTrfInitn>	It is used to request the movement of funds from the debtor's account to a creditor.	Mandatory	This is Parent tag (Hereafter Parent tag referred as 'Tag' in Accepted format Column) and details to be provided in Child tags.	
+		GroupHeader	<GrpHdr>	Set of characteristics shared by all individual transactions included in the message.	Mandatory	Tag	
++		MessageIdentification	<MsgId>	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	Mandatory	1. Maximum 35 length, text type 2. We only accept these characters for Ids: 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 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 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' +	1. The instructing party makes that MessageIdentification is unique. We do not run duplicate checks on this id. 2.The pain.002 status report message includes <MsgId> value in the <OrgnlMsgId>. <b>Validation:</b> MessageIdentification with Special Characters used: <b>NARR</b> - BC Invalid character set used in MsgId Path: ../CstmrCdtTrfInitn/GrpHdr/MsgId
++		CreationDateTime	<CreDtTm>	Date and time at which the message was created.	Mandatory	Date format: ISO 8601, YYYY-MM-DD	We accept the data, but it is not stored.
++		Authorisation	<Authstn>		Conditional		Not used - data is accepted and ignored.
+++	{Or	Code	<Cd>		Conditional		Not used - data is accepted and ignored.
+++	Or}	Proprietary	<Prtry>		Conditional		Not used - data is accepted and ignored.

++		NumberOfTransactions	<NbOfTx>	The number of individual transactions contained in the message.	Mandatory		NumberOfTransactions value is not verified. Not used - data is accepted and ignored.
++		ControlSum	<CtrlSum>	Total of all individual amounts included in the message, irrespective of currencies.	Optional		Not used - data is accepted and ignored.
++		InitiatingParty	<InitgPty>	The party that initiates the payment.	Mandatory	Tag	Mandatory tag, but the content can be left empty
+++		Name	<Nm>	The name of the party that initiates the payment.	Optional		Not used - data is accepted and ignored.
+++		Identification	<Id>	Identification of the party that initiates the payment.	Optional		Not used - data is accepted and ignored.
++		ForwardingAgent	<FwdgAgt>		Optional		Not used - data is accepted and ignored.
<b>Payment information group</b>							
+		PaymentInformation	<PmtInf>	Set of characteristics that apply to the debit side of the payment transactions included in the credit transfer initiation.	Mandatory	Tag	
++		PaymentInformationIdentification	<PmtInfId>	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	Mandatory	1. Maximum 35 length, text type 2. We only accept these characters for Ids: 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 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 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' +	This is populated in the pain.002 message as <OrgnPmtInfId>. <b>Validation:</b> PaymentInformationIdentification with Special Characters used: <b>NARR</b> - BC Invalid character set used in PmtInfId Path: ../PmtInf/PmtInfId
++		PaymentMethod	<PmtMtd>	Specifies the means of payment that is used to move the amount of money.	Mandatory	Accepted Payment method: TRF	The only payment method value accepted is credit transfer TRF. <b>TRF:</b> Transfer of an amount of money in the books of the account servicer.
++		BatchBooking	<BtchBookg>	Identifies whether a single entry per individual transaction or a batch entry for the sum of the	Optional		Not used - data is accepted and ignored.



				amounts of all transactions within the group of a message is requested.			
++		NumberOfTransactions	<NbOfTx>	The number of individual transactions contained in the payment information group.	Optional		Not used - data is accepted and ignored.
++		ControlSum	<CtrlSum>	Total of all individual amounts included in the group, irrespective of currencies.	Optional		Not used - data is accepted and ignored.
++		PaymentTypeInformation	<PmtTpInf>	Set of elements used to further specify the type of transaction.	Optional		<p>The sub tags in PaymentTypeInformation – Service Level and Local Instrument only be sent if you want to instruct payments for a requested Clearing network.</p> <p>Read more about this functionality on our API Documentation in the Guide section describing our <a href="#">routing logic</a>.</p> <p>Currently Banking Circle offering Clearing selection feature for SEPA Instant Credit Transfer, SEPA Credit Transfer.</p> <p>For SEPA Instant Credit Transfer , it is mandatory to send both Service level code (SEPA) and Local Instrument code (INST).</p> <p><b>Validation:</b></p> <p>Only one occurrence of Payment Type Information is allowed, either at PaymentInformation or CreditTransferTransactionInformation.</p> <p><b>NARR</b> – BC Multiple Paymenttypeinformation block assigned.</p> <p>Path: ../PmtInf/PmtTpInf</p>
+++		InstructionPriority	<InstrPrty>		Optional		Not used - data is accepted and ignored.
+++		ServiceLevel	<SvcLvl>	Agreement under which or rules under which the transaction should be processed	Optional		Service Level and Local Instrument only be sent if you want to instruct payments for a requested Clearing network.
++++	{Or	Code	<Cd>	Specifies a pre-agreed service or level of service between the	Optional	Accepted value: SEPA	The only Service Level code accepted is SEPA

				parties, as published in an external service level code list			<b>SEPA:</b> SingleEuroPaymentsArea Payment must be executed following the Single Euro Payments Area scheme. <b>Validation:</b> Use of invalid Service level code OR Local Instrument code OR both. <b>NARR</b> – Invalid ClearingNetwork used Path: ../PmtInf/PmtTplnf
++++	Or}	Proprietary	<Prtry>	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.	Optional		Not used - data is accepted and ignored.
+++		LocalInstrument	<LclInstrm>	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.	Optional		Service Level Code and Local Instrument Code only be sent if you want to instruct payments for a requested Clearing network.
++++	{Or	Code	<Cd>	Specifies the local instrument, as published in an external local instrument code list	Optional	Accepted value: INST	The only Local Instrument code accepted is INST <b>INST:</b> Instant Credit Transfer Transaction is related to an Instant Credit Transfer. Use case example: SEPA Instant Credit Transfer (SCT Inst)
++++	Or}	Proprietary	<Prtry>	Specifies the local instrument, as a proprietary code	Optional		Not used - data is accepted and ignored.
+++		CategoryPurpose	<CtgyPurp>		Optional		Not used - data is accepted and ignored.
++++	{Or	Code	<Cd>		Optional		Not used - data is accepted and ignored.
++++	Or}	Proprietary	<Prtry>		Optional		Not used - data is accepted and ignored.
++		RequestedExecutionDate	<ReqdExctnDt>	The date at which the initiating party requests the clearing agent to process the payment.	Mandatory	Date format: ISO 8601, YYYY-MM-DD	Only ISO 8601 date format accepted. <b>Validation:</b>

							<p>Requested Execution date used from past:</p> <p><b>CH04</b> - Requested Execution Date or Requested Collection Date is too far in the past</p> <p>Path: ../PmtInf/ReqdExctnDt</p> <p>Requested Execution date used from future:</p> <p><b>CH03</b> - Requested Execution Date or Requested Collection Date is too far in the future</p> <p>Path: ../PmtInf/ReqdExctnDt</p>
++		Debtor	<Dbtr>	The party that owes an amount of money to the (ultimate) creditor.	Mandatory	Tag	
+++		Name	<Nm>	Name by which a party is known and which is usually used to identify that party.	Optional	Maximum 35 length, text type.	<p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more 35 characters and pass on only the first 35 characters.</p>
+++		Postal Address	<PstlAdr>	Information that locates and identifies a specific address, as defined by postal services.	Optional	Tag	
++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Optional	Maximum 35 length, text type.	<p>We advise sending street name and building number.</p> <p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more than 3 tags with more than 35 characters each and pass further only the first 3 address line tags with first 35 characters each.</p>
++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Optional	Maximum 35 length, text type	We advise sending state, province, or PO box. If these values are not relevant, we advise sending country as ISO code, city name and postal code.
++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as	Optional	Maximum 35 length, text type. Country code: ISO 3166-1 alpha-2	We advise sending country as ISO code, and city name with postal code.

				defined by postal services, is presented in free format text.			Example: DK Koebenhavn 2300
++		DebtorAccount	<DbtrAcct>	Unambiguous identification of the account of the debtor to which a debit entry will be made because of the transaction.	Mandatory	Tag	
+++		Identification	<Id>	Unique and unambiguous identification for the account between the account owner and the account servicer.	Mandatory	Tag	<IBAN> must be present
++++		IBAN	<IBAN>	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	Mandatory	Maximum 34 length, text type. IBAN format ISO 13616	Valid Banking Circle IBAN  <b>Validation:</b>  Invalid Debtor IBAN:  <b>AC02</b> - BC Debtor Iban is invalid  Path: ../PmtInf/DbtrAcct/Id/IBAN  Missing debtor IBAN:  <b>AC02</b> - BC Debtor Iban is missing  Path: ../PmtInf/DbtrAcct/Id/IBAN  Payment with Dynamic Sender Name initiated using account and Dynamic Sender Name product not activated for same account:  <b>NARR</b> - BC Payment on behalf of on master account disabled  Path: ../PmtInf/DbtrAcct/Id/IBAN
++		DebtorAgent	<DbtrAgt>	Financial institution servicing an account for the debtor.	Mandatory	Tag	This tag is mandatory
+++		FinancialInstitutionIdentification	<FinInstnId>	Element used to identify a financial institution uniquely and unambiguously.	Mandatory	Tag	This tag is mandatory

++++		BIC	<BIC>	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme.	Mandatory	BIC format: ISO 9362	Banking Circle BIC.
++		Ultimate Debtor	<UltmtDbtr>	The ultimate party that owes an amount of money to the (ultimate) creditor.	Conditional	Tag	<p>This tag only be sent if you want to instruct payments with Dynamic Sender Name and to use it Dynamic Sender Name product should be activated for your account.</p> <p><b>Validation:</b></p> <p>Only one occurrence of Ultimate debtor tag is allowed, either at PaymentInformation or CreditTransferTransactionInformation.</p> <p><b>NARR – BC Multiple Ultimate Debtors assigned</b></p> <p>Path: ../PmtInf/UltmtDbtr OR ../PmtInf/CdtTrfTxInf/UltmtDbtr</p>
+++		Name	<Nm>	Name by which a party is known and which is usually used to identify that party.	Conditional	Maximum 35 length, text type.	<p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more 35 characters and pass on only the first 35 characters.</p> <p><b>Validation:</b></p> <p>Missing Ultimate debtor Name tag value:</p> <p><b>NARR - BC Name from Ultimate debtr tag is missing or Invalid</b></p> <p>Path: ../PmtInf/UltmtDbtr/Nm</p> <p>Use of special characters in Ultimate debtor Name tag:</p> <p><b>NARR - BC Invalid character set used in Ultimate debtor Name</b></p> <p>Path: ../PmtInf/UltmtDbtr/Nm</p>

+++		Postal Address	<PstlAdr>	Information that locates and identifies a specific address, as defined by postal services.	Conditional	Tag	<p><b>Validation:</b></p> <p>Missing Ultimate debtor Address tag value:</p> <p><b>NARR</b> - BC Address from Ultimate debtr tag is missing or Invalid</p> <p>Path: ../PmtInf/UltmtDbtr/PstlAdr</p> <p>Use of special characters in Ultimate debtor Address tag:</p> <p><b>NARR</b> - BC Invalid character set used in Ultimate debtor Address</p> <p>Path: ../PmtInf/UltmtDbtr/PstlAdr/AdrLine</p>
++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Conditional	Maximum 35 length, text type.	<p>We advise sending street name and building number.</p> <p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more than 3 tags with more than 35 characters each and pass further only the first 3 address line tags with first 35 characters each.</p>
++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Conditional	Maximum 35 length, text type	<p>We advise sending state, province, or PO box. If these values are not relevant, we advise sending country as ISO code, city name and postal code.</p>
++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Conditional	Maximum 35 length, text type. Country code: ISO 3166-1 alpha-2	<p>We advise sending country as ISO code, and city name with postal code.</p> <p>Example: DK Koebenhavn 2300</p>
++		ChargeBearer	<ChrgBr>	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Mandatory	SHAR, CRED, DEBT or SLEV	<p>Mandatory for BC. The supported charge bearer values are -</p> <p>SHAR (Shared) – In a credit transfer context, means that 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 a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.</p>

							<p>CRED (BorneByCreditor) - All transaction charges are to be borne by the creditor</p> <p>DEBT (BorneByDebtor) - All transaction charges are to be borne by the debtor</p> <p>SLEV (Followingservicelevel) - Charges are to be applied following the rules agreed in the service level and/or scheme. Equivalent to SHA/SHAR</p> <p><b>Validation:</b></p> <p>Only one occurrence of Charge Bearer tag is allowed, either at PaymentInformation or CreditTransferTransactionInformation:</p> <p><b>NARR</b> – BC Multiple Charge Bearers assigned</p> <p>Path: ../PmtInf/ChrgBr OR ../PmtInf/CdtTrfTxInf/ChrgBr</p>
<b>Credit transfer transaction information</b>							
++		CreditTransferTransactionInformation	<CdtTrfTxInf>	Set of elements used to provide information on the individual transaction(s) included in the message.	Mandatory	Tag	
+++		PaymentIdentification	<PmtId>	Set of elements used to reference a payment instruction.	Mandatory	Tag	
++++		InstructionIdentification	<InstrId>	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	Optional	<p>Maximum 35 length, text type</p> <p>Banking Circle only accept these characters for Ids: 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 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 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' +</p>	<p>This field is present in the pain.002 message as &lt;OrgInstrId&gt; tag.</p> <p><b>Validation:</b></p> <p>InstructionIdentification with Special Characters used:</p> <p><b>NARR</b> - BC Invalid character set used in InstrId</p> <p>Path: ../PmtInf/CdtTrfTxInf/PmtId/InstrId</p>
++++		EndToEndIdentification	<EndToEndId>	Unique identification is assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged,	Mandatory	<p>Maximum 35 length, text type</p> <p>We only accept these characters for Ids: 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 A B C D E F G H I J K L M N O P Q R S T</p>	<p>This field is present in the pain.002 status message &lt;OrgnlEndToEndId&gt; tag. For Dynamic Sender Name instructions, this value should include the unique transaction identifier. This value is passed on to the creditor.</p>

				throughout the entire end-to-end chain.		U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' +	<p><b>Validation:</b></p> <p>EndToEndIdentification with Special Characters used:</p> <p><b>NARR</b> - BC Invalid character set used in EndToEndId</p> <p>Path: ../PmtInf/CdtTrfTxInf/PmtId/EndToEndId</p>
+++		PaymentTypeInformation	<PmtTpInf>	Set of elements used to further specify the type of transaction.	Optional		<p>The sub tags in PaymentTypeInformation – Service Level and Local Instrument only be sent if you want to instruct payments for a requested Clearing network.</p> <p>Read more about this functionality on our API Documentation in the Guide section describing our <a href="#">routing logic</a>.</p> <p>Currently Banking Circle offering Clearing selection feature for SEPA Instant Credit Transfer, SEPA Credit Transfer.</p> <p>For SEPA Instant Credit Transfer , it is mandatory to send both Service level code (SEPA) and Local Instrument code (INST).</p> <p><b>Validation:</b></p> <p>Only one occurrence of Payment Type Information is allowed, either at PaymentInformation or CreditTransferTransactionInformation.</p> <p><b>NARR</b> – BC Multiple Paymenttypeinformation block assigned.</p> <p>Path: ../PmtInf/PmtTpInf</p>
++++		InstructionPriority	<InstrPrty>		Optional		Not used - data is accepted and ignored.
++++		ServiceLevel	<SvcLvl>	Agreement under which or rules under which the transaction should be processed	Optional		Service Level and Local Instrument only be sent if you want to instruct payments for a requested Clearing network.
+++++	{Or	Code	<Cd>	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	Optional	Accepted value: SEPA	<p>The only Service Level code accepted is SEPA</p> <p><b>SEPA:</b> SingleEuroPaymentsArea</p> <p>Payment must be executed following the Single Euro Payments Area scheme.</p>



							<p><b>Validation:</b></p> <p>Use of invalid Service level code OR Local Instrument code OR both.</p> <p><b>NARR</b> – Invalid ClearingNetwork used</p> <p>Path: ../PmtInf/PmtTplnf</p>
+++++	Or}	Proprietary	<Prtry>	Specifies a pre-agreed service or level of service between the parties, as a proprietary code.	Optional		Not used - data is accepted and ignored.
++++		LocalInstrument	<LclInstrm>	<p>User community specific instrument.</p> <p>Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.</p>	Optional		Service Level and Local Instrument only be sent if you want to instruct payments for a requested Clearing network.
+++++	{Or	Code	<Cd>	Specifies the local instrument, as published in an external local instrument code list	Optional	Accepted value: INST	<p>The only Local Instrument code accepted is INST</p> <p><b>INST:</b> Instant Credit Transfer</p> <p>Transaction is related to an Instant Credit Transfer.</p> <p>Use case example: SEPA Instant Credit Transfer (SCT Inst)</p>
+++++	Or}	Proprietary	<Prtry>		Optional		Not used - data is accepted and ignored.
++++		CategoryPurpose	<CtgyPurp>		Optional		Not used - data is accepted and ignored.
+++++	{Or	Code	<Cd>		Optional		Not used - data is accepted and ignored.
+++++	Or}	Proprietary	<Prtry>		Optional		Not used - data is accepted and ignored.
+++		Amount	<Amt>	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.	Mandatory	Tag	

++++	{Or	InstructedAmount	<InstdAmt>	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.	Mandatory	Must be larger than zero and formatted without the thousand separators and using a full stop '.' as the decimal separator. The currency format: Alpha 3 ISO 4217. Maximum 19 digits out of which 3 decimals.	<p>Mandatory tag for sending amount information and we do not support Equivalent Amount. Only accepting 16 integers and maximum 2 decimals and should follow ISO 4217 for decimal placing per currency <a href="#">ISO 4217 - Currency codes and decimal placing</a></p> <p>Example:</p> <pre>&lt;Amt&gt; &lt;InstdAmt Ccy="EUR"&gt;100&lt;/InstdAmt&gt; &lt;/Amt&gt;</pre> <p><b>Validation:</b></p> <p>Amount invalid in Precision:</p> <p><b>AM12</b> - BC Amount decimal not allowed or amount is missing Path: ../PmtInf/CdtTrfTxInf/Amt/InstdAmt</p> <p>Amount having value as zero:</p> <p><b>AM01</b> - Specified message amount is equal to zero Path: ../PmtInf/CdtTrfTxInf/Amt/InstdAmt</p> <p>Amount violating threshold:</p> <p><b>AM02</b> - Specific transaction/message amount is greater than allowed maximum Path: ../PmtInf/CdtTrfTxInf/Amt/InstdAmt</p> <p>Invalid Currency:</p> <p><b>AM11</b> - BC Transaction currency is invalid or missing Path: ../PmtInf/CdtTrfTxInf/Amt/InstdAmt/Ccy</p> <p>Forbidden currency to country combination:</p> <p><b>NARR</b> - BC Forbidden Currency to Country Path : ../PmtInf/CdtTrfTxInf/Amt/InstdAmt/Ccy</p>
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++++	Or}	EquivalentAmount	<EqvtAmt>	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.	Conditional	Tag	We expect only to receive amount information in the <InstdAmt> tag.  <EqvtAmt> tag is not supported.
+++++		Amount	<Amt>	Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.	Conditional		
+++++		CurrencyOfTransfer	<CcyOfTrf>	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.	Conditional		
++		ChargeBearer	<ChrgBr>	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Mandatory	DEBT, CRED, SHAR or SLEV	Mandatory for BC. The supported charge bearer values are -  SHAR (Shared) – In a credit transfer context, means that 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 a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.  CRED (BorneByCreditor) - All transaction charges are to be borne by the creditor  DEBT (BorneByDebtor) - All transaction charges are to be borne by the debtor  SLEV (Followingservicelevel) - Charges are to be applied following the rules agreed in the service level and/or scheme. Equivalent to SHA/SHAR  <b>Validation:</b>  Only one occurrence of Charge Bearer tag is allowed, either at PaymentInformation or CreditTransferTransactionInformation:

							<p><b>NARR – BC Multiple Charge Bearers assigned</b></p> <p>Path: ../PmtInf/ChrgBr OR ../PmtInf/CdtTrfTxInf/ChrgBr</p>
++		Ultimate Debtor	<UltmtDbtr>	The ultimate party that owes an amount of money to the (ultimate) creditor.	Conditional	Tag	<p>This tag only be sent if you want to instruct payments with Dynamic Sender Name. To use Ultimate Debtor, Dynamic Sender Name product should be activated for your account.</p> <p><b>Validation:</b></p> <p>Only one occurrence of Ultimate debtor tag is allowed, either at PaymentInformation or CreditTransferTransactionInformation.</p> <p><b>NARR – BC Multiple Ultimate Debtors assigned</b></p> <p>Path: ../PmtInf/UltmtDbtr OR ../PmtInf/CdtTrfTxInf/UltmtDbtr</p>
+++		Name	<Nm>	Name by which a party is known, and which is usually used to identify that party.	Conditional	Maximum 35 length, text type.	<p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more 35 characters and pass on only the first 35 characters.</p> <p><b>Validation:</b></p> <p>Missing Ultimate debtor Name tag value:</p> <p><b>NARR - BC Name from Ultimate debtr tag is missing or Invalid</b></p> <p>Path: ../PmtInf/UltmtDbtr/Nm</p> <p>Use of special characters in Ultimate debtor Name tag:</p> <p><b>NARR - BC Invalid character set used in Ultimate debtor Name</b></p> <p>Path: ../PmtInf/UltmtDbtr/Nm</p>
+++		Postal Address	<PstlAdr>	Information that locates and identifies a specific address, as defined by postal services.	Conditional	Tag	<p><b>Validation:</b></p> <p>Missing Ultimate debtr Address tag value:</p>

							<p><b>NARR</b> - BC Address from Ultimate debtr tag is missing or Invalid</p> <p>Path: ../PmtInf/UltmtDbtr/PstlAdr</p> <p>Use of special characters in Ultimate debtor Address tag:</p> <p><b>NARR</b> - BC Invalid character set used in Ultimate debtor Address</p> <p>Path: ../PmtInf/UltmtDbtr/PstlAdr/AdrLine</p>
+++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Conditional	Maximum 35 length, text type.	<p>We advise sending street name and building number.</p> <p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more than 3 tags with more than 35 characters each and pass further only the first 3 address line tags with first 35 characters each.</p>
+++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Conditional	Maximum 35 length, text type	We advise sending state, province, or PO box. If these values are not relevant, we advise sending country as ISO code, city name and postal code.
+++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Conditional	Maximum 35 length, text type. Country code: ISO 3166-1 alpha-2	<p>We advise sending country as ISO code, and city name with postal code.</p> <p>Example: DK Kobenhavn 2300</p>
+++		Creditor Agent	<CdtrAgt>	Financial institution servicing an account for the creditor.	Conditional	Tag	Mandatory section if sending a BBAN, and not an IBAN to make a payment to the creditor
++++		FinancialInstitutionIdentification	<FinInstnId>	Element used to uniquely and unambiguously identify a financial institution	Conditional	Tag	<p>You can choose to send</p> <ol style="list-style-type: none"> <li>1. BBAN and BIC, OR</li> <li>2. BBAN and country code and national clearing code (routing number). The country code and national clearing number should be send as specified in the ClearingSystemMemberIdentification tags.</li> </ol>
+++++	{Or	BIC	<BIC>	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an	Conditional	BIC format ISO 9362	

				international identification scheme.			
++++	Or}	ClearingSystemMemberIdentification	<ClrSysMmbld>	Information is used to identify a member within a clearing system.	Conditional	Tag  Banking circle supports following Countries and formats:  1. UK <Prtry>GB</Prtry>  sort code <Mmbld> SC123456 </Mmbld>,  2. US <Prtry>US</Prtry>  Fedwire Routing Number  <Mmbld> 123456789 </Mmbld>.  3. Denmark,  <Prtry>DK</Prtry>  Regist. num <Mmbld> 1234 </Mmbld>,	The ClearingSystemMemberIdentification section should be used for sending country code and national clearing code. We don't support the ISO 20022 External Clearing System Identification Codes.
+++++		ClearingSystemIdentification	<ClrSysId>	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	Conditional	Tag	
+++++ +		Proprietary	<Prtry>	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	Conditional	Country code ISO 3166-1 alpha-2.	This field is reserved only for the country of the financial institution.
+++++		MemberIdentification	<Mmbld>	Identification of a member of a clearing system.	Conditional	Maximum 34 length, text type.	This field is reserved for national clearing code or routing number as defined here <a href="https://www.knowledgecentre.com">Knowledge Centre (swift.com)</a> , with a maximum of 14 numeric characters. In addition, currently we only support the 3 national clearing codes defined at <ClrSysMmbld> with maximum 9 numeric characters.
+++		Creditor	<Cdtr>	Party to which an amount of money is due.	Conditional	Tag	Mandatory for Banking circle for external payments.

++++		Name	<Nm>	Name by which a party is known and which is usually used to identify that party.	Conditional	Maximum 35 length, text type.	<p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more 35 characters and pass on only the first 35 characters.</p> <p><b>Validation:</b></p> <p>Creditor Name absent for External Payment:</p> <p><b>BE22</b> - Creditor name is missing</p> <p>Path: ../PmtInf/CdtTrfTxInf/Cdtr/Nm</p> <p>Use of special characters in Creditor Name tag:</p> <p><b>NARR</b> - BC Invalid character set used in Creditor Name</p> <p>Path: ../PmtInf/CdtTrfTxInf/Cdtr/Nm</p>
++++		Postal Address	<PstlAdr>	Information that locates and identifies a specific address, as defined by postal services.	Optional	Tag	
+++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Optional	Maximum 35 length, text type.	<p>We advise sending street name and building number.</p> <p>We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.</p> <p>We truncate values if there are more than 3 tags with more than 35 characters each and pass further only the first 3 address line tags with first 35 characters each.</p> <p><b>Validation:</b></p> <p>Use of special characters in Creditor Address tag:</p> <p><b>NARR</b> - BC Invalid character set used in Creditor Address</p> <p>Path: ../PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine</p>
+++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Optional	Maximum 35 length, text type	<p>We advise sending state, province, or PO box. If these values are not relevant, we advise sending country as ISO code, city name and postal code.</p>

++++		AddressLine	<AdrLine>	Information that locates and identifies a specific address, as defined by postal services, is presented in free format text.	Optional	Maximum 35 length, text type. Country code: ISO 3166-1 alpha-2	We advise sending country as ISO code, and city name with postal code.  Example: DK Koebenhavn 2300
+++		CreditorAccount	<CdtrAcct>	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	Mandatory		Mandatory for Banking Circle.  Account of the creditor receiving funds. Can be either an account number or an International Bank Account Number (IBAN)  IBAN: DK598900000054321 OR Basic Bank Account Number (BBAN): 0000054321  <b>Validation:</b>  Missing Creditor Account  <b>AC03</b> - BC Creditor Account is missing  Path : ../PmtInf/CdtTrfTxInf/CdtrAcct
++++		Identification	<Id>	Unique and unambiguous identification for the account between the account owner and the account servicer.	Mandatory	Tag	
++++	{Or	IBAN	<IBAN>	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	Mandatory	IBAN format ISO 13616	All SEPA payments must have a valid IBAN number.  <b>Validation:</b>  Invalid External IBAN:  <b>AC03</b> - BC Creditor account number invalid or missing  Path: ../PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN  Same Debit and Credit accounts used:  <b>NARR</b> - BC Debit and credit account cannot be the same  Path: ../PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN  Forbidden Transfer To Country  <b>NARR</b> - Creditor financial institution resides in country where Banking Circle cannot transfer funds



							Path : ../PmtInf/CdtTrfTxInf/CdtrAcct
++++	Or}	Other	<Othr>	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	Mandatory	Tag	
+++++		Identification	<Id>	Identification assigned by an institution.	Mandatory	Maximum 34 length, text type	If IBAN is not sent, then a valid creditor BBAN must be sent.
++++		InstructionForDebtorAgent	<InstrForDbtrAgt>	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.	Conditional	Maximum 35 length, text type  We only accept these characters: 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 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 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' +	This is a client internal reference that follows the ultimate debtor's name and is used for tracking and reconciliation.  This is mandatory for Dynamic Sender Name payments. It is not passed on throughout the end-to-end chain.  <b>Validation:</b>  Use of special characters in InstrForDbtrAgt tag:  <b>NARR</b> - BC Invalid character set used in InstrForDbtrAgt tag  Path: ../PmtInf/CdtTrfTxInf/InstrForDbtrAgt  InvalidInstrForDbtrAgt exceeding maximum allowed length:  <b>NARR</b> – BC InstrForDbtrAgt Invalid length  Path: ../PmtInf/CdtTrfTxInf/InstrForDbtrAgt  Missing InstrForDbtrAgt tag value:  <b>NARR</b> - BC InstructionForDebtorAgent tag value is missing or Invalid  Path: ../PmtInf/CdtTrfTxInf/InstrForDbtrAgt
+++		Remittance Information	<RmtInf>	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as	Optional	Tag	This tag is optional and can be omitted in the message.  We translate special and non-Latin characters to ISO 15022 (Swift Fin characters format) if they are delivered in this tag.

				commercial invoices in an accounts receivable system.			<p>We split information provided in Remittance information tag to next lines when exceeding 35 characters. We pass further 3 remittance information unstructured tags and 35 characters for each tag.</p> <p>For example:</p> <p>Remittance Information provided by user: TESTREMITTANCEINFORMATIONSPPLITTINGINSIO20022</p> <p><u>Banking Circle Remittance Information structure:</u></p> <p>RemittanceInformation2- TESTREMITTANCEINFORMATIONSPPLITTINGI RemittanceInformation3 - NSIO20022</p>
++++		Unstructured	<Ustrd>	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.	Optional	Maximum 35 length, text type.	<p>This tag is optional and can be omitted in the message.</p> <p><b>Validation:</b></p> <p>Use of special characters in Remittance information line 1 :</p> <p><b>NARR</b> : BC Invalid character set used in Remittance information Line 1</p> <p>Path : ../PmtInf/CdtTrfTxInf/RmtInf/Ustrd</p>
++++		Unstructured	<Ustrd>	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.	Optional	Maximum 35 length, text type	<p>This tag is optional and can be omitted in the message.</p> <p><b>Validation:</b></p> <p>Use of special characters in Remittance information line 2 :</p> <p><b>NARR</b> : BC Invalid character set used in Remittance information Line 2</p> <p>Path : ../PmtInf/CdtTrfTxInf/RmtInf/Ustrd</p>
++++		Unstructured	<Ustrd>	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.	Optional	Maximum 35 length, text type	<p>This tag is optional and can be omitted in the message.</p> <p><b>Validation:</b></p> <p>Use of special characters in Remittance information line 3 :</p>

							<b>NARR</b> : BC Invalid character set used in Remittance information Line 3 Path : ../PmtInf/CdtTrfTxInf/RmtInf/Ustrd
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## 2.1.3 Message sample

## Sample 1 (SEPA Credit Transfer) – Creditor Account provided in the form of IBAN

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitt>
  <GrpHdr>
    <MsgId>7G48459608</MsgId>
    <CreDtTm>2021-07-09T10:54:29</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty></InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>jvje8790534</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2021-11-22</ReqdExctnDt>
    <Dbtr>
      <Nm>Debtor name</Nm>
      <PstlAdr>
        <AdrLine>abcd</AdrLine>
        <AdrLine>11TTestLine2</AdrLine>
        <AdrLine>11TTestLine3</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DK4089009999910133</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SXPYDKKXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>gftspoqw9087b23s</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="EUR">27.00</InstdAmt>
      </Amt>
      <Cdtr>
        <Nm>Test creditor name</Nm>
        <PstlAdr>
          <AdrLine>Noerregade 40</AdrLine>
          <AdrLine>DK-8000 Aarhus C Danmark</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>DK4089000000021247</IBAN>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>RemilInfoLine1</Ustrd>
        <Ustrd>RemilInfoLine2</Ustrd>
        <Ustrd>RemilInfoLine3</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

## Sample 2 (FedWire Transfer)

Creditor Account provided in the form of: Account Num +  
[CreditorAgentClearingSystemMemberIdentification + Country Code]

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>7G48459608</MsgId>
    <CreDtTm>2021-07-09T10:54:29</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty></InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>jvje8790534</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2021-11-22</ReqdExctnDt>
    <Dbtr>
      <Nm>Debtor name</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DK2789000049910133</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SXPYDKKXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>gftspoqw9087b23s</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="USD">27.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Prtry>US</Prtry>
            </ClrSysId>
            <Mmbld>123456789</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Test creditor name</Nm>
        <PstlAdr>
          <AdrLine>test 40</AdrLine>
          <AdrLine>NY C united states</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>38138283</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>RemiInfoLine1</Ustrd>
        <Ustrd>RemiInfoLine2</Ustrd>
        <Ustrd>RemiInfoLine3</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitn>

```

```

</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### Sample 3 (FedWire Transfer)

Creditor Account provided in the form of: Account Num + Financial Institution BIC

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>7G48459608</MsgId>
    <CreDtTm>2021-07-09T10:54:29</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty></InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>jvje8790534</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2021-11-22</ReqdExctnDt>
    <Dbtr>
      <Nm>Debtor name</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DK2789000049910133</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SXPYDKKXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>gftspoqw9087b23s</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="USD">27.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <BIC>CITIUS33XXX</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Test creditor name</Nm>
        <PstlAdr>
          <AdrLine>31 Miami</AdrLine>
          <AdrLine>United states of america</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>38138283</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>RemInfoLine1</Ustrd>
        <Ustrd>RemInfoLine2</Ustrd>
        <Ustrd>RemInfoLine3</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>

```

```
</CstmrCdtTrfInitt>
</Document>
```

**Sample 4 (Faster Payments)**

**Creditor Account provided in the form of: Account Num +  
[CreditorAgentClearingSystemMemberIdentification + Country Code]**

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitt>
  <GrpHdr>
    <MsgId>7G48459608</MsgId>
    <CreDtTm>2021-07-09T10:54:29</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <InitgPty></InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>jvje8790534</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2021-11-22</ReqdExctnDt>
    <Dbtr>
      <Nm>Debtor name</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DK2789000049910133</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SXPYDKKXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>gftspoqw9087b23s</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="GBP">27.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Prtry>GB</Prtry>
            </ClrSysId>
            <Mmbld>SC774926</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Test creditor name</Nm>
        <PstlAdr>
          <AdrLine>Graphitehouse</AdrLine>
          <AdrLine>glasgow</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>34524352</Id>
          </Othr>
        </Id>
      </CdtrAcct>
    </CdtTrfTxInf>
    <RmtInf>
      <Ustrd>RemInfoLine1</Ustrd>
```

```

        <Ustrd>RemilInfoLine2</Ustrd>
        <Ustrd>RemilInfoLine3</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

### Sample 5 (Kronos2- RTGS Clearing)

Creditor Account provided in the form of: Account Num + [Registration number (DK) + Country Code]

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInItN>
  <GrpHdr>
    <MsgId>7G48459608</MsgId>
    <CreDtTm>2021-07-09T10:54:29</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <InitgPty></InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>jvje8790534</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>2021-11-22</ReqdExctnDt>
    <Dbtr>
      <Nm>Debtor name</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DK2789000049910133</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SXPYDKKXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>gftspoqw9087b23s</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="DKK">27.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Prtry>DK</Prtry>
            </ClrSysId>
            <Mmbld>1515</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Test creditor name</Nm>
        <PstlAdr>
          <AdrLine>Noerregade 40</AdrLine>
          <AdrLine>DK-8000 Aarhus C Danmark</AdrLine>
        </PstlAdr>
      </Cdtr>
    </CdtrAcct>
      <Id>
        <Othr>
          <Id>0049910582</Id>
        </Othr>
      </Id>
    </CdtrAcct>
  </PmtInf>
</CstmrCdtTrfInItN>
</Document>

```



```

        </CdtTrfTxInf>
    </PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

### Sample 6: SEPA Credit Transfer – Using Dynamic Sender Name

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitt>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-03-31T10:48:11</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>0</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>TESTMARCH002</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>0</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>
        <Nm>TEST SMAPLE</Nm>
        <PstlAdr>
          <AdrLine>Address of debtor</AdrLine>
          <AdrLine>TESTING1</AdrLine>
          <AdrLine> TESTING2</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>DK4089009999910133</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>SXPYDKKXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <UltmtDbtr>
        <Nm>14UltmtDbtrTATATest</Nm>
        <PstlAdr>
          <AdrLine>Address of Ultimate debtor</AdrLine>
          <AdrLine>14TTestLine2</AdrLine>
          <AdrLine>14TTestLine3</AdrLine>
        </PstlAdr>
      </UltmtDbtr>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>TValidChargeBearer</InstrId>
          <EndToEndId>RemiInfoLine1TATA</EndToEndId>
        </PmtId>
        <Amt>

```

```

        <InstdAmt Ccy="EUR">20</InstdAmt>
      </Amt>
    <Cdtr>
      <Nm>14TTCreditorNameCDLVL</Nm>
      <PstlAdr>
        <Ctry>LU</Ctry>
        <AdrLine>14TTSchlossweg 2</AdrLine>
        <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
        <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>LU03408000000018407</IBAN>
      </Id>
    </CdtrAcct>
    <InstrForDbtrAgt>ULTIMATEDEBTORNAMEID</InstrForDbtrAgt>
    <RmtInf>
      <Ustrd>Remittanceinformationline1</Ustrd>
      <Ustrd>Remittanceinformationline2</Ustrd>
      <Ustrd>Remittanceinformationline3</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### Testing Customer Credit Transfer Initiation in Sandbox

Credit transfers can be initiated in the Sandbox environment. After initiation we will run XSD and upfront validations, and you will receive a pain.002 or error file.

Note that the Sandbox environment, the final status of ISO 20022 payments will follow the payment simulator which relies on currency crosses or creditor accounts as described in the [Payments section](#) (<https://docs.bankingcircleconnect.com/guides/api-sandbox>) of the API Sandbox.

### Currency cross rules

For the currency cross rules, the currency of the debtor account is the *From* currency, and the *To* currency should be sent as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-07-19T10:48:11</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>1</NbOfTx>

```

```

<CtrlSum>50</CtrlSum>
<ReqdExctnDt>2022-07-19</ReqdExctnDt>
<Dbtr>
  <Nm>TEST SMAPLE</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DK4089009999910133</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>SXPYDKKXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>InstructionId</InstrId>
    <EndToEndId>RemilInfoLine1TATA</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">20</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>14TTCreditorName</Nm>
    <PstlAdr>
      <Ctry>LU</Ctry>
      <AdrLine>14TTSchlossweg 2</AdrLine>
      <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
      <AdrLine>14TT Line3 Address Creditor</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LU03408000000018407</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Remittanceinformationline1</Ustrd>
    <Ustrd>Remittanceinformationline2</Ustrd>
    <Ustrd>Remittanceinformationline3</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

### Creditor Account rules

For the creditor account rules, you should send "Beneficiary" value in <InstrId>, and add in the creditor IBAN as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-07-19T10:48:11</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>

```

```

</GrpHdr>
<PmtInf>
  <PmtInfId>TESTMARCH001</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <NbOfTxs>1</NbOfTxs>
  <CtrlSum>50</CtrlSum>
  <ReqdExctnDt>2022-07-19</ReqdExctnDt>
  <Dbtr>
    <Nm>TEST SMAPLE</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DK1111000011000001</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SXPYDKKXXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>Beneficiary</InstrId>
      <EndToEndId>RemiInfoLine1TATA</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">20</InstdAmt>
    </Amt>
    <Cdtr>
      <Nm>14TTCreditorNameCDLVL</Nm>
      <PstlAdr>
        <Ctry>GB</Ctry>
        <AdrLine>Addressline1</AdrLine>
        <AdrLine>Addressline2</AdrLine>
        <AdrLine>Addressline3</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>GB03SAPY60838200022276</IBAN>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>Remittanceinformationline1</Ustrd>
      <Ustrd>Remittanceinformationline2</Ustrd>
      <Ustrd>Remittanceinformationline3</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

## 2.2 ISO 20022 Customer Payment Status Report V03 pain.002.001.03

### 2.2.1 Format description

The ISO 20022 Customer Payment Status Report V03 pain.002.001.03 message is an output status message from the pain.001.001.03 and gives information on credit transfers. For every initiation pain.001 xml message, Banking Circle responds via an ISO 20022 pain.002.001.03 (referred to as pain.002) xml format (API)/ file (SFTP).

A Customer Payment Status Report pain.002.001.03 is available as API response to the POST Customer Credit Transfer Initiation with pain.001.001.03 file.

A Customer Payment Status Report pain.002.001.03 is available as xml file when Credit Transfer Initiation with pain.001.001.03 file initiated via SFTP.

The file contains an overall status message and list of xml-tags. ISO definition of xml-tags are defined in the [2.2.2 Message Definition](#).

## 2.2.2 Message definition

**Customer Payment Status Report pain.002.001.03**

Level	Or	Message Item	<XML Tag>	ISO Definition	Input	Banking Circle comment
		Customer Payment Status Report	<CstmrPmtStsRpt>		Tag	
+		GroupHeader	<GrpHdr>	Set of characteristics shared by all individual transactions included in the status report message.	Tag	
++		MessageIdentification	<MsgId>	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	Maximum 35 length text	Banking Circle Id for the status report message
++		CreationDateTime	<CreDtTm>	Date and time at which the message was created.	Date format: ISO 8601, YYYY-MM-DD	2002-07-21T08:35:30
++		InitiatingParty	<InitgPty>	Party that initiates the status message.	Banking Circle	
+++		Identification	<Id>	Unique and unambiguous identification of a party.	Tag	
++++		OrganisationIdentification	<OrgId>	Unique and unambiguous way to identify an organisation.	Tag	
+++++		BICOrBEI	<BICOrBEI>	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme.	Banking Circle BIC	
<b>Original Group Information and Status</b>						
+		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	Original group information concerning the group of transactions, to which the status report message refers to.	Tag	
++		OriginalMessageIdentification	<OrgnlMsgId>	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	Maximum 35 length text	

++		OriginalMessageNameIdentification	<OrgnMsgNmId>	Specifies the original message name identifier to which the message refers.	pain.001.001.03	
++		GroupStatus	<GrpSts>	Specifies the status of a group of transactions.	ACCP, RJCT or PART	<p><b>ACCP</b> = Technical and customer profile validations are passed but there is no guarantee that instruction is for settlement since there are extra validations in the core system.</p> <p><b>RJCT</b> = Payment information or individual transaction included in this file has been rejected.</p> <p><b>PART</b> = We have partially accepted your file. Several transactions have been accepted for processing, whereas others have been rejected.</p>
+++		StatusReasonInformation	<StsRsnInf>	Set of elements used to provide detailed information on the status reason.	Tag	This section is not sent.
++++		StatusReason	<Rsn>	Specifies the reason for the status report.	Tag	
+++++		Code	<Cd>	Reason for the status, as published in an external reason code list.	NARR / ISO20022 Error codes	
++++		AdditionalInformation	<AddtInf>	Further details on the status reason.	Maximum 105 length text	
<b>Original Payment Information and Status</b>						
+		OriginalPaymentInformationAndStatus	<OrgnPmtInfAndSts>	Information concerning the original payment information, to which the status report message refers.	Tag	
++		OriginalPaymentInformationIdentification	<OrgnPmtInfId>	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.	Maximum 35 length text	
++		PaymentInformationStatus	<PmtInfSts>	Specifies the status of the payment information group.	Tag	This section is not sent.
++		StatusReasonInformation	<StsRsnInf>	Set of elements used to provide detailed information on the status reason.	Tag	
+++		Reason	<Rsn>	Specifies the reason for the status report.	Tag	

++++		Code	<Cd>	Reason for the status, as published in an external reason code list.	NARR / ISO20022 Error codes	
+++		AdditionalInformation	<AddtlInf>	Further details on the status reason.	Maximum 105 length text	
++		TransactionInformationAndStatus	<TxInfAndSts>	Set of elements used to provide information on the original transactions to which the status report message refers.	Tag	This section is sent for ACCP, RJCT and PART Group Status and includes all the individual transactions.
+++		Original Instruction Identification	<OrgnlInstrld>	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.	Maximum 35 length text	
+++		OriginalEndToEndIdentification	<OrgnlEndToEndId>	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.	Maximum 35 length text	
+++		TransactionStatus	<TxSts>	Specifies the status of a transaction, in a coded form.	Tag	
+++		StatusReasonInformation	<StsRsnInf>	Set of elements used to provide detailed information on the status reason.	Tag	
++++		Reason	<Rsn>	Specifies the reason for the status report.	Tag	
++++		Code	<Cd>	Reason for the status, as published in an external reason code list.	NARR / ISO20022 Error codes	
++++		AdditionalInformation	<AddtlInf>	Further details on the status reason.	Maximum 105 length text	The 1 <sup>st</sup> occurrence of additional information tag is used for giving details about the rejected transactions.  Refer Section 2.1.2 Message Definition table and Column Banking Circle Validations
++++		AdditionalInformation	<AddtlInf>	Further details on the status reason.	Maximum 105 length text	The 2 <sup>nd</sup> occurrence of additional information tag is used to locate the tag due to which payment rejected.  Refer Section 2.1.2 Message Definition table and Column Banking Circle Validations



### Supported Status codes for pain.002 files

A pain.002 message includes transaction status after running upfront validations. At group status level, the message includes one of the following values (ACCP, RJCT and PART) depending on the result after the validations are run. The ACCP and RJCT statuses are delivered at Transaction Information level for each transaction.

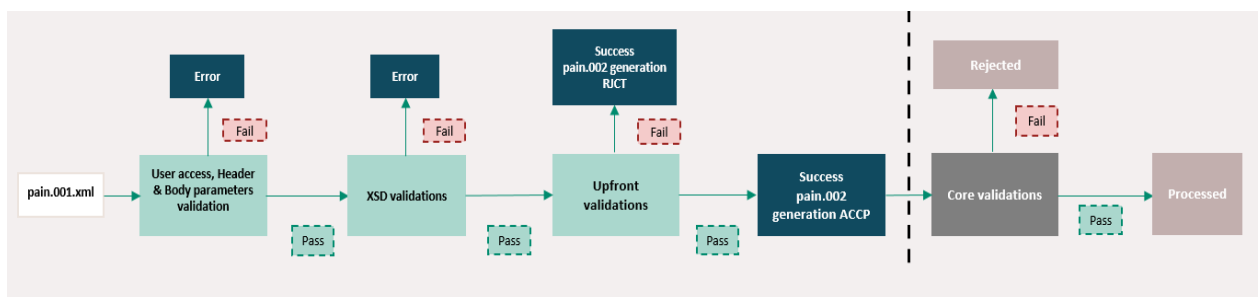
All rejections are delivered in the Transaction Information and Status block. In the Payment Information block, you will find the Payment Information Id when present in the pain.001 message.

Status	Description
<b>ACCP</b>	Technical, customer profile and upfront validations have been passed. However, there is no guarantee that the instruction is sent for settlement since there are extra validations in the core system.
<b>PART</b>	Instructions have been partially accepted. At transaction level, there is a list with accepted and rejected instructions.
<b>RJCT</b>	The instructions have not passed our validations. We can reject the whole pain.001 message or individual transactions.

On rejection of Credit transfers, the status reason code is informed with ISO20022 codes (see link: [External code sets | ISO 20022](#)) or NARR (Narrative - Reason is provided as narrative information in the additional reason information) with respective description in additional information tag in pain.002. Read more about the expected status reason in the [2.2.2. Message definition section](#).

### 2.2.3 Validations

We will perform different validation sets and we will return the codes, responses and files as presented in the schema below:



For more information on possible pain.002 messages, read more section [2.2.4. Message Samples](#).

For knowing more about response after initiation using API method, please refer [Banking Circle - ISO 20022 pain.001 and pain.002 Integration via API](#) and [Banking Circle - ISO 20022 camt.053 via API](#) documents.

For knowing how to send and receive these files via SFTP, please refer [Banking Circle - ISO 20022 Messages Integration via SFTP](#) document.

### Core validations

Banking Circle applies core system validations that can make payments subject to rejection. For final payment validations, please use our GET Payment single API or GET Rejection report API. Read more how in [Checking status after core validations](#) section.

#### Missing funding

Confirming the available balance is the final validation that Banking Circle makes before executing a payment into the respective payment scheme. In the case of insufficient funding, payments do not get processed and are held awaiting funding for 5 days. If funding is not received within this period, the payments are rejected.

#### Duplicate Check

The core system performs duplicate check against the parameters such as: Instructed Amount, Creditor Account, Creditor Address, Credit currency and Instruction Id provided in pain.001 request.

### Checking status after core validations

In case your credit transfers are not in the camt.053 or reconciliation reports, we advise you to check whether they have been rejected. In case of core rejections, duplicates, or missing funding, you can see that in three ways:

#### Payments API

For checking the status on pain.001 initiated payments in the API, use GET [/api/v1/payments/singles](#), filter per **PartialRemittanceInformationLine1** and add in it the value you send for **EndToEndId** in the payments you initiated previously.

#### Reports API

For checking rejected payments via API, use GET [/api/v1/reports/rejection-report](#), search for the **InstrId** value you initiated the payments with. You should find the **InstrId** value in the **USER\_REFERENCE\_NUMBER**.

#### Notifications

Rejected and Outgoing Processed notifications include the **EndToEndId** value in the **remittanceInformationLine1**.

#### Bookings API

For checking the outgoing processed payments on your accounts, use GET [/api/v1/accounts/{account-id}/bookings](#), **EndToEndId** value will be in **details** property and **InstrId** value will be in **transactionDebtorReference** property.

#### Client Portal

You can check the status of your credit transfers in the Transactions page, Payments tab, filtering per **Payment Details Line 1 (EndToEndId value)**, or by pulling a Rejection report and checking the **USER\_REFERENCE\_NUMBER** column (**InstrId** value)

## 2.2.4 Message sample

Case – Single pain.001	Response type	Sample
<p>File does not pass XSD validations</p> <p><b>Scenario:</b> pain.001 missing Mandatory tags as per XSD (ISO20022 mandatory tags) OR Invalid values in tag.</p> <p><b>Example:</b> Missing tag Dbtr.</p>	<p>Response code – 400</p> <p>XSD errors in Json/Text format</p>	<p><b>XSD validations failed because an element invalid data type</b></p> <pre>{ "Id": "ffa8844b-d600-4263-9723-e022d72b18be",   "Type": "Pain001",   "Errors": [     { "ErrorCode": "InvalidFile",       "ErrorDescription": "The element 'PmtInf' in namespace 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03' has invalid child element 'DbtrAcct' in namespace 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03'. List of possible elements expected: 'PoolgAdjstmntDt, Dbtr' in namespace 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03'."     }   ] }</pre>
<p>File passes XSD validations and passes upfront validations</p> <p><b>Scenario:</b> pain.001 with all required tags and valid values in tags.</p> <p><b>Example:</b> pain.001 formatted in adherence to Message definition pain.001.001.03.</p>	<p>Response code – 201</p> <p>pain.002 in xml format (Group status ACCP)</p>	<p><b>pain.002 file with accepted response to a pain.001 message, Status ACCP</b></p> <pre>&lt;?xml version="1.0" encoding="utf-8"?&gt; &lt;Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"   xmlns:xsd="http://www.w3.org/2001/XMLSchema"   xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"&gt;   &lt;CstmrPmtStsRpt&gt;     &lt;GrpHdr&gt;       &lt;MsgId&gt;e2134f5d2c334323aeaced08d0949384&lt;/MsgId&gt;       &lt;CreDtTm&gt;2022-08-01T09:32:50.1388372&lt;/CreDtTm&gt;       &lt;InitgPty&gt;         &lt;Id&gt;           &lt;OrgId&gt;             &lt;BICOrBEI&gt;SXPYDKKXXX&lt;/BICOrBEI&gt;           &lt;/OrgId&gt;         &lt;/Id&gt;       &lt;/InitgPty&gt;     &lt;/GrpHdr&gt;     &lt;OrgnlGrpInfAndSts&gt;       &lt;OrgnlMsgId&gt;TESTMARCH001&lt;/OrgnlMsgId&gt;       &lt;OrgnlMsgNmId&gt;pain.001.001.03&lt;/OrgnlMsgNmId&gt;       &lt;GrpSts&gt;ACCP&lt;/GrpSts&gt;     &lt;/OrgnlGrpInfAndSts&gt;     &lt;OrgnlPmtInfAndSts&gt;       &lt;OrgnlPmtInfId&gt;TESTMARCH001&lt;/OrgnlPmtInfId&gt;       &lt;TxInfAndSts&gt;         &lt;OrgnlInstrId&gt;TValidChargeBearer&lt;/OrgnlInstrId&gt;         &lt;OrgnlEndToEndId&gt;RemiInfoLine1TATA&lt;/OrgnlEndToEndId&gt;         &lt;TxSts&gt;ACCP&lt;/TxSts&gt;       &lt;/TxInfAndSts&gt;     &lt;/OrgnlPmtInfAndSts&gt;   &lt;/CstmrPmtStsRpt&gt; &lt;/Document&gt;</pre>
<p>File passes XSD validations but does not pass upfront validations</p> <p><b>Scenario:</b> pain.001 missing Mandatory tags or Invalid Value in tags as per Banking Circle (Refer Message definition</p>	<p>Response code – 200</p> <p>pain.002 in xml format (Group status RJCT)</p>	<p><b>pain.002 with rejected response for rejected pain.001 message, Status RJCT</b></p> <pre>&lt;?xml version="1.0" encoding="utf-8"?&gt; &lt;Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"   xmlns:xsd="http://www.w3.org/2001/XMLSchema"   xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"&gt;   &lt;CstmrPmtStsRpt&gt;     &lt;GrpHdr&gt;       &lt;MsgId&gt;826c5577f2ba4950b8c45a78bf2b4760&lt;/MsgId&gt;</pre>

<p>column: BCC Mandatory/Optional/Conditional)</p> <p><b>Example:</b> pain.001 with Requested execution date in past.</p>		<pre> &lt;CreDtTm&gt;2021-11-26T13:28:51.7145883&lt;/CreDtTm&gt; &lt;InitgPty&gt;   &lt;Id&gt;     &lt;OrgId&gt;       &lt;BICOrBEI&gt;SXPYDKKXXX&lt;/BICOrBEI&gt;     &lt;/OrgId&gt;   &lt;/Id&gt; &lt;/InitgPty&gt; &lt;/GrpHdr&gt; &lt;OrgnlGrpInfAndSts&gt;   &lt;OrgnlMsgId&gt;MsgId TC19&lt;/OrgnlMsgId&gt;   &lt;OrgnlMsgNmId&gt;pain.001.001.03&lt;/OrgnlMsgNmId&gt;   &lt;GrpSts&gt;RJCT&lt;/GrpSts&gt; &lt;/OrgnlGrpInfAndSts&gt; &lt;OrgnlPmtInfAndSts&gt;   &lt;OrgnlPmtInfId&gt;PmtInfId TC19&lt;/OrgnlPmtInfId&gt;   &lt;TxInfAndSts&gt;     &lt;OrgnlEndToEndId&gt;Remittance info 1 TC19&lt;/OrgnlEndToEndId&gt;     &lt;TxSts&gt;RJCT&lt;/TxSts&gt;     &lt;StsRsnInf&gt;       &lt;Rsn&gt;         &lt;Cd&gt;CH04&lt;/Cd&gt;       &lt;/Rsn&gt;       &lt;AddtlInf&gt;Requested Execution Date or Requested Collection Date is too far in the past     &lt;/AddtlInf&gt;     &lt;AddtlInf&gt;../PmtInf/ReqdExctnDt&lt;/AddtlInf&gt;   &lt;/StsRsnInf&gt; &lt;/TxInfAndSts&gt; &lt;/OrgnlPmtInfAndSts&gt; &lt;/CstmrPmtStsRpt&gt; &lt;/Document&gt; </pre>
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Case – Multiple credit transfers in Single pain.001 message	Response type	Sample
<p>File does not pass XSD validations</p> <p><b>Scenario:</b> pain.001 missing Mandatory tags as per XSD (ISO20022 mandatory tags) OR Invalid values in tag.</p> <p><b>Example:</b> Missing tag Dbtr.</p>	<p>XSD error in Json/text format</p>	<p><b>XSD validations failed because an element invalid data type</b></p> <pre> {"Id": "ffa8844b-d600-4263-9723-e022d72b18be",   "Type": "Pain001",   "Errors": [     {       "ErrorCode": "InvalidFile",       "ErrorDescription": "The element 'PmtInf' in namespace 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03' has invalid child element 'DbtrAcct' in namespace 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03'. List of possible elements expected: 'PoolgAdjstmntDt, Dbtr' in namespace 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03'.\r\n"     }   ] } </pre>
<p>File passes XSD validations and passes upfront validations</p> <p><b>Scenario:</b> pain.001 with all required tags and valid values in tags.</p> <p><b>Example:</b> pain.001 formatted in adherence to Message definition pain.001.001.03.</p>	<p>pain.002 in xml format (Group status ACCP)</p>	<p><b>pain.002 file with accepted response to a pain.001 message, Status ACCP</b></p> <pre> &lt;?xml version="1.0" encoding="utf-8"?&gt; &lt;Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"   xmlns:xsd="http://www.w3.org/2001/XMLSchema"   xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"&gt;   &lt;CstmrPmtStsRpt&gt;     &lt;GrpHdr&gt;       &lt;MsgId&gt;33552e67a086464fa2f6d1ff2285f00f&lt;/MsgId&gt;       &lt;CreDtTm&gt;2022-04-26T14:34:20.5298766&lt;/CreDtTm&gt;       &lt;InitgPty&gt;         &lt;Id&gt;           &lt;OrgId&gt; </pre>

		<pre> &lt;BICOrBEI&gt;SXPYDKKKXXX&lt;/BICOrBEI&gt;   &lt;/OrgId&gt; &lt;/Id&gt; &lt;/InitgPty&gt; &lt;/GrpHdr&gt; &lt;OrgnlGrpInfAndSts&gt;   &lt;OrgnlMsgId&gt;1001984225&lt;/OrgnlMsgId&gt;   &lt;OrgnlMsgNmId&gt;pain.001.001.03&lt;/OrgnlMsgNmId&gt;   &lt;GrpSts&gt;ACCP&lt;/GrpSts&gt; &lt;/OrgnlGrpInfAndSts&gt; &lt;OrgnlPmtInfAndSts&gt;   &lt;OrgnlPmtInfId&gt;111001984321&lt;/OrgnlPmtInfId&gt;   &lt;TxInfAndSts&gt;     &lt;OrgnlInstrId&gt;PRAPTESTE003&lt;/OrgnlInstrId&gt;     &lt;OrgnlEndToEndId&gt;PRAPTESTE00C&lt;/OrgnlEndToEndId&gt;     &lt;TxSts&gt;ACCP&lt;/TxSts&gt;   &lt;/TxInfAndSts&gt; &lt;/OrgnlPmtInfAndSts&gt; &lt;OrgnlPmtInfAndSts&gt;   &lt;OrgnlPmtInfId&gt;111001984326&lt;/OrgnlPmtInfId&gt;   &lt;TxInfAndSts&gt;     &lt;OrgnlInstrId&gt;PRAPTESTE002&lt;/OrgnlInstrId&gt;     &lt;OrgnlEndToEndId&gt;PRAPTESTE00B&lt;/OrgnlEndToEndId&gt;     &lt;TxSts&gt;ACCP&lt;/TxSts&gt;   &lt;/TxInfAndSts&gt; &lt;/OrgnlPmtInfAndSts&gt; &lt;OrgnlPmtInfAndSts&gt;   &lt;OrgnlPmtInfId&gt;111001984326&lt;/OrgnlPmtInfId&gt;   &lt;TxInfAndSts&gt;     &lt;OrgnlInstrId&gt;PRAPTESTE003&lt;/OrgnlInstrId&gt;     &lt;OrgnlEndToEndId&gt;PRAPTESTE00C&lt;/OrgnlEndToEndId&gt;     &lt;TxSts&gt;ACCP&lt;/TxSts&gt;   &lt;/TxInfAndSts&gt; &lt;/OrgnlPmtInfAndSts&gt; &lt;/CstmrPmtStsRpt&gt; &lt;/Document&gt; </pre>
<p>File passes XSD validations but does not pass upfront validations</p> <p><b>Scenario:</b> pain.001 missing Mandatory tags or Invalid Value in tags as per Banking Circle (Refer Message definition column: BCC Mandatory/Optional/Conditional)</p> <p><b>Example:</b></p> <ol style="list-style-type: none"> <li>1. Single payment from pain.001 with Invalid value in charge Bearer tag.</li> <li>2. Single payment from pain.001 with Zero amount in Instructed amount tag.</li> </ol>	<p>pain.002 in xml format (Group status RJCT)</p>	<p><b>pain.002 with rejected response for rejected pain.001 message, Status RJCT</b></p> <pre> &lt;?xml version="1.0" encoding="utf-8"?&gt; &lt;Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"&gt;   &lt;CstmrPmtStsRpt&gt;     &lt;GrpHdr&gt;       &lt;MsgId&gt;cb967793a3ce4283bfab591428bf6f3a&lt;/MsgId&gt;       &lt;CreDtTm&gt;2022-05-11T18:39:06.8564896&lt;/CreDtTm&gt;       &lt;InitgPty&gt;         &lt;Id&gt;           &lt;OrgId&gt;             &lt;BICOrBEI&gt;SXPYDKKKXXX&lt;/BICOrBEI&gt;           &lt;/OrgId&gt;         &lt;/Id&gt;       &lt;/InitgPty&gt;     &lt;/GrpHdr&gt;     &lt;OrgnlGrpInfAndSts&gt;       &lt;OrgnlMsgId&gt;1001984225&lt;/OrgnlMsgId&gt;       &lt;OrgnlMsgNmId&gt;pain.001.001.03&lt;/OrgnlMsgNmId&gt;       &lt;GrpSts&gt;RJCT&lt;/GrpSts&gt;     &lt;/OrgnlGrpInfAndSts&gt;     &lt;OrgnlPmtInfAndSts&gt;       &lt;OrgnlPmtInfId&gt;111001984326&lt;/OrgnlPmtInfId&gt;       &lt;TxInfAndSts&gt;         &lt;OrgnlInstrId&gt;PRAPTESTC001BB&lt;/OrgnlInstrId&gt; </pre>

		<pre> &lt;OrgnlEndToEndId&gt;PRAPTESTC00CC&lt;/OrgnlEndToEndId&gt; &lt;TxSts&gt;RJCT&lt;/TxSts&gt; &lt;StsRsnInf&gt;   &lt;Rsn&gt;     &lt;Cd&gt;NARR&lt;/Cd&gt;   &lt;/Rsn&gt;   &lt;AddtlInf&gt;BC Unsupported charge bearer&lt;/AddtlInf&gt;   &lt;AddtlInf&gt;../PmtInf/ChrgBr or ../PmtInf/CdtTrfTxInf/ChrgBr &lt;/AddtlInf&gt; &lt;/StsRsnInf&gt; &lt;/TxInfAndSts&gt; &lt;TxInfAndSts&gt;   &lt;OrgnlInstrId&gt;PRAPTESTC002&lt;/OrgnlInstrId&gt;   &lt;OrgnlEndToEndId&gt;PRAPTESTC00B&lt;/OrgnlEndToEndId&gt;   &lt;TxSts&gt;RJCT&lt;/TxSts&gt;   &lt;StsRsnInf&gt;     &lt;Rsn&gt;       &lt;Cd&gt;AM01&lt;/Cd&gt;     &lt;/Rsn&gt;     &lt;AddtlInf&gt;Specified message amount is equal to zero&lt;/AddtlInf&gt;     &lt;AddtlInf&gt;../PmtInf/CdtTrfTxInf/Amt/InstdAmt&lt;/AddtlInf&gt;   &lt;/StsRsnInf&gt; &lt;/TxInfAndSts&gt; &lt;/OrgnlPmtInfAndSts&gt; &lt;/CstmrPmtStsRpt&gt; &lt;/Document&gt; </pre>
<p>File passes XSD validations for all included payments but does not pass upfront validations for a payment</p> <p><b>Scenario:</b> pain.001 contains some payments with</p> <ol style="list-style-type: none"> <li>1. Missing Mandatory tags or Invalid Value in tags as per Banking Circle (Refer Message definition column: BCC Mandatory/Optional/Conditional)</li> </ol> <p><b>And</b></p> <ol style="list-style-type: none"> <li>2. pain.001 with all required tags and valid values in tags.</li> </ol> <p><b>Example:</b></p> <ol style="list-style-type: none"> <li>1. Single payment from pain.001 with Zero amount in Instructed amount tag.</li> <li>2. pain.001 formatted in adherence to Message definition pain.001.001.03</li> </ol>	<p>pain.002 in xml format (Group status PART)</p>	<p><b>pain.002 with partially ‘accepted/rejected’ for pain.001 transactions</b></p> <pre> &lt;?xml version="1.0" encoding="utf-8"?&gt; &lt;Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"&gt;   &lt;CstmrPmtStsRpt&gt;     &lt;GrpHdr&gt;       &lt;MsgId&gt;33552e67a086464fa2f6d1ff2285f00f&lt;/MsgId&gt;       &lt;CreDtTm&gt;2022-04-26T14:34:20.5298766&lt;/CreDtTm&gt;       &lt;InltgPty&gt;         &lt;Id&gt;           &lt;OrgId&gt;             &lt;BICOrBEI&gt;SXPYDKKXXX&lt;/BICOrBEI&gt;           &lt;/OrgId&gt;         &lt;/Id&gt;       &lt;/InltgPty&gt;     &lt;/GrpHdr&gt;     &lt;OrgnlGrpInfAndSts&gt;       &lt;OrgnlMsgId&gt;1001984225&lt;/OrgnlMsgId&gt;       &lt;OrgnlMsgNmId&gt;pain.001.001.03&lt;/OrgnlMsgNmId&gt;       &lt;GrpSts&gt;PART&lt;/GrpSts&gt;     &lt;/OrgnlGrpInfAndSts&gt;     &lt;OrgnlPmtInfAndSts&gt;       &lt;OrgnlPmtInfId&gt;111001984326&lt;/OrgnlPmtInfId&gt;       &lt;TxInfAndSts&gt;         &lt;OrgnlInstrId&gt;PRAPTESTE001&lt;/OrgnlInstrId&gt;         &lt;OrgnlEndToEndId&gt;PRAPTESTE00A&lt;/OrgnlEndToEndId&gt;         &lt;TxSts&gt;RJCT&lt;/TxSts&gt;         &lt;StsRsnInf&gt;           &lt;Rsn&gt;             &lt;Cd&gt;AM01&lt;/Cd&gt;           &lt;/Rsn&gt;           &lt;AddtlInf&gt;Specified message amount is equal to zero&lt;/AddtlInf&gt;           &lt;AddtlInf&gt;../PmtInf/CdtTrfTxInf/Amt/InstdAmt&lt;/AddtlInf&gt;         &lt;/StsRsnInf&gt;       &lt;/TxInfAndSts&gt;     &lt;/OrgnlPmtInfAndSts&gt; </pre>

		<pre> &lt;OrgnPmtInfAndSts&gt;   &lt;OrgnPmtInfId&gt;111001984326&lt;/OrgnPmtInfId&gt;   &lt;TxInfAndSts&gt;     &lt;OrgnInstrId&gt;PRAPTESTE002&lt;/OrgnInstrId&gt;     &lt;OrgnEndToEndId&gt;PRAPTESTE00B&lt;/OrgnEndToEndId&gt;     &lt;TxSts&gt;ACCP&lt;/TxSts&gt;   &lt;/TxInfAndSts&gt; &lt;/OrgnPmtInfAndSts&gt; &lt;OrgnPmtInfAndSts&gt;   &lt;OrgnPmtInfId&gt;111001984326&lt;/OrgnPmtInfId&gt;   &lt;TxInfAndSts&gt;     &lt;OrgnInstrId&gt;PRAPTESTE003&lt;/OrgnInstrId&gt;     &lt;OrgnEndToEndId&gt;PRAPTESTE00C&lt;/OrgnEndToEndId&gt;     &lt;TxSts&gt;ACCP&lt;/TxSts&gt;   &lt;/TxInfAndSts&gt; &lt;/OrgnPmtInfAndSts&gt; &lt;/CstmrPmtStsRpt&gt; &lt;/Document&gt; </pre>
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## 2.3 ISO 20022 Bank To Customer Statement V02 camt.053.001.02

### 2.3.1 Format description

The Bank to Customer Statement V02 camt.053.001.02 file (later referred to as camt.053 message) is an end-of-day account statement and contains all processed incoming and outgoing payments for all accounts at a given end of day.

### 2.3.2 Message definition

#### Bank To Customer Statement camt.053.001.02

Level	Or	Message Item	<XML tag>	ISO Definition	Tag present in Banking Circle camt.053 (Y/N)	Banking Circle Comment
		Bank To Customer Statement	BkToCstmrStmt	It is used as end-of-day account statement and contains all processed incoming and outgoing payments for all accounts at a given end of day	Y	
+		<b>Groupheader</b>	<b>GrpHdr</b>	Common information for the message	Y	
++		Message id	MsgId	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.	Y	Unique message reference
++		Creation date time	CreDtTm	Date and time at which the message was created	Y	Time stamp of message generations following ISO formatting standards Date format: ISO 8601, YYYY-MM-DD
++		MessageRecipient	MsgRcpt	Party authorised by the account owner to receive information about movements on the account.	N	



++		MessagePagination	MsgPgntn	Set of elements used to provide details on the page number of the message	N	
++		AdditionalInformation	Addtlnf	Further details of the message	Y	EOD- hardcoded
+		<b>Statement</b>	<b>Stmt</b>	Reports on booked entries and balances for a cash account	<b>Y</b>	
++		Identification	Id	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement.	Y	Unique statement reference
++		ElectronicSequenceNumber	ElctrncSeqNb	Sequential number of the statement, as assigned by the account servicer	N	
++		LegalSequenceNumber	LglSeqNb	Legal sequential number of the statement, as assigned by the account servicer. It is increased incrementally for each statement sent.	N	
++		CreationDateTime	CreDtTm	Date and time at which the message was created	Y	Time stamp of message generations following ISO formatting standards  Date format: ISO 8601, YYYY-MM-DD
+++		FromToDate	FrToDt	Range of time between a start date and an end date for which the account statement is issued	N	
++		CopyDuplicateIndicator	CpyDplctInd	Indicates whether the document is a copy, a duplicate, or a duplicate of a copy	N	
+++		ReportingSource	RptgSrc	Specifies the application used to generate the reporting	Y	
++++		Code	Cd	Reporting source, as published in an external reporting source code list.	N	
++++		Proprietary	Prtry	Reporting source, in a proprietary form	Y	BCCconnect- hardcoded
++		<b>Account</b>	<b>Acct</b>	Unambiguous identification of the account to which credit and debit entries are made.	<b>Y</b>	
+++		Account ID	id	Identification assigned by an institution	Y	
++++		IBAN	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	Y	IBAN

				related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		
+++		Type	TP	Specifies the nature, or use of the account.	N	
+++		Account CCY	Ccy	Identification of the currency in which the account is held.	Y	Account currency
+++		Account Owner	Ownr	Party that legally owns the account.	N	
++++		Name	Nm	Name by which a party is known and which is usually used to identify that party	N	
+++		Servicer	Svcr	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction	N	
++		RelatedAccount	RltdAcct	Identifies the parent account of the account for which the statement has been issued.	N	
++		Interest	Intrst	Set of elements used to provide general interest information that applies to the account at a particular moment in time.	N	
++		<b>Balances</b>	<b>Bal</b>	Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time	<b>Y</b>	
+++		Type	Tp	Specifies the nature of a balance.	Y	
++++		CodeOrProprietary	CdOrPrtry	Coded or proprietary format balance type.	Y	
+++++		Code	Cd	Balance type, in a coded form	Y	Balance type code:  OPBD: OpeningBooked  Definition: Book balance of the account at the beginning of the account reporting period. It always equals the closing book balance from the previous report.
+++++		Proprietary	Prtry	Balance type, in a proprietary form.	N	
+++		SubType	SubTp	Specifies the balance sub-type	N	
+++		CreditLine	CdtLine	Set of elements used to provide details on the credit line	N	

+++		Amount	Amt	Amount of money of the credit line	Y	Opening balance amount and currency
+++		CreditDebitIndicator	CdtDbtInd	Indicates whether the balance is a credit or a debit balance.	Y	Credit/Debit indicator
++++		Date	Dt	Indicates the date (and time) of the balance.	Y	Date of opening balance Date format: ISO 8601, YYYY-MM-DD
++++		CodeOrProprietary	CdOrPrtry	Coded or proprietary format balance type.	Y	
+++++		Code	Cd	Balance type, in a coded form	Y	CLBD: ClosingBooked  Definition: Balance of the account at the end of the pre-agreed account reporting period. It is the sum of the opening booked balance at the beginning of the period and all entries booked to the account during the pre-agreed account reporting period.
+++++		Proprietary	Prtry	Balance type, in a proprietary form.	N	
+++		Amount	Amt	Amount of money of the credit line	Y	Closing balance amount and currency
+++		CreditDebitIndicator	CdtDbtInd	Indicates whether the balance is a credit or a debit balance.	Y	Credit/Debit indicator
++++		Date	Dt	Indicates the date (and time) of the balance.	Y	Date of closing balance Date format: ISO 8601, YYYY-MM-DD
++		<b>Entry</b>	<b>Ntry</b>	Set of elements used to specify an entry in the statement.	<b>Y</b>	
+++		EntryReference	NtryRef	Unique reference for the entry	Y	Banking Circle reference for the payment from processing systems
+++		Amount	Amt	Amount of money in the cash entry.	Y	Booked currency and amount
+++		CreditDebitIndicator	CdtDbtInd	Indicates whether the entry is a credit or a debit entry.	Y	Credit/Debit indicator
+++		ReversalIndicator	RvslInd	Indicates whether or not the entry is the result of a reversal.	Y	Values Allowed:  FALSE OR TRUE (See details in Example section)
+++		Status	Sts	Status of an entry on the books of the account servicer	Y	Booking indicator-Book

++++		BookingDate	BookgDtDt	Date and time when an entry is posted to an account on the account servicer's books	Y	Transaction date Date format: ISO 8601, YYYY-MM-DD
++++		ValueDate	ValDtDt	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	Y	Value Date Date format: ISO 8601, YYYY-MM-DD
+++		AccountServicerReference	AcctSvcrRef	Unique reference as assigned by the account servicing institution to unambiguously identify the entry	Y	Banking Circle reference for the payment- from processing systems.
+++		Availability	Avlby	Set of elements used to indicate when the booked amount of money will become available, that can be accessed and starts generating interest	N	
+++		BankTransactionCode	BkTxCd	Set of elements used to fully identify the type of underlying transaction resulting in an entry	Y	
++++		Domain	Domn	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	N	
+++++		Proprietary	Prtry	Bank transaction code in a proprietary form, as defined by the issuer	Y	
+++++		Code	Cd	Proprietary bank transaction code to identify the underlying transaction	Y	Bank Transaction code Domain : Payments : PMTN, Foreign Exchange : FORX Account Management : ACMT
+++		Issuer	Issr	Identification of the issuer of the proprietary bank transaction code.	N	
+++		CommissionWaiverIndicator	ComssnWvrInd	Indicates whether the transaction is exempt from commission	N	
+++		AdditionalInformationIndicator	AddtlInfInd	Indicates whether the underlying transaction details are provided through a separate message, as in the case of aggregate bookings	N	
+++		AmountDetails	AmtDtIs	Set of elements providing information on the original amount	N	

+++		Charges	Chrgs	Provides information on the charges included in the entry amount.	N	
+++		TechnicalInputChannel	TechInptChanl	Channel used to technically input the instruction related to the entry	N	
+++		Interest	Intrst	Set of elements used to provide details of the interest amount included in the entry amount.	N	
+++		<b>EntryDetails</b>	<b>NtryDtls</b>	Set of elements used to provide details on the entry	<b>Y</b>	
++++		Batch	Btch	Set of elements used to provide details on batched transactions	N	
++++		<b>TransactionDetails</b>	<b>TxDtls</b>	Set of elements used to provide information on the underlying transaction(s)	<b>Y</b>	
+++++		References	Refs	Set of elements used to provide the identification of the underlying transaction	Y	
+++++		MessageIdentification	Msgld	Point to point reference, as assigned by the instructing party of the underlying message.	N	
+++++		AccountServicerReference	AcctSvcrRef	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction	Y	Banking Circle reference for the payment- from processing systems
+++++		PaymentInformationIdentification	PmtInflId	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message	N	It is not populated in the camt.053 report
+++++		InstructionIdentification	InstrId	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction	N	
+++++		EndToEndIdentification	EndToEndId	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.	Y	Reference given by client in the pain.001 message as EndToEndId
+++++		TransactionIdentification	TxId	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain	N	
+++++		MandateIdentification	MndtId	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.	N	

+++++		ChequeNumber	ChqNb	Unique and unambiguous identifier for a cheque as assigned by the agent	N	
+++++		ClearingSystemReference	ClrSysRef	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction	N	
+++++		Proprietary	Prtry	Proprietary reference related to the underlying transaction.	Y	
+++++		Type	Tp	Identifies the type of reference reported	Y	VIBAN
+++++		Reference	Ref	Proprietary reference specification related to the underlying transaction	Y	VIBAN- If VIBAN is used
++++		<b>Amount Details</b>	<b>AmtDtls</b>	Set of elements providing detailed information on the original amount.	<b>Y</b>	
+++++		TransactionAmount	TxAmt	Amount of the underlying transaction	Y	Booked amount and CCY
++++		BankTransactionCode	BkTxCd	Set of elements used to fully identify the type of underlying transaction resulting in an entry	N	
++++		Charges	Chrgs	Provides information on the charges included in the entry amount	N	
++++		Interest	Intrst	Set of elements used to provide details of the interest amount included in the entry amount	N	
++++		<b>RelatedParties</b>	<b>RltdPties</b>	Set of elements used to identify the parties related to the underlying transaction	<b>Y</b>	
+++++		InitiatingParty	InitgPty	Party that initiated the payment that is reported in the entry	N	
+++++		Debtor	Dbtr	Party that owes an amount of money to the (ultimate) creditor	Y	Debtor
+++++		DebtorName	Nm	Name by which a party is known, and which is usually used to identify that party	Y	Debtor Name
+++++		DebtorPostalAddress	PstlAdr	Information that locates and identifies a specific address, as defined by postal services.	Y	Debtor Address lines 2,3,4
+++++		DebtorAccount	DbtrAcct-id-othr-id	Unambiguous identification of the account of the debtor.	Y	Debtor Account

+++++		UltimateDebtor	UltmtDbtr	Ultimate party that owes an amount of money to the (ultimate) creditor	Y	Ultimate Debtor
++++++		UltimateDebtorName	Nm	Name by which a party is known, and which is usually used to identify that party	Y	Ultimate Debtor Name
++++++		UltimateDebtorPostalAddress	PstlAdr	Information that locates and identifies a specific address, as defined by postal services.	Y	Ultimate Debtor Address lines 1,2,3
+++++		Creditor	Cdtr	Party to which an amount of money is due.	Y	Creditor
++++++		CreditorName	Nm	Party to which an amount of money is due	Y	Creditor Name
++++++		CreditorPostalAddress	PstlAdr	Information that locates and identifies a specific address, as defined by postal services.	Y	Creditor address lines 2,3,4
+++++		CreditorAccount	CdtrAcct-id-othr-id	Unambiguous identification of the account of the creditor to which a credit entry has been posted as a result of the payment transaction	Y	Creditor Account
+++++		UltimateCreditor	UltmtCdtr	Ultimate party to which an amount of money is due	N	Ultimate Creditor
++++++		UltimateCreditorName	Nm	Name by which a party is known, and which is usually used to identify that party	N	Ultimate Creditor Name
++++++		Ultimate Creditor Address Line	PstlAdr	Information that locates and identifies a specific address, as defined by postal services.	N	Ultimate Creditor Address lines 1,2,3
+++++		<b>RelatedAgents</b>	<b>RltdAgts</b>	Set of elements used to identify the agents related to the underlying transaction.	<b>Y</b>	
++++++		DebtorAgent	DbtrAgt FinInstnId BIC	Financial institution servicing an account for the debtor.	Y	Debtor agent BIC code
++++++		CreditorAgent	CrtrAgt FinInstnId BIC	Set of elements used to identify the agents related to the underlying transaction.	Y	Creditor agent BIC code
+++++		RemittanceInformation	RmtInf	Structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.	Y	
+++++		Unstructured	Ustrd	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial	Y	Remitter information lines

				invoices in an accounts' receivable system, in an unstructured form		
+++++		Structured	Strd	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.	N	
++++		AdditionalTransactionInformation	AddtTxInf	Further details of the transaction.	Y	Bulk ID if present (Bulk ID from initiating Bulk payments in CSV file)



## 2.3.3 Message sample

## Sample – Bank to Customer Statement camt.053.001.02: With incoming payment i.e Credit to Account

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">
  <BkToCstmrStmnt>
    <GrpHdr>
      <MsgId>b9518a570d6f41e8ac73363511d20ccb</MsgId>
      <CreDtTm>2021-10-29T09:19:25.7420487Z</CreDtTm>
      <AddtlInf>EOD</AddtlInf>
    </GrpHdr>
    <Stmnt>
      <Id>132114324-EOD0015</Id>
      <ElctrncSeqNb>50</ElctrncSeqNb>
      <CreDtTm>2022-05-12T11:43:24.3964127Z</CreDtTm>
      <RptgSrc>
        <Prtry>BCConnect</Prtry>
      </RptgSrc>
      <Acct>
        <Id>
          <IBAN>DK9789000049910134</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>OPBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="EUR">4006454.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2022-05-12</Dt>
        </Dt>
      </Bal>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>CLBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="EUR">4006456.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2022-05-12</Dt>
        </Dt>
      </Bal>
      <Ntry>
        <NtryRef>010F771221360001</NtryRef>
        <Amt Ccy="EUR">2.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <RvslInd>>false</RvslInd>
        <Sts>BOOK</Sts>
        <BookgDt>
          <Dt>2022-05-11</Dt>
        </BookgDt>
        <ValDt>

```

```

        <Dt>2022-05-12</Dt>
    </ValDt>
    <AcctSvcrRef>010F771221360001</AcctSvcrRef>
    <BkTxCd>
        <Prtry>
            <Cd>PMNT</Cd>
        </Prtry>
    </BkTxCd>
    <NtryDtls>
        <TxDtls>
            <Refs>
                <AcctSvcrRef>010F771221360001</AcctSvcrRef>
                <EndToEndId>Reference</EndToEndId>
            </Refs>
            <AmtDtls>
                <TxAmt>
                    <Amt Ccy="EUR">2.00</Amt>
                </TxAmt>
            </AmtDtls>
            <RltdPties>
                <Dbtr>
                    <Nm>Ordering Customer Name</Nm>
                    <PstlAdr>
                        <AdrLine>Ordering Customer Addr 1</AdrLine>
                        <AdrLine>Ordering Customer Addr 2</AdrLine>
                        <AdrLine>Ordering Customer Addr 3</AdrLine>
                    </PstlAdr>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <Othr>
                            <Id>IT47L0200801030000100631125</Id>
                        </Othr>
                    </Id>
                </DbtrAcct>
                <Cdtr>
                    <Nm>Beneficiary Customer Name</Nm>
                    <PstlAdr>
                        <AdrLine>BENE Address 1</AdrLine>
                        <AdrLine>BENE Address 2</AdrLine>
                        <AdrLine>BENE Address 3</AdrLine>
                    </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <Othr>
                            <Id>DK9889000000021173</Id>
                        </Othr>
                    </Id>
                </CdtrAcct>
            </RltdPties>
            <RltdAgts/>
            <RmtInf>
                <Ustrd>Book as AB Collection (F771)</Ustrd>
            </RmtInf>
        </TxDtls>
    </NtryDtls>
</Ntry>
</Stmnt>
</BkToCstmrStmnt>
</Document>

```

## Sample – Bank To Customer Statement camt.053.001.02: With Outgoing payment i.e Debit to Account

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">
  <BkToCstmrStmnt>
    <GrpHdr>
      <MsgId>b9518a570d6f41e8ac73363511d20ccb</MsgId>
      <CreDtTm>2021-10-29T09:19:25.7420487Z</CreDtTm>
      <AddtlInf>EOD</AddtlInf>
    </GrpHdr>
    <Stmnt>
      <Id>132114324-EOD0015</Id>
      <ElctrncSeqNb>50</ElctrncSeqNb>
      <CreDtTm>2022-05-12T11:43:24.3964127Z</CreDtTm>
      <RptgSrc>
        <Prtry>BCConnect</Prtry>
      </RptgSrc>
      <Acct>
        <Id>
          <IBAN>DK9789000049910134</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>OPBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="EUR">4006454.00</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2022-05-12</Dt>
        </Dt>
      </Bal>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>CLBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="EUR">4006450.00</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Dt>
          <Dt>2022-05-12</Dt>
        </Dt>
      </Bal>
      <Ntry>
        <NtryRef>010F853221320003</NtryRef>
        <Amt Ccy="EUR">4.00</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <RvslInd>>false</RvslInd>
        <Sts>BOOK</Sts>
        <BookgDt>
          <Dt>2022-05-12</Dt>
        </BookgDt>
        <ValDt>
          <Dt>2022-05-12</Dt>
        </ValDt>
        <AcctSvcrRef>010F853221320003</AcctSvcrRef>
        <BkTxCd>
          <Prtry>
            <Cd>PMNT</Cd>
          </Prtry>
        </BkTxCd>
      </Ntry>
    </Stmnt>
  </BkToCstmrStmnt>
</Document>

```

```

        <NtryDtls>
            <TxDtls>
                <Refs>
                    <AcctSvcrRef>010F853221320003</AcctSvcrRef>
                    <InstrId>BENE LINE CHECK</InstrId>
                    <EndToEndId>SXPEndtoEndId</EndToEndId>
                </Refs>
                <AmtDtls>
                    <TxAmt>
                        <Amt Ccy="EUR">4.00</Amt>
                    </TxAmt>
                </AmtDtls>
                <RltdPties>
                    <DbtrAcct>
                        <Id>
                            <Othr>
                                <Id>DK9789000049910134</Id>
                            </Othr>
                        </Id>
                    </DbtrAcct>
                    <Cdtr>
                        <Nm>TEST</Nm>
                        <PstlAdr>
                            <AdrLine>ADD1</AdrLine>
                            <AdrLine>ADD2</AdrLine>
                            <AdrLine>ADD3</AdrLine>
                        </PstlAdr>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <Othr>
                                <Id>DK5589000000021171</Id>
                            </Othr>
                        </Id>
                    </CdtrAcct>
                </RltdPties>
                <RltdAgts>
                    <DbtrAgt>
                        <FinInstnId>
                            <BIC>SXPYDKKXXX</BIC>
                        </FinInstnId>
                    </DbtrAgt>
                    <CdtrAgt>
                        <FinInstnId>
                            <BIC>SXPYDKKXXX</BIC>
                        </FinInstnId>
                    </CdtrAgt>
                </RltdAgts>
                <RmtInf>
                    <Ustrd>RETURN_CODE</Ustrd>
                    <Ustrd>ORIGINATOR_OF_RETURN</Ustrd>
                    <Ustrd>Payment details 4</Ustrd>
                </RmtInf>
            </TxDtls>
        </NtryDtls>
    </Stmnt>
</BkToCstmrStmnt>
</Document>

```

### Sample – Bank To Customer Statement camt.053.001.02: With no movement on Account for particular day

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">

```

```

<BkToCstmrStmt>
  <GrpHdr>
    <MsgId>b9518a570d6f41e8ac73363511d20ccb</MsgId>
    <CreDtTm>2021-10-29T09:19:25.7420487Z</CreDtTm>
    <AddtlInf>EOD</AddtlInf>
  </GrpHdr>
  <Stmt>
    <Id>302091925-EOD0002</Id>
    <ElctrncSeqNb>87</ElctrncSeqNb>
    <CreDtTm>2021-10-29T09:19:25.7420338Z</CreDtTm>
    <RptgSrc>
      <Prtry>BCCconnect</Prtry>
    </RptgSrc>
    <Acct>
      <Id>
        <IBAN>DK2789000049910133</IBAN>
      </Id>
      <Ccy>EUR</Ccy>
    </Acct>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>OPBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="EUR">999999.29</Amt>
      <CdtDbtInd>DBIT</CdtDbtInd>
      <Dt>
        <Dt>2021-10-28</Dt>
      </Dt>
    </Bal>
    <Bal>
      <Tp>
        <CdOrPrtry>
          <Cd>CLBD</Cd>
        </CdOrPrtry>
      </Tp>
      <Amt Ccy="EUR">999999.29</Amt>
      <CdtDbtInd>DBIT</CdtDbtInd>
      <Dt>
        <Dt>2021-10-28</Dt>
      </Dt>
    </Bal>
  </Stmt>
</BkToCstmrStmt>
</Document>

```

## 3. Payment Solutions

### 3.1 Dynamic Sender Name

Use your bank account at Banking Circle to send payments for your customers locally or across the globe. Change the Sender Names of your payments for easy recognition, full control with no additional complexity and better transparency.

The Dynamic Sender Name is available through SFTP and API in ISO 20022 formats – pain.001 and pain.002.

Using the Dynamic Sender name solution is possible after your accounts have been configured for payments on behalf of.

For initiating a Dynamic Sender Name payment, you should send the following values:

Data type	Data	pain.001 xml file tags
Payer Account	Your bank account number	<DbtrAcct> <Id> <IBAN>
Payer Name	Your customer's (payer's) name	<UltmtDbtr> <Nm>
Payer Address	Your customer's (payer's) address and country	<UltmtDbtr> <Pst1Adr> <AdrLine> <AdrLine> <AdrLine>
Payment Reference	Your unique transaction Id	<EndToEndId>
Payer id	Your customer's (payer's) name unique identifier	<InstrForDbtrAgt>

After initiation, we run XSD and upfront validations, and you receive a pain.002 or error file. You can read more on the error codes in [2.1.2 Message definition](#) section. For response behaviour to your pain.001 request, read more in [2.2.3. Validations](#) and [2.2.4. Message sample](#) sections.

#### Example of XML format for initiating a Dynamic Sender Name payment:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-03-31T10:48:11</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>
```

```

        <Nm>TEST SMAPLE</Nm>
        <PstlAdr>
            <AdrLine>Address of debtor</AdrLine>
            <AdrLine>14TTestLineTest2</AdrLine>
            <AdrLine>14TTestLineTest3</AdrLine>
        </PstlAdr>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>DK4089009999910133</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>SXPYDKKXXX</BIC>
        </FinInstnId>
    </DbtrAgt>
    <UltmtDbtr>
        <Nm>14UltmtDbtrName</Nm>
        <PstlAdr>
            <AdrLine>Address of Ultimate debtor</AdrLine>
            <AdrLine>14TTestLine2</AdrLine>
            <AdrLine>14TTestLine3</AdrLine>
        </PstlAdr>
    </UltmtDbtr>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>DynamicSenderName</InstrId>
            <EndToEndId>Payment reference</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">20</InstdAmt>
        </Amt>
        <Cdtr>
            <Nm>14TTCreditorNameCDLVL</Nm>
            <PstlAdr>
                <Ctry>LU</Ctry>
                <AdrLine>14TTSchlossweg 2</AdrLine>
                <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
                <AdrLine>14TT Line3 Address Creditor</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>LU03408000000018407</IBAN>
            </Id>
        </CdtrAcct>
        <InstrForDbtrAgt>ultimatedbtrId</InstrForDbtrAgt>
        <RmtInf>
            <Ustrd>Remittanceinformationline1</Ustrd>
            <Ustrd>Remittanceinformationline2</Ustrd>
            <Ustrd>Remittanceinformationline3</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

### Dynamic Sender Name - Instructed currency HUF

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInittn>
        <GrpHdr>
            <MsgId>TESTMARCH001</MsgId>
            <CreDtTm>2022-03-31T10:48:11</CreDtTm>
            <NbOfTx>1</NbOfTx>

```

```

<CtrlSum>0</CtrlSum>
<InitgPty>
  <Nm>Initiating Party Name</Nm>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>TESTMARCH002</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <NbOfTx>1</NbOfTx>
  <CtrlSum>0</CtrlSum>
  <ReqdExctnDt>2022-07-19</ReqdExctnDt>
  <Dbtr>
    <Nm>TEST SMAPLE</Nm>
    <PstlAdr>
      <AdrLine>Address of debtor</AdrLine>
      <AdrLine>TESTING1</AdrLine>
      <AdrLine> TESTING2</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DK4089009999910133</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SXPYDKKXXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <UltmtDbtr>
    <Nm>14UltmtDbtrTATATest</Nm>
    <PstlAdr>
      <AdrLine>Address of Ultimate debtor</AdrLine>
      <AdrLine>14TTestLine2</AdrLine>
      <AdrLine>14TTestLine3</AdrLine>
    </PstlAdr>
  </UltmtDbtr>
  <ChrgBr>SHAR</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>TTValidChargeBearer</InstrId>
      <EndToEndId>RemiInfoLine1TATA</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="HUF">20</InstdAmt>
    </Amt>
    <Cdtr>
      <Nm>14TTCreditorNameCDLVL</Nm>
      <PstlAdr>
        <Ctry>LU</Ctry>
        <AdrLine>14TTSchlossweg 2</AdrLine>
        <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
        <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>LU034080000000018407</IBAN>
      </Id>
    </CdtrAcct>
    <InstrForDbtrAgt>ULTIMATEDEBTORNAMEID</InstrForDbtrAgt>
    <RmtInf>
      <Ustrd>Remittanceinformationline1</Ustrd>
      <Ustrd>Remittanceinformationline2</Ustrd>
      <Ustrd>Remittanceinformationline3</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```



## Dynamic Sender Name - Instructed currency PLN

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-03-31T10:48:11</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>0</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH002</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>0</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>
        <Nm>TEST SMAPLE</Nm>
        <PstlAdr>
          <AdrLine>Address of debtor</AdrLine>
          <AdrLine>TESTING1</AdrLine>
          <AdrLine> TESTING2</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>DK4089009999910133</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>SXPYDKKXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <UltmtDbtr>
        <Nm>14UltmtDbtrName</Nm>
        <PstlAdr>
          <AdrLine>Address of Ultimate debtor</AdrLine>
          <AdrLine>14TTestLine2</AdrLine>
          <AdrLine>14TTestLine3</AdrLine>
        </PstlAdr>
      </UltmtDbtr>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>TTValidChargeBearer</InstrId>
          <EndToEndId>RemiInfoLine1TATA</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PLN">20</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>14TTCreditorNameCDLVL</Nm>
          <PstlAdr>
            <Ctry>LU</Ctry>
            <AdrLine>14TTSchlossweg 2</AdrLine>
            <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
            <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN> LU547050520635103630</IBAN>
          </Id>
        </CdtrAcct>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>

```

```

        </Id>
        </CdtTrfTxInf>
        <InstrForDbtrAgt>ULTIMATEDEBTORNAMEID</InstrForDbtrAgt>
        <RmtInf>
            <Ustrd>Remittanceinformationline1</Ustrd>
            <Ustrd>Remittanceinformationline2</Ustrd>
            <Ustrd>Remittanceinformationline3</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### Dynamic Sender Name - Instructed currency DKK

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>TESTMARCH001</MsgId>
            <CreDtTm>2022-03-31T10:48:11</CreDtTm>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>0</CtrlSum>
            <InitgPty>
                <Nm>Initiating Party Name</Nm>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfd>TESTMARCH002</PmtInfd>
            <PmtMtd>TRF</PmtMtd>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>0</CtrlSum>
            <ReqdExctnDt>2022-07-19</ReqdExctnDt>
            <Dbtr>
                <Nm>TEST SMAPLE</Nm>
                <PstlAdr>
                    <AdrLine>Address of debtor</AdrLine>
                    <AdrLine>TESTING1</AdrLine>
                    <AdrLine> TESTING2</AdrLine>
                </PstlAdr>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <IBAN>DK4089009999910133</IBAN>
                </Id>
            </DbtrAcct>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>SXPYDKKXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
            <UltmtDbtr>
                <Nm>14UltmtDbtrTATATest</Nm>
                <PstlAdr>
                    <AdrLine>Address of Ultimate debtor</AdrLine>
                    <AdrLine>14TTestLine2</AdrLine>
                    <AdrLine>14TTestLine3</AdrLine>
                </PstlAdr>
            </UltmtDbtr>
            <ChrgBr>SHAR</ChrgBr>
            <CdtTrfTxInf>
                <PmtId>
                    <InstrId>TTValidChargeBearer</InstrId>
                    <EndToEndId>RemiInfoLine1TATA</EndToEndId>
                </PmtId>
                <Amt>
                    <InstdAmt Ccy="DKK">20</InstdAmt>
                </Amt>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>

```

```

        </Amt>
        <Cdtr>
            <Nm>14TTCreditorNameCDLVL</Nm>
            <PstlAdr>
                <Ctry>PL</Ctry>
                <AdrLine>14TTSchlossweg 2</AdrLine>
                <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
                <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>PL61109010140000071219812874</IBAN>
            </Id>
        </CdtrAcct>
        <InstrForDbtrAgt>ULTIMATEDEBTORNAMEID</InstrForDbtrAgt>
        <RmtInf>
            <Ustrd>Remittanceinformationline1</Ustrd>
            <Ustrd>Remittanceinformationline2</Ustrd>
            <Ustrd>Remittanceinformationline3</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### 3.1.1 Testing Dynamic Sender Name in Sandbox environment

Dynamic Sender Name payments can be initiated in the Sandbox environment. After initiation we will run XSD and upfront validations, and you will receive a pain.002 or error file.

Note that the Sandbox environment, the final status of ISO 20022 payments will follow the payment simulator which relies on currency crosses or creditor accounts as described in the [Payments section](https://docs.bankingcircleconnect.com/guides/api-sandbox) (<https://docs.bankingcircleconnect.com/guides/api-sandbox>) of the API Sandbox.

### Currency cross rules

For the currency cross rules, the currency of the debtor account is the *From* currency, and the *To* currency should be sent as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>TESTMARCH001</MsgId>
            <CreDtTm>2022-07-19T10:48:11</CreDtTm>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>50</CtrlSum>
            <InitgPty>
                <Nm>Initiating Party Name</Nm>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfId>TESTMARCH001</PmtInfId>
            <PmtMtd>TRF</PmtMtd>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>50</CtrlSum>
            <ReqdExctnDt>2022-07-19</ReqdExctnDt>
            <Dbtr>
                <Nm>TEST SMAPLE</Nm>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <IBAN>DK4089009999910133</IBAN>
                </Id>
            </DbtrAcct>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>

```

```

</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>SXPYDKKXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>14UltmtDbtrTATATest</Nm>
  <PstlAdr>
    <AdrLine>Address of Ultimate debtor</AdrLine>
    <AdrLine>14TTestLine2</AdrLine>
    <AdrLine>14TTestLine3</AdrLine>
  </PstlAdr>
</UltmtDbtr>
<ChrgBr>SHAR</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>TValidChargeBearer</InstrId>
    <EndToEndId>RemiInfoLine1TATA</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">20</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>14TTCreditorNameCDLVL</Nm>
    <PstlAdr>
      <Ctry>LU</Ctry>
      <AdrLine>14TTSchlossweg 2</AdrLine>
      <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
      <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LU034080000000018407</IBAN>
    </Id>
  </CdtrAcct>
  <InstrForDbtrAgt>SAMPLETEST001</InstrForDbtrAgt>
  <RmtInf>
    <Ustrd>Remittanceinformationline1</Ustrd>
    <Ustrd>Remittanceinformationline2</Ustrd>
    <Ustrd>Remittanceinformationline3</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

## Creditor Account rules

For the creditor account rules, you should send "Beneficiary" value in <InstrId>, and add in the creditor IBAN as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-07-19T10:48:11</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH001</PmtInfId>

```

```

<PmtMtd>TRF</PmtMtd>
<NbOfTxs>1</NbOfTxs>
<CtrlSum>50</CtrlSum>
<ReqdExctnDt>2022-07-19</ReqdExctnDt>
<Dbtr>
  <Nm>TEST SMAPLE</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DK1111000011000001</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>SXPYDKKXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>14UltmtDbtrTATATest</Nm>
  <PstlAdr>
    <AdrLine>Address of Ultimate debtor</AdrLine>
    <AdrLine>14TTestLine2</AdrLine>
    <AdrLine>14TTestLine3</AdrLine>
  </PstlAdr>
</UltmtDbtr>
<ChrgBr>SHAR</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>Beneficiary</InstrId>
    <EndToEndId>RemiInfoLine1TATA</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">20</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>14TTCreditorNameCDLVL</Nm>
    <PstlAdr>
      <Ctry>GB</Ctry>
      <AdrLine>14TTSchlossweg 2</AdrLine>
      <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
      <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>GB03SAPY60838200022276</IBAN>
    </Id>
  </CdtrAcct>
  <InstrForDbtrAgt>SAMPLETEST001</InstrForDbtrAgt>
  <RmtInf>
    <Ustrd>Remittanceinformationline1</Ustrd>
    <Ustrd>Remittanceinformationline2</Ustrd>
    <Ustrd>Remittanceinformationline3</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

### Or creditor BBAN, creditor financial institution and creditor financial institution country as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>7G48459608</MsgId>
      <CreDtTm>2021-07-09T10:54:29</CreDtTm>

```

```

<NbOfTx>1</NbOfTx>
<InitgPty>
  <Nm>Initiating Party Name</Nm>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>jvje8790534</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <ReqdExctnDt>2021-11-22</ReqdExctnDt>
  <Dbtr>
    <Nm>Debtor name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DK2789000049910133</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SXPYDKKXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <UltmtDbtr>
    <Nm>14UltmtDbtrTATATest</Nm>
    <PstlAdr>
      <AdrLine>Address of Ultimate debtor</AdrLine>
      <AdrLine>14TTestLine2</AdrLine>
      <AdrLine>14TTestLine3</AdrLine>
    </PstlAdr>
  </UltmtDbtr>
  <ChrgBr>SHAR</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>Beneficiary</InstrId>
      <EndToEndId>gftspoqw9087b23s</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="USD">27.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbld>
          <ClrSysId>
            <Prtry>US</Prtry>
          </ClrSysId>
          <Mmbld>123456789</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Test creditor name</Nm>
      <PstlAdr>
        <AdrLine>Noerregade 40</AdrLine>
        <AdrLine>NY C united states</AdrLine>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>18334455</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <InstrForDbtrAgt>SAMPLETEST001</InstrForDbtrAgt>
    <RmtInf>
      <Ustrd>Remittanceinformationline1</Ustrd>
      <Ustrd>Remittanceinformationline2</Ustrd>
      <Ustrd>Remittanceinformationline3</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>

```

```

    </PmtInf>
  </CstmrCdtTrfInitt>
</Document>

```

### 3.2 Payment Reference

Use your bank account at Banking Circle to send payments to your customers locally or across the globe.

Your name will appear as the Sender Name to the payment recipient. Information about the payer, your customer, should be included in the reference field of the payment.

To comply with Wire Transfer Regulation (WTR), you must also include a unique transaction ID in the payment reference field.

Data type	Data	pain.001 xml file tags
Payer Name	Your name	Optional to be sent, it will be added from your bank account details
Payer Address	Your company address and country	
Payer Account	Your bank account number	<b>&lt;DbtrAcct&gt;</b> <b>&lt;Id&gt;</b> <b>&lt;IBAN&gt;</b>
Payment Reference	Your unique transaction ID + Sender name + Sender address + Sender country + any other message	<b>&lt;EndToEndId&gt;</b> <b>&lt;RmtInf&gt;</b> <b>&lt;Ustrd&gt;</b> <b>&lt;Ustrd&gt;</b> <b>&lt;Ustrd&gt;</b>

After initiation, we run XSD and upfront validations, and you receive a pain.002 or error file. You can read more on the error codes in [2.1.2 Message definition](#) section. For response behaviour to your pain.001 request, read more in [2.2.3. Validations](#) and [2.2.4. Message sample](#) sections.

#### Example of XML format for initiating a Payment Reference payment (SEPA):

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitt>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-03-31T10:48:11</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflid>TESTMARCH001</PmtInflid>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>

```

```

        <Nm>TEST NAME</Nm>
        <PstlAdr>
            <AdrLine>Address of debtor</AdrLine>
            <AdrLine>14TTestLineTest2</AdrLine>
            <AdrLine>14TTestLineTest3</AdrLine>
        </PstlAdr>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>DK4089009999910133</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>SXPYDKKXXX</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SHAR</ChrgBr>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>DynamicSenderName</InstrId>
            <EndToEndId>Payment reference</EndToEndId>
        </PmtId>
        <Amt>
            <InstdAmt Ccy="EUR">20</InstdAmt>
        </Amt>
        <Cdtr>
            <Nm>14TTCreditorNameCDLVL</Nm>
            <PstlAdr>
                <Ctry>LU</Ctry>
                <AdrLine>14TTSchlossweg 2</AdrLine>
                <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
                <AdrLine>14TT Line3 Address Creditor</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>LU034080000000018407</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>Sender name</Ustrd>
            <Ustrd>Sender address line 1</Ustrd>
            <Ustrd> Sender address line 2</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### 3.2.1 Testing Payment Reference in Sandbox environment

Payment Reference payments can be initiated in the Sandbox environment. After initiation we will run XSD and upfront validations, and you will receive a pain.002 or error file.

Note that the Sandbox environment, the final status of ISO 20022 payments will follow the payment simulator which relies on currency crosses or creditor accounts as described in the [Payments section](https://docs.bankingcircleconnect.com/guides/api-sandbox) (<https://docs.bankingcircleconnect.com/guides/api-sandbox>) of the API Sandbox.

#### Currency cross rules



For the currency cross rules, the currency of the debtor account is the *From* currency, and the *To* currency should be sent as :

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-03-31T10:48:11</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>
        <Nm>TEST NAME</Nm>
        <PstlAdr>
          <AdrLine>Address of debtor</AdrLine>
          <AdrLine>14TTestLineTest2</AdrLine>
          <AdrLine>14TTestLineTest3</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>DK4089009999910133</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>SXPYDKKXXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>DynamicSenderName</InstrId>
          <EndToEndId>Payment reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">20</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>14TTCreditorNameCDLVL</Nm>
          <PstlAdr>
            <Ctry>LU</Ctry>
            <AdrLine>14TTSchlossweg 2</AdrLine>
            <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
            <AdrLine>14TT Line3 Address Creditor</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>LU034080000000018407</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Sender name</Ustrd>
          <Ustrd>Sender address line 1</Ustrd>
          <Ustrd>Sender address line 2</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
```

```
</Document>
```

## Creditor Account rules

For the creditor account rules, you should send "Beneficiary" value in <InstrId>, and add in the creditor IBAN as below :

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-07-19T10:48:11</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>50</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>
        <Nm>TEST SAMPLE</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>DK1111000011000001</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>SXPYDKKXXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Beneficiary</InstrId>
          <EndToEndId>Unique id</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">20</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>14TTCreditorNameCDLVL</Nm>
          <PstlAdr>
            <Ctry>GB</Ctry>
            <AdrLine>Addressline1</AdrLine>
            <AdrLine> Addressline2</AdrLine>
            <AdrLine> Addressline3</AdrLine>
          </PstlAdr>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>GB03SAPY60838200022276</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Sender Name</Ustrd>
          <Ustrd>Sender Address Line 1</Ustrd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

        <Ustrd>Sender Address Line 2</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

### 3.3 Payment Rail Selection

Banking Circle offers users to select specific Payment Rail or Clearing network for payment processing. Use your bank account at Banking Circle to send payments for your customers locally or across the globe. Change the Sender Names of your payments for easy recognition, full control with no additional complexity and better transparency.

The Payment Rail or Clearing network feature is available through SFTP and API in ISO 20022 formats – pain.001.

For initiating a payment with, you should send the following values:

Data type	Data	pain.001 xml file tags
Service Level code	Fixed Value: SEPA	<PmtTpInf> <SvcLvl> <Cd>
Local Instrument Code	Fixed Value: INST	<PmtTpInf> <LclInstrm> <Cd>

For SEPA Instant Credit Transfer , it is mandatory to send both Service level code (SEPA) and Local Instrument code (INST).

For SEPA Credit Transfer , it is mandatory to send Service level code (SEPA).

Read more about this functionality on our API Documentation in the Guide section describing our [routing logic](#).

After initiation, we run XSD and upfront validations, and you receive a pain.002 or error file. You can read more on the error codes in [2.1.2 Message definition](#) section. For response behaviour to your pain.001 request, read more in [2.2.3. Validations](#) and [2.2.4. Message sample](#) sections.

#### Example of XML format for initiating a payment with Payment rail:

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitt>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-03-31T10:48:11</CreDtTm>
    </GrpHdr>
  </CstmrCdtTrfInitt>
</Document>

```

```

        <NbOfTx>1</NbOfTx>
        <CtrlSum>50</CtrlSum>
        <InitgPty>
            <Nm>Initiating Party Name</Nm>
        </InitgPty>
    </GrpHdr>
    <PmtInf>
        <PmtInfId>TESTMARCH001</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <NbOfTx>1</NbOfTx>
        <CtrlSum>50</CtrlSum>
        <ReqdExctnDt>2022-07-19</ReqdExctnDt>
        <Dbtr>
            <Nm>TEST SMAPLE</Nm>
            <PstlAdr>
                <AdrLine>Address of debtor</AdrLine>
                <AdrLine>14TTestLineTest2</AdrLine>
                <AdrLine>14TTestLineTest3</AdrLine>
            </PstlAdr>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>DK4089009999910133</IBAN>
            </Id>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BIC>SXPYDKKXXX</BIC>
            </FinInstnId>
        </DbtrAgt>
        <ChrgBr>SHAR</ChrgBr>
        <CdtTrfTxInf>
            <PmtId>
                <InstrId>SAMPLEINSTRID</InstrId>
                <EndToEndId> SAMPLEE2EID </EndToEndId>
            </PmtId>
            <PmtTpInf>
                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
                    <Cd>INST</Cd>
                </LclInstrm>
            </PmtTpInf>
            <Amt>
                <InstdAmt Ccy="EUR">20</InstdAmt>
            </Amt>
            <Cdtr>
                <Nm>14TTCreditorNameCDLVL</Nm>
                <PstlAdr>
                    <Ctry>LU</Ctry>
                    <AdrLine>14TTSchlossweg 2</AdrLine>
                    <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
                    <AdrLine>14TT Line3 Address Creditor</AdrLine>
                </PstlAdr>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>LU034080000000018407</IBAN>
                </Id>
            </CdtrAcct>
            <RmtInf>
                <Ustrd>Remittanceinformationline1</Ustrd>
                <Ustrd>Remittanceinformationline2</Ustrd>
                <Ustrd>Remittanceinformationline3</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### 3.1.1 Testing Payment rail selection in Sandbox environment

Payments can be initiated using Clearing network in the Sandbox environment. After initiation we will run XSD and upfront validations, and you will receive a pain.002 or error file.

Note that the Sandbox environment, the final status of ISO 20022 payments will follow the payment simulator which relies on currency crosses or creditor accounts as described in the [Payments section](#) (<https://docs.bankingcircleconnect.com/guides/api-sandbox/>) of the API Sandbox.

#### Currency cross rules

For the currency cross rules, the currency of the debtor account is the *From* currency, and the *To* currency should be sent as

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TESTMARCH001</MsgId>
      <CreDtTm>2022-07-19T10:48:11</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50</CtrlSum>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>TESTMARCH001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>50</CtrlSum>
      <ReqdExctnDt>2022-07-19</ReqdExctnDt>
      <Dbtr>
        <Nm>TEST SMAPLE</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>DK4089009999910133</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>SXPYDKKXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>TTValidChargeBearer</InstrId>
          <EndToEndId>RemInfoLine1TATA</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <SvcLvl>
            <Cd>SEPA</Cd>
          </SvcLvl>
          <LclInstrm>
            <Cd>INST</Cd>
          </LclInstrm>
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="EUR">20</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>14TTCreditorNameCDLVL</Nm>
        </Cdtr>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

        <PstlAdr>
            <Ctry>LU</Ctry>
            <AdrLine>14TTSchlossweg 2</AdrLine>
            <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
            <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>LU034080000000018407</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Remittanceinformationline1</Ustrd>
        <Ustrd>Remittanceinformationline2</Ustrd>
        <Ustrd>Remittanceinformationline3</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

## Creditor Account rules

For the creditor account rules, you should send "Beneficiary" value in <InstrId>, and add in the creditor IBAN as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInItN>
        <GrpHdr>
            <MsgId>TESTMARCH001</MsgId>
            <CreDtTm>2022-07-19T10:48:11</CreDtTm>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>50</CtrlSum>
            <InitgPty>
                <Nm>Initiating Party Name</Nm>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfId>TESTMARCH001</PmtInfId>
            <PmtMtd>TRF</PmtMtd>
            <NbOfTx>1</NbOfTx>
            <CtrlSum>50</CtrlSum>
            <ReqdExctnDt>2022-07-19</ReqdExctnDt>
            <Dbtr>
                <Nm>TEST SMAPLE</Nm>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <IBAN>DK1111000011000001</IBAN>
                </Id>
            </DbtrAcct>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>SXPYDKKXXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
            <ChrgBr>SHAR</ChrgBr>
            <CdtTrfTxInf>
                <PmtId>
                    <InstrId>Beneficiary</InstrId>
                    <EndToEndId>RemInfoLine1TATA</EndToEndId>
                </PmtId>
                <PmtTpInf>
                    <SvcLvl>
                        <Cd>SEPA</Cd>
                    </SvcLvl>
                </PmtTpInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInItN>
</Document>

```

```

        </SvcLvl>
        <LclInstrm>
            <Cd>INST</Cd>
        </LclInstrm>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="EUR">20</InstdAmt>
    </Amt>
    <Cdtr>
        <Nm>14TTCreditorNameCDLVL</Nm>
        <PstlAdr>
            <Ctry>GB</Ctry>
            <AdrLine>14TTSchlossweg 2</AdrLine>
            <AdrLine>14TT 84088 Neufahrn i.NB</AdrLine>
            <AdrLine>14TT Line3 Address Creditor CD LVL</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>GB03SAPY60838200022276</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Remittanceinformationline1</Ustrd>
        <Ustrd>Remittanceinformationline2</Ustrd>
        <Ustrd>Remittanceinformationline3</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

### Or creditor BBAN, creditor financial institution and creditor financial institution country as

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>7G48459608</MsgId>
            <CreDtTm>2021-07-09T10:54:29</CreDtTm>
            <NbOfTx>1</NbOfTx>
            <InitgPty>
                <Nm>Initiating Party Name</Nm>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfId>jvje8790534</PmtInfId>
            <PmtMtd>TRF</PmtMtd>
            <ReqdExctnDt>2021-11-22</ReqdExctnDt>
            <Dbtr>
                <Nm>Debtor name</Nm>
            </Dbtr>
            <DbtrAcct>
                <Id>
                    <IBAN>DK2789000049910133</IBAN>
                </Id>
            </DbtrAcct>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>SXPYDKKXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
            <ChrgBr>SHAR</ChrgBr>
            <CdtTrfTxInf>
                <PmtId>
                    <InstrId>Beneficiary</InstrId>
                    <EndToEndId>gftspoqw9087b23s</EndToEndId>
                </PmtId>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>

```

```

</PmtId>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>INST</Cd>
  </LclInstrm>
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="USD">27.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <ClrSysId>
        <Prtry>US</Prtry>
      </ClrSysId>
      <Mmbld>123456789</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Test creditor name</Nm>
  <PstlAdr>
    <AdrLine>Noerregade 40</AdrLine>
    <AdrLine>NY C united states</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>18334455</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Remittanceinformationline1</Ustrd>
  <Ustrd>Remittanceinformationline2</Ustrd>
  <Ustrd>Remittanceinformationline3</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```