Aktia

Outgoing payments

Service description

Pain.001.001.02

Contents

Version	Published	Most significant changes	Amended section
1.0	13/07/2016		
1.01	18/07/2016	BIC for POP Banks corrected	3.2
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1.2		Amendments on 25/04/2018 published in version 1.3	2.1.2.1 Duplicate check 3.1 SEPA payments 2.15 //PstlAdr/AdrLine[1-2] 3.3 Foreign payments: 2.20 /ChgBr 2.46 //ChgrBr
1.3	05/11/2019	The abbreviation AOS2 was replaced by ERI (Extended Remittance Information)	

1   C2B payments

1.1   Outgoing payments service

Aktia's Outgoing payments service enables material-format payments based on an international message standard. Use of the service requires that the payer conclude an Outgoing payments service agreement with Aktia. The agreement defines, among other things, the service ID, the allowed debit accounts and the senders of the material. The service always covers the sending of SEPA payments, foreign payments and domestic express payments. The sending of outgoing payment orders (Request for Transfer, MT101) is only allowed if it has been separately defined as allowed by agreement. In addition to the Outgoing payments agreement, the use of the service requires that the sender of the material has made an agreement on the sending channel. Outgoing payment materials are received in the Web Services channel and in the materials transfer facility of the Corporate netbank. The feedback formed by the bank is set to be retrieved in the channel from which the payment material was sent.

1.1.1   Concepts

Term	Description
C2B	Customer-to-bank. The general name for a service where the customer sends material for processing by the bank. Typically, the term refers to pain.001 payment material.
Service ID	The payer ID defined by the Outgoing payments agreement, which specifies the payer and the service agreement, within the scope of which the material is sent. Mandatory information for the payment material. Given in the element Dbtr/Id/OrgId/BkPtyId.
Due date	The start date announced by the payer to the bank for the execution of the payment order. The day on which the payer wishes that their account is to be debited. If the due date is not a banking day, the execution of the assignment is started on the banking day following the due date. Take into account the payment type-specific restrictions for the due date!

Payment order	Each Credit Transfer Transaction Information part of the message forms one payment order.
Payment message, message	One unit formed of Group Header, Payment information and Credit Transfer Transaction Information elements.
payment material	consisting of Transaction information elements.
Payment batch	One PaymentInformation part.
Balance circulation	A period of time during which the debit of a payment batch or an individual event is tried again, if the debit has failed due to insufficient funds.
Sending channel, channel	The manner in which the payment material is sent to the bank and the feedback material formed by the bank is retrieved. The possible sending channels of the Outgoing payments material are Aktia's Corporate netbank's material transfer and the Web Services connection. The sender of the material has to have a valid channel agreement.
XML	Extensible Markup Language. The Markup Language in which the payment materials are formed.
The XML schema	Describes the allowed structure of the material. The structural correctness of payment messages is checked in the bank against the message type schematic.
Recurring payment	An established term, which refers to salaries, pensions and other payments that are typically paid during a certain period a number of times to the same recipient. SEPA recurring payments are identified by the Category Purpose code value SALA given at batch level. The due date given in the material is the debit date of the payer's account. The funds are credited to the account of a payee in a Finnish financial institution on the next banking day, regardless of the financial institution where the payee has their account.

Payment parties

Debtor	Payer, account holder	The party from whose account the payment is debited
Ultimate Debtor	The original payer, recipient of the invoice, debited party	The party who has purchased goods or a service and to whom the seller has delivered the invoice. The Ultimate Debtor information is used when the recipient of the invoice is a different party to the payer.
Debtor Agent	Payer's bank	Payer's account bank, i.e. the debit account's account keeper bank.
Initiating Party		The party who forms the payment material. May be the payer, an agency or a company's own service centre.
Creditor	The payee	The party to whose account the payment is paid or to whom the cheque is delivered.
Ultimate Creditor	The final beneficiary	The party who is the final beneficiary of the payment. For example, the payment is paid to the account of the financing company, but the final payee of the payment is the customer of the financing company.
Creditor Agent	The payee's bank	The payee's account bank, i.e. the credit account's account keeper bank.

1.1.2 Payment messages

The payment messages comply with the international ISO20022 payment message standard. The descriptions of the messages and the XML schema specifications are available on the website www.iso20022.org. The same website also contains an external code list of payments (Payments External Code List), where the values according to the standard are found for the code fields of the payment messages. The messages to be sent must be according to the standard. The Federation of Finnish Financial Services (FK) has published the banks' common ISO20022 payments guide, where the message elements used in SEPA payments and the information content given in them have been described. In addition to the standards and the common instructions, Aktia's instructions on the information content of the messages must be complied with. The bank has the right to reject messages sent with deficient or incorrect information. If the message provides information content that is not included in the instructions of the payment type in question, the additional information is left unprocessed. The service descriptions may change.

1.1.3 Payment message from the customer to the bank

The message description of a payment message sent to the bank is "CustomerCreditTransferInitiationV02", and the XML schema's ID is "pain.001.001.02". The word message refers to one XML schema occurrence, i.e. a unit formed of the Group Header, Payment Information and Credit Transfer Transaction Information sections.

1.1.4 Feedback message from the bank to the customer

The message description of the feedback message formed by the bank is "Payment StatusReportV02"; and the ID of the XML schema is "pain.002.001.02". Feedback messages are formed in different phases of the process, and they report the result of the processing of the material. The customer shall always retrieve and check the feedback. The feedback message contains references to the original payment material and in some cases to the individual events contained by it.

Feedback is formed of incorrect batches and events after each processing. The feedback contains information on the batches and events rejected in the processing in question. The feedback is formed of each rejected event and batch only once.

Events, whose processing is unfinished and the status code of the event is PDNG, the feedback of the payment is formed after each processing, if the events cannot be successfully processed.

1.1.5 Structure of the payment message

The payment message is preceded by the root element of the entire message <Document>. The root element must have at least one xsi:schemaLocation attribute, which indicates the schema used and its version. The structure of the actual payment message is three-level:

1.1.5.1 Group Header (A part)

The Group Header part occurs in the payment message only once and it contains the ID information of the payment message. One Group Header may contain one or several Payment Information parts, i.e. payment batches, each of which may contain one or several payments.

1.1.5.2 Payment Information (B part)

There may be one or several Payment Information parts, i.e. payment batches, in the message. A Payment Information part contains the information elements concerning the debit, such as the debit account, the due date and the service ID. The information is the same for all payments included in the batch. At the batch level is also given any payment type specifying information. If there is a need to send payments whose debit information is not the same in the same material, separate batches must be formed of the payments.

1.1.5.3   Credit Transfer Transaction Information (C part)

The Credit Transfer Transaction Information, i.e. the event level, includes the information elements related to the credit of an individual payment. One Payment Information part may include one or several Credit Transfer Transaction Information parts.
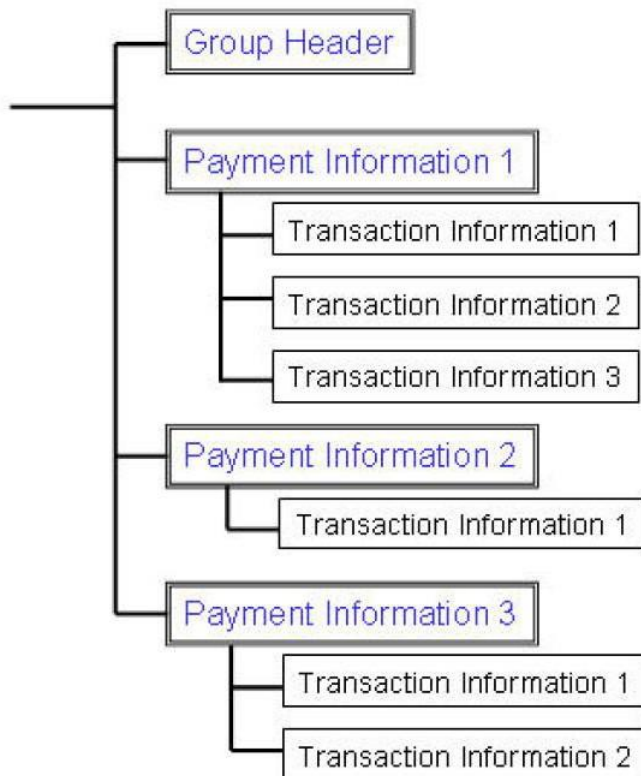
Source: Unifi ISO20022 Message Definition Report

The maximum size of the material is 30 megabytes.

The largest allowed transaction number of a payment batch is 10 000 transactions. Material, which includes a larger batch or batches than allowed, is rejected in channel checks.

More detailed information on the information content of the material by payment type is described in chapter 3.

1.1.6   Character set and formatting

In the Outgoing payments material, the encoding must be UTF-8. The Byte Order Mark (BOM) presentation format may not be used.

The Scandinavian alphabet and separately specified and permitted special characters are transmitted on SEPA payments to Finnish banks. At least the Basic Latin characterisation (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 / - ? : ( ) . , ' + Space) is forwarded to other banks and in foreign payments. If there is a character in the information on the payment which cannot be transmitted to the recipient bank as such, the bank is entitled to reject the payment or replace the character with an allowed character (e.g. a question mark). No characters other than those included in the Basic Latin character set will be used in the ID information; this avoids the conversion of the ID information

character set, and the ID of the payment is transmitted unchanged in all phases of the process.

If there are so-called control characters in the material, e.g. a tabulator, it is always rejected in the channel check. For the formatting of the material, a blank must be used instead of a tabulator. Certain special characters are replaced according to the XML standard. The following special characters must be announced as entities:

Character	Entity
&	&
<	<
>	>
"	"
'	'

Other characters may not be announced as entities.

2 Sending and retrieval of messages

2.1 Phases of the process

2.1.1 Channel check
1) The customer sends the payment material.
2) The bank identifies the sender, checks the sender's authority to send the material type in question, checks the structural correctness of the material, and makes high-level agreement and date checks. As a result of these checks, the material is either accepted as a whole for continued processing or rejected entirely.
3) The bank recognises the transmission and informs whether it succeeded or failed. In the Web Services connection, the acknowledgement of transmission is the Application Response of UploadFile message. In the material transfer of Corporate netbank, the acknowledgement of transmission is displayed in the user interface.
4) The bank forms feedback material that shows whether the payment material was accepted for continued processing or rejected. If the payment material is rejected, the feedback reports the reason for rejection. No feedback message is formed if the transfer fails, or if the payment material cannot be processed at all. In these cases, the notice of rejection is only given by the transmission recognition message.
5) The customer retrieves the feedback.

2.1.2 Reception checks
1) Materials that have passed the channel check are transmitted to continued processing, where the bank checks the eligibility of the events for execution. The correctness of the material is checked at batch and event level. Batches and/or transactions that do not pass the check are rejected.
2) The bank forms feedback material that shows the result of the reception check. One set of feedback material is formed for each payment material. The feedback is always created.
   The payment material may be either
   a. Entirely accepted (Group Status ACCP)
   b. Entirely rejected (Group Status RJCT)
   c. Partly accepted (Group Status PART)

   The feedback reports the ID information of the rejected batches and/or transactions, and the rejection reason and explanation.

3) The customer retrieves the feedback. The customer must form and send new, corrected assignments of the rejected transactions

2.1.2.1 *Duplicate check*

In addition to the other checks, a duplicate check of batches is made in the reception checks. It prevents the processing of payment material sent as a duplicate. The check is performed on a batch-specific basis. The batch can be interpreted as a duplicate if the identifier (MsgId), the batch identifier (PmtInfId), the batch's service ID and the total amount of the payments in the batch are all the same as in another batch sent within the last 3 months. The check for duplicates also applies to the batches included in the same payment message. A batch interpreted as a duplicate is rejected and the rejection is reported in the reception feedback. If a previously sent payment batch is rejected, a batch sent with the same information does not remain in the duplicate check. To prevent groundless rejections, the IDs of payment messages must be unique for at least 3 months. If material is to be sent again, the ID details must be changed.

With the Pain.001 message version 2, the batch identifier (PmtInfId) is not mandatory. The customer should note that **if the material does not have a PmtInfId, the material will always pass the duplicate check.** The customer is responsible for the correctness of the material they send, and the processing of material sent as double cannot be cancelled, if the batch has passed up to payment. The bank performs the duplicate check according to the aforementioned criteria, and if the customer wishes to utilise this check, the PmtInfId must be given in the material.

2.1.3 Payment

Batches that have partly or entirely passed the reception check and the accepted events included in them are transmitted to payment processing. The batches are selected for payment according to the due date. Batches whose due date is the current date will be paid in the next possible payment after the material reception check has been performed. Batches whose due date is in the future will remain to wait for the due date, and they will be processed in the first payment processing of the due date. Batches whose due date is not a banking day will be paid on the next banking day. The due date of salary materials (SEPA batches where Category Purpose SALA is given at the batch level) must be a banking day, or the batch will be rejected in the reception check. The due date of domestic express payments must be the current date, and express payment batches may only be sent on banking days.

At the payment stage, the details of the batches and transactions are checked again. In addition, the balance of the debit account is checked. The customer must ensure that the debit account has balance corresponding to the payment material on the due date. The balance must be on the account before the payment processing is started. The execution of payments debited from the account cannot be guaranteed, if balance is transferred to the debit account only in the same payment processing. The recording order of payments is random, and if debit is attempted before the credit has been recorded on the account, the debit will be uncovered.

The balance of SEPA payments is checked debit batch-specifically. If the balance of the account is not sufficient for charging the total amount, the entire batch remains uncovered. The balance of other event types is checked event-specifically. If there are payment transactions processed as both SEPA payments and foreign payments in the same batch, one debit batch is formed for the SEPA payments, and the foreign payments are debited as individual transactions.

At the payment stage, the transactions are prioritised by payment type and debited in priority order. The priority of an individual payment is based on a payment type specified at the batch level, in other words, if, for example, a SEPA batch includes a payment processed as a foreign payment, its priority is the same as for SEPA payments. The mutual debit order of same priority payments is random.

Payment type priority:

1. Domestic express payments (POPS-payments)
2. SEPA payments (including recurring payments)
3. Foreign payments and foreign express payments

Uncovered transactions are attempted to be debited in every payment processing on the due date. If the balance of the account is not sufficient even in the last payment, uncovered transactions are rejected. **The exception is domestic express payments which are tried to be debited only once. If the balance is not sufficient in the first payment, uncovered payments are rejected at once.**

Payment feedback is formed only in the case that all transactions cannot be charged successfully. The feedback only takes into account the transactions that have been processed in the payment in question. Batches whose due date is in the future, and/or potentially already previously rejected batches/transactions are not reported. The payment feedback reports rejected batches and transactions, and batches and transactions that are in the Pending state, i.e. have remained in balance circulation or manual processing. Feedback is formed of batches and transactions in the Pending state after each charging attempt.

2.1.4   Outgoing payments – material application IDs

Material type	Application ID
Outgoing payments – Payment material	XL
Outgoing payments – Feedback material	XP
Outgoing payments – Express payment material	XF

We recommend that express payments are sent as separate material with their own application ID. Express payments may, however, also be sent among other payment material; however, always as their own Payment Information part. Additional instructions are available in chapter 5.1.3.

Sending the material in the Web Services service is described in a separate description
https://www.samlink.fi/wp- content/uploads/2018/10/WSPalvelukuvausAktia.pdf

2.1.5   Processing schedules
Materials may be sent to the bank on all weekdays, round the clock. Channel checks are performed and the channel feedback is formed immediately in connection with the reception of the material. Reception checks are performed and the reception feedback is formed during processing periods about half an hour from the time when the bank received the material. The payment processing is performed on banking days according to a separate schedule.The processing times are indicative, and the bank has the right to change the schedules. In the processing of outgoing payments, the cut-off times according to each payment type are complied with. The processing schedules are available on Aktia's website.

2.1.6   Feedback formation
1) Channel feedback: Formed immediately in connection with reception and is retrievable at the latest within a few minutes of the sending of the material. The feedback is formed always, if it was possible to read the material. Feedback is not formed, if the sending fails, or if the material is incorrect and it cannot be processed at all. In these cases, the information on the failed transmission is given in a recognition message on the Web Services channel, and in the material transfer of the Corporate netbank, the customer is shown an error message in the user interface.
2) Reception feedback: Is formed immediately after reception checks, and is retrievable within about half an hour.
3) Payment feedback. Is always formed immediately after each payment processing has completed of those transactions of the due date in question which could not be charged successfully.

2.1.7   Cancellation of the payment material sent
It is possible for the customer to ask the bank to cancel the payment batches whose due date is in the future. The request must be made to Aktia's corporate customer service at the latest on the banking day preceding the due date two hours before the corporate customer service closes. If a request for cancellation is made at a later date, or concerns the current day's batch, the bank cannot guarantee the

processing of the cancellation. In the cancellation request, each payment batch that is to be cancelled must be specified. Precise instructions for making the cancellation request is available from Aktia's corporate customer service. The Bank may charge a fee for the cancellation in accordance with the price list.

Cancelling payment material with a material-format removal request message is not possible for the present.

3 Pain.001 payment messages: structure and content by payment type

Reading instructions for the tables:

Index	Element	Mandatory	Number	Example content	Explanation
Reference to an ISO20022-compliant - element number	Element name according to the schema. The characters /- preceding the name tell how deep in the XML structure the element is. Elements marked with grey are upper-level elements, for which information content is not directly given.	According to the schema voluntary, but when ordered by the bank mandatory.	1..1 Mandatory, may occur only once. 1..n Mandatory, may occur several times. 0..1 Optional, may only occur once. 0..n Optional, may occur several times.	Includes an example of information set in a field.	Additional information or instructions

It is possible to provide additional information with Pain.001 payment messages, which facilitate the allocation of payments and the identification of the payment parties. Aktia transmits the information to the payee's bank according to the description of each payment type. Whether the information arrives depends on the payee's bank, so it cannot be guaranteed that all the information transmitted on the payment reaches the payee.

3.1 SEPA payment

It is possible to pay euro-denominated payments to the SEPA area as SEPA payments. The payment batch is defined as SEPA payments by the Service Level value SEPA that is given in the Payment Information part.

The balance check of SEPA batches and debit is performed batch-specifically. If the payer's account balance is not sufficient for the charging of the entire batch, the batch remains uncovered in its entirety.

If the SEPA batch includes euro-denominated payments transmitted as foreign payments, they are processed according to the processing rules of foreign payments and debited as individual debits separate from SEPA payments.

Euro-denominated payments to SEPA banks are primarily transmitted as SEPA payments, unless the batch has been specified as domestic express payments or foreign express orders. In SEPA payments, the expense code SLEV or SHAR must always be used. If the payment type has not been specified at batch level, and the bank guides the payment as a SEPA payment, the other expense code given in the payment is not taken into account. If the batch is specified as SEPA payments at batch level (Service Level SEPA), only the expense code SLEV or SHAR is allowed. SEPA batches sent with other expense codes are rejected. The currency of the payments included in the SEPA batch must be EUR. Payments in other currencies are rejected.

SEPA payments, whose payee's account is with Aktia, are recorded to the payee's account immediately when the payment processing has completed. SEPA payments transmitted to other banks are transmitted according to the general terms of payment processing and Aktia's processing and cut-off schedules.

3.1.1 SEPA credit transfer additional services (Additional Optional Services)

Banks operating in Finland have defined the additional services referred to below for SEPA credit transfer. The information according to the additional services is only transmitted between the banks included in the service in question.

3.1.1.1 *Payment date (AOS1 Acceptance Date)*

Finnish banks transmit with the payment transaction the payment date, i.e. the debit date of the payer's account. The information is also transmitted to the payee.

3.1.1.2 *Extended Remittance Information ERI invoice itemisations*

The supplementary ERI service enables the transmission of details of a number of invoices and credit notes with one account transfer. The information on the invoices and credit invoices is given by repeating the structured message information (Strd information). The largest allowed number of invoice itemisations with one credit transfer is 999. The maximum length of an individual Strd occurrence is 280 characters. The xml tags are also included in the number of characters. The bank rejects payments which have too long itemisation information. In addition to structured message information, a free-form message (Ustrd) must always also be placed in a payment including invoice itemisations.

The bank checks of the itemisation information only the length and the number of items. A number of Strd information is only transmitted to banks that receive them. The given Ustrd information is transmitted to other banks.

Additional information on ERI invoice itemisations is available from the description published by the Federation of Finnish Financial Services (FK) "Description of the SEPA Credit Transfer AOS2 for Finland", which is available on the website www.finanssiala.fi.

3.1.2 Recurring SEPA payments

Recurring SEPA payments are identified by the Category Purpose code value SALA, given at batch level. Only the batch-level information is significant, and the information given at transaction level does not affect processing. In other regards, recurring payments do not differ as to their information content from other SEPA payments. The Category Purpose affects the processing of the payment only with SEPA payments. If the payment is processed as a domestic express payment, foreign payment or a SWIFT cheque, the SALA code has no significance.

The due date given in SEPA recurring payments (Requested Execution date) is the debit date of the payer's account. The due date must be a banking day, otherwise the batch is rejected. Credits paid to Aktia's accounts are recorded on the accounts on the banking day following the debit date. Payments paid to other banks are transmitted to other banks on the next banking day.

The balance check of SEPA recurring payments and debit recordings are performed as for SEPA payments. However, recurring SEPA payments are not reported with a payment list, and they are not itemised on the account statement.

The reason for a recurring payment may be given in the Purpose field of the CreditTransfer part. Only the codes according to the ISO standard are allowed. Finnish banks show on the account statement of the payee the explanations corresponding to the codes listed below.

SALA = salary

PENS = pension

STDY = student benefit

BECH = child allowance

BENE = benefit

SSBE = compensation

AGRT = agricultural payment

TAXS = tax refund

SEPA payments and recurring SEPA payments

Index	Element	Manda-tory	Number	Example content	Explanation
	Document		1..1		Message root element
	Pain.001.001.02		1..1		Payment message
1.0	**GrpHdr**		1..1		Group Header
1.1	/MsgId		1..1	20160102-0000001	Payment message identifier, which must be unique for at least three months. The identifier is used as one criterion for batch-specific double checks.
1.2	/CreDtTm		1..1	2016-01-02T09:00:00+02:00	The time stamp of the payment message given by the payer (date and time of day)
1.4	/BtchBookg		0..1		Not used
1.5	/NbOfTxs		1..1	10	Mandatory, number of CdtTrfTxInf transactions included in the message, provided by the payer. The bank checks the information, and if the number reported does not correspond to the actual number, the entire message is rejected.
1.6	/CtrlSum		0..1	20000	The arithmetic sum of the amounts of money included in the CdtTrfTxInf transactions contained in the message (InstdAmt or EqvtAmt). Currencies have no effect. The Bank does not check the information provided.
1.7	/Grpg		1..1	MIXD	Mandatory element. The permitted values are GRPD, SNGL or MIXD. The value given does not affect the processing of transactions.
1.8	/InitgPty		1..1		Details of the party generating the message. Not forwarded to the payee or saved in the account statement.
1.8…	/InitgPty/Nm		1..1		Name of the party who generated the message
1.8…	/InitgPty/PstlAdr/AdrLine[1-2]		0…2		Message maker's

1.8…	/InitgPty/PstlAdr/Ctry		1..1		Country code of the address of the party generating the message. Mandatory if AdrLine has been given. The country code will be an ISO3166 code in accordance with Alpha-2.
2.0	**PmtInf**		**1..n**		**Each message must contain at least one PmtInf component, or payment batch. The PmtInf level provides common information on the payments included in the batch; and the information related to the charge.**
2.1	/PmtInfId		0..1		Not mandatory but recommended. If no information has been provided, a duplicate check cannot be carried out for the batch.
2.2	/PmtMtd		1..1	TRF	Mandatory. The value used for SEPA payments is TRF.
2.3	/PmtTpInf/		0..1		
2.4	//InstrPrty		0..1	NORM	Not mandatory. For SEPA payments, the value NORM must be used for normal payment orders, or TYHJÄ (empty).
2.5	//SvcLvl		0..1		
2.6	///Cd		1..1	SEPA	SEPA payments use the value SEPA.
2.12	//CtgyPurp		0..1	SALA	Only used with recurring SEPA payments. The SEPA payment batches with SALA code are debited from the payer's account on the due date, credited to the payees on the next banking day following the due date.
2.13	/ReqdExctnDt		0..1	2016-10-25	Mandatory due date of payment batch. The due date may not be more than 120 days in the future. Dates no more than 2 days in the past will be treated as the current date. If the due date given is not a banking day, the payments will be processed on the next banking day. NOTE: SALA-coded recurring SEPA payments must

					have as their due date a banking day, otherwise the batch is rejected.
2.15	/Dbtr		1..1		Payer's details
2.15…	//Nm		0..1		The payer's name as indicated by the payer. The name of the holder of the debit account is transmitted as the payer's name from the bank's system.
2.15…	//PstlAdr/AdrLine[1-2]		0..1		The payer's address. If the address has not been provided in the material, the address of the debit account's holder will be transmitted from the bank's register.
2.15…	//PstlAdr/Ctry		1..1		The country code of the payer's address. Mandatory, if AdrLine has been given. The country code must be an ISO3166 code compliant with Alpha-2.
2.19…	///Id		0..1		Payer ID
2.19…	////OrgId		1..1		Company ID. The service ID (BkPtyId) is mandatory information. The information is not transmitted to the payee. In addition to the service ID, one other identifier can be provided.
2.19…	/////BkPrtyId	x	0..1	012345678	Mandatory information. Service ID of the Outgoing Payment Agreement. Based on the service ID, the bank will identify the customer's material and make contractual checks. The information is not transmitted to the payee.
2.19…	/////PrtryId/Id		0..1	123456789	Other identifier
2.16	/DbtrAcct/		1..1		Debit account
2.16…	//Id/IBAN		0..1	FI0640550010023456	The number of the debit account. The debit account must be given in IBAN format
2.17	/DbtrAgt/		1..1		Details of the payer's bank
2.17…	//FinInstnId/BIC		1..1	HELSFIHH	Mandatory information. For payment batches paid from Aktia's account, the value HELSFIHH must be given.
2.19	/UltmtDbtr/		0..1		Details of the original payer. Can be provided at batch level or transaction level. If the information is

					provided at batch level, it is used for all payments of the batch. If the information is provided at both batch and transaction levels, the batch-level information is used.
2.19….	//Nm		0..1		Name of the original payer.
2.19….	//PstlAdr/AdrLine[1-2]		0..1		Address of the original payer. Not transmitted with the payment or saved in the account statement.
2.19….	//PstlAdr/Ctry		0..1	FI	The country code of the original payer's address. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2. Not transmitted to the payee or saved in the account statement.
2.19…	///Id		0..1		Original payer ID
2.19…	OR ////OrgId		1..1		Company ID. Only one identifier is allowed.
2.19…	/////PrtryId/Id		0..1		Other identifier
2.19…	OR ////PrvtId		1..1		Personal identity code of a private person. Only one identifier is allowed. NOTE: The Personal Data Act regulates the use of the personal identity codes.
2.19…	/////CstmrNb		0..1		Customer number
2.19…	/////PrvtId/SclSctyNb		0..1		Personal identity code
2.19…	/////DtAndPlcOfBirth/BirthDt		0..1		Date of birth
2.19…	/////Othr/Id [1]		0..1		Other identifier
2.19…	/////Othr/Id/IdTp [1]		0..1		OthrId type
2.20	/ChrgBr		0..1	SLEV	Expense code. Indicates who is or are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level will be used. For SEPA payments, SLEV is the only allowed expense code. Cost code values SHAR and TYHJÄ (empty) are changed to SLEV for SEPA payments.

2.23	**/CdtTrfTxInf**		1..n		**Each PmtInf component will include at least one CdtTrfTxnInf component**
2.24	//PmtId		1..1		Payment ID
2.25	///InstrId		0..1	00001-000001	The unique identifier of the payment, transmitted to the payer's feedback and account statement. The information will not be transmitted to the payee.
2.26	///EndToEndId		1..1	NOTPROVIDED	Mandatory unique identifier of the payment, transmitted to the payee and the payer's feedback. The information is only transmitted to the payer's account statement for payments made individually. If the information is not to be used, the value NOTPROVIDED must be given.
2.37	//Amt		1..1		Information on the amount to be paid
2.38	///InstdAmt		0..1	100.00	The amount to be paid. The amount must be between 0.01 and 999,999,999.99
2.38	///InstdAmt/@Ccy		1..1	EUR	Currency of the payment. For SEPA payments, the currency must be EUR
2.39	///EqvtAmt/		0..1		
2.40	///EqvtAmt/Amt		0..1		Alternative way of giving the monetary amount of the payment.
2.40	///EqvtAmt/Amt/@Ccy		1..1		Alternative way to give the currency of the payment. The currency of a SEPA payment must be EUR

2.46	//ChrgBr		0..1	SLEV	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used. With SEPA payments, SLEV is the only allowed expense code. Cost code values SHAR and TYHJÄ (empty) are changed to SLEV for SEPA payments.
2.48	//UltmtDbtr		0..1		Details of the original payer. Can be provided at batch level or transaction level. If the information has been provided at batch level (in element 2.19), it will be used for all payments of the batch. If the information is provided at both batch and transaction levels, the batch-level information is used.
2.48…	///Nm		0..1		Name of the original payer.
2.48…	///PstlAdr/AdrLine[1-2]		0..1		Address of the original payer. Not forwarded to the payee or saved on the account statement.
2.48…	///PstlAdr/Ctry		0..1		The country code of the original payer's address. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2. Not transmitted to the payee or saved in the account statement.
2.48…	///Id		0..1		Original payer ID
2.48…	OR ////OrgId		1..1		Company ID. Only one identifier is allowed.
2.48…	/////PrtryId/Id		0..1		Other identifier
2.48…	OR ////PrvtId		1..1		Personal identity code of a private person. Only one identifier is allowed. NOTE: The Personal Data Act regulates the use of personal identity codes.
2.48…	/////CstmrNb		0..1		Customer number

2.48…	/////PrvtId/SclSctyNb		0..1		Personal identity code
2.48…	/////DtAndPlcOfBirth/BirthDt		0..1		Date of birth
2.48…	/////Othr/Id [1]		0..1		Other identifier
2.48…	/////Othr/Id/IdTp [1]		0..1		Type of other identifier
2.55	//CdtrAgt		0..1		Details of the payee's bank
2.55…	///FinInstnId		1..1		
2.55…	////BIC		1..1	OKOYFIHH	BIC code of the payee's bank. Not mandatory for SEPA payments. The payee's bank's BIC code is retrieved from the bank's register on the basis of the IBAN account number. The BIC code given with the payment will only be used if no BIC code is found in the bank's register on the basis of the IBAN account number.
2.55…	OR ////CmbndId		1..1		
2.55…	OR /////BIC		0..1		Alternative way giving the BIC code of the payee's bank.
2.57	//Cdtr/		1..1		The payee's details
2.57…	///Nm		1..1	Payee Ltd	Name of the payee
2.57…	///PstlAdr/AdrLine[1-2]		0..2	Osoitekatu 1 00100 Helsinki	Address of the payee
2.57…	///PstlAdr/Ctry		0..1	FI	Country code of the payee's address. Mandato-ry if address details have been provided. The country code must be an ISO3166 code compliant with Alpha-2.
2.57…	///Id				payee's ID
2.57…	////OrgId				Company ID. Only one identifier is allowed.
2.57…	/////PrtryId/Id		0..1	0123456-7	Other identifier
2.57…	////PrvtId				Personal identity code of a private person. Only one identifier is allowed. NOTE: The Personal Data Act regulates the use of personal identity codes.
2.57…	/////CstmrNb		0..1	123456	Customer number
2.57…	/////PrvtId/SclSctyNb		0..1	010160-1234	Personal identity code
2.57…	/////DtAndPlcOfBirth/BirthDt		0..1	01/01/1960	Date of birth
2.57…	/////Othr/Id [1]		0..1		Other identifier
2.57…	/////Othr/Id/IdTp [1]		0..1		Type of other identifier
2.58	//CdtrAcct		0..1		Payee's account number
2.58…	///Id/IBAN	x	0..1	FI2550001520322972	IBAN account number. For SEPA payments, the payee's account number must be given in IBAN format.
2.59	//UltmtCdtr		0..1		Final recipient's details
2.59…	///Nm		0..1	Final Payee Ltd	The name of the final recipient.

2.59…	///PstlAdr/AdrLine[1-2]		0..1	Osoitekatu 1 00100 Helsinki	The address of the final recipient. Not transmitted to the payee or saved on the account statement.
2.59…	///PstlAdr/Ctry		0..1	FI	Country code of the payee's address. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2. Not transmitted to the payee or saved on the account statement.
2.59…	///Id		0..1		Final recipient's identifier
2.59…	////OrgId				Company ID. Only one identifier is allowed.
2.59…	/////PrtryId/Id		0..1		Other identifier
2.59…	////PrvtId				Personal identity code of a private person. Only one identifier is allowed. NOTE: The Personal Data Act regulates the use of personal identity codes.
2.59…	/////CstmrNb		0..1	123456	Customer number
2.59…	/////PrvtId/SclSctyNb		0..1	010160-1234	Personal identity code
2.59…	/////DtAndPlcOfBirth/BirthDt		0..1	01/01/1960	Date of birth
2.59…	/////Othr/Id [1]		0..1		Other identifier
2.59…	/////Othr/Id/IdTp [1]		0..1		Type of other identifier
2.64	//Purp		0..1		Subject of payment
2.65	//Purp/Cd		0..1	SALA	Payment subject code. Must be a code in accordance with the ISO External Code List. Only transmitted for SEPA payments.
2.84	//RmtInf		0..1		
2.85	///Ustrd		0..1		Free-form message to the payee.
2.86	///Strd		0..n		Structured message to the payee.
2.87	////RfrdDocInf		0..1		
2.88	/////RfrdDocTp		0..1		Invoice type
2.89	///////Cd		1..1	CINV	CINV = invoice CREN = credit note If the code is not provided, or the value given is other than CREN or CINV, the bank will record CINV as the value of the transaction
2.92	/////RfrdDocNb		0..1		Invoice/credit note number
2.93	////RfrdDocRltdDt		0..1		Invoice date. Not in use until further notice.
2.94	////RfrdDocAmt		0..n		Amount and currency of the invoice or credit note

			0..1	100.00	The amount of the invoice. Regardless of where the amount is given, the bank saves and forwards the amount in Remitted Amount type if the code indicating the type of invoice is CINV, or if no code is provided.
2.97	/////RmtdAmt		0..1	100.00	The amount of the invoice. Regardless of where the amount is given, the bank saves and forwards the amount in Remitted Amount type if the code indicating the type of invoice is CINV, or if no code is provided.
2.97	/////RmtdAmt/@Ccy		0..1	EUR	The currency code of the amount of the invoice. EUR is always saved and transmitted as the currency code of the amounts of invoice itemisations, regardless of the currency code given in the material.
2.98	/////CdtNoteAmt		0..1	50.00	The amount of the credit note. Regardless of the amount field in which the amount is given, the bank saves it as a Credit Note Amount if the code showing the type of invoice is CREN.
2.98	/////CdtNoteAmt/@Ccy		0..1	EUR	Currency code of the amount of the credit note. EUR is always saved and transmitted as the currency code of the amounts of invoice itemisations, regardless of the currency code given in the material.
2.100	////CdtrRefInf		0..1		
2.101	/////CdtrRefTp		0..1		
2.102	//////Cd		1..1	SCOR	Mandatory if the type of reference number has been given. Only the value SCOR is taken into account.
2.104	/////Issr		0..1	ISO	Indicates the standard with which the reference number used is compliant. If the field CdtrRef has an RF reference, the value ISO is entered in this field.
2.105	/////CdtrRef		0..1	1232	Reference number. In the reference field, the bank only sends a valid national reference number or an RF reference. If the reference number given in the field is not valid, it is moved to the first row of the message field (2.85). A non-valid reference in ERI itemisations is moved to field 2.108.

2.108	////AddtlRmtInf[1]		0..1		Free-form message for the invoice/credit note. Where the reference number given in the CdtrRef field of an ERI invoice itemisation is not a valid national reference number or RF reference, the data content of the field is entered in this field.

3.2 Domestic express payment (POPS)

Domestic express payments may be paid to Finnish banks, which are included in the POPS system:

Aktia	HELSFIHH
Savings Banks	ITELFIHH
POP-Banks	POPFFI22
Danske Bank	DABAFIHH
DnB NOR	DNBAFIHX
Handelsbanken	HANDFIHH
Nordea	NDEAFIHH
OP	OKOYFIHH
Danske Bank	DABAFIHH
SEB	ESSEFIHX
S-Bank	SBANFIHH
Ålandsbanken	AABAFI22

The payment type of express payments is specified at batch level, whereby all the payments of the batch are processed as express payments. Express payments are identified by the <InstrPrty> element value HIGH given at batch level. The value is significant only at batch level. When given at transaction level, the value is not taken into account. It is recommended that express payment material is sent as separate material, using the application ID XF. It is also possible to send the material using the application ID XL. It is recommended to send domestic express payments as their own material, which does not include other payment types. Material that includes even one express payment batch is rejected in its entirety in the channel check, if the last reception time (cut-off) of domestic express payments has been passed.

Cut-off times can be found on Aktia's website at http://www.aktia.fi/fi/yritysasiakkaat/maksujen-katkoajat.

Express payments can only be sent on banking days. Express payment materials sent on non-banking days are rejected in the channel check. The due date of an express payment batch must be the current day. A due date in the future is not allowed, but the batch is rejected in the reception check. Express payments are processed according to the normal payment schedule, and transmitted afterwards as soon as possible to the payee's bank. Payments sent as express payments where the payee's account is with Aktia, are processed as SEPA payments and recorded on the payee's account immediately, when the payment processing has completed.

Domestic express payment (POPS)

Index	Element	Manda-tory	Number	Example content	Explanation
	Document		1..1		Message root element
	Pain.001.001.02		1..1		Payment message
1.0	**GrpHdr**		1..1		Group Header
1.1	/MsgId		1..1	20160102-0000001	Payment message identifier which must be unique for at least three months. The identifier is used as one criterion in batch-specific double checking.
1.2	/CreDtTm		1..1	2016-01-02T09:00:00+02:00	Time stamp of the payment message given by the payer (date and time)
1.4	/BtchBookg		0..1		Not used
1.5	/NbOfTxs		1..1	10	Mandatory, number of CdtTrfTxInf transactions included in the message, provided by the payer. The bank checks the information, and if the number reported does not correspond to the actual number, the entire message is rejected.
1.6	/CtrlSum		0..1	20000	The arithmetic sum of the amounts of money included in the CdtTrfTxInf transactions contained in the message (InstdAmt or EqvtAmt). Currencies have no effect. The Bank does not check the information provided.
1.7	/Grpg		1..1	MIXD	Mandatory element. The permitted values are GRPD, SNGL, or MIXD. The value given does not affect the processing of transactions.
1.8	/InitgPty		1..1		Details of the party generating the message. Not forwarded to the payee or to the account statement.
1.8…	//Nm		1..1		Name of the party who generated the message
1.8…	//PstlAdr/AdrLine[1-2]		0…2		The address of the party who generated the message.
1.8…	//PstlAdr/Ctry		1..1		Country code of the address of the party generating the message. Mandatory, if AdrLine has been given. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.0	**PmtInf**		1..n		**Each message must contain at least one PmtInf component. The PmtInf level provides common information on the payments included in the payment batch and the debit related to the transaction.**
2.1	/PmtInfId		0..1		Not mandatory, but recommended. If no information has been provided, duplicate checking cannot be performed for the item.
2.2	/PmtMtd		1..1	TRF	Mandatory. TRF must be used for payments.
2.3	/PmtTpInf		0..1		

2.4	//InstrPrty		0..1	HIGH	For domestic express payments, the value of HIGH must be given. This information will be provided at batch level and will apply to all payments of the batch. When given at transaction level, the information is not taken into account.
2.5	//SvcLvl		0..1		Not used for domestic express payments. The information possibly provided does not affect the processing of the material.
2.12	//CtgyPurp		0..1		Not used for domestic express payments. The SALA-coded domestic express payment batches are processed as normal express payments.
2.13	/ReqdExctnDt		0..1	2016-10-25	Mandatory due date of payment batch. Express payments can only be sent on banking days. The due date of express payments must be the current day; otherwise, the entire material is rejected.
2.15	/Dbtr		1..1		Payer's details
2.15…	//Nm		0..1		The payer's name as indicated by the payer. The name of the holder of the debit account is transmitted as the payer's name from the bank's system.
2.15…	//PstlAdr/AdrLine[1-2]		0..1		The payer's address. Not forwarded to the payee or saved on the account statement.
2.15…	//PstlAdr/Ctry		1..1	FI	The country code of the payer's address. Mandatory, if AdrLine has been given. The country code will be an ISO3166 code in accordance with Alpha-2.
2.19…	///Id		0..1		Payer ID
2.19…	////OrgId		1..1		Company ID.
2.19…	/////BkPtyId	x	0..1	12345678	Mandatory information. Service ID of the Outgoing Payment Agreement. Based on the service ID, the bank will identify the cus-tomer's material and make con-tractual checks. The informa-tion is not transmitted to the payee.
2.16	/DbtrAcct		1..1		Debit account
2.16…	//Id/IBAN		0..1	FI0640550010023456	The number of the debit account. The debit account must always be given in IBAN format
2.17	/DbtrAgt		1..1		Details of the payer's bank
2.17…	//FinInstnId/BIC		1..1	HELSFIHH	Mandatory information. From Aktia's account Value HELSFIHH must be given to the payment batches to be paid.
2.19	/UltmtDbtr		0..1		Details of the original payer. Not forwarded to the payee.
2.19…	//Nm		0..1		Name of the original payer.

2.19…..	//PstlAdr/AdrLine[1-2]		0..1		Address of the original payer. Not forwarded to the payee or saved on the account statement.
2.19….	//PstlAdr/Ctry		0..1	FI	The country code of the original payer's address. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2. Not forwarded to the payee or saved on the account statement.
2.19…	///Id		0..1		Not used for domestic express payments.
2.20	/ChrgBr		0..1	SHAR	Domestic express payments are always transferred in accordance with the expense code SHAR. No other expense codes given on the material are taken into account.
2.23	**/CdtTrfTxInf**		1..n		**Each PmtInf component will include at least one CdtTrfTxnInf component**
2.24	//PmtId		1..1		Payment ID
2.25	///InstrId		0..1		Unique identifier of the payment, transmitted to the payer's feedback and the account statement. The information is not forwarded to the recipient.
2.26	///EndToEndId		1..1		Mandatory unique identifier of the payment. Not forwarded to the recipient in domestic express payments. If you do not want to use the information, you must: give the value NOTPROVIDED.
2.37	//Amt		1..1		Information on the amount to be paid
2.38	///InstdAmt		0..1	1000.00	The amount to be paid.
2.38	///InstdAmt/@Ccy		1..1	EUR	Currency of the payment. Only EUR is allowed for domestic express payments.
2.39	///EqvtAmt		0..1		
2.40	///EqvtAmt/Amt		0..1		Alternative way to give giving the monetary amount of the payment.
2.40	///EqvtAmt/Amt/@Ccy		1..1		Currency of the payment. Only EUR is permitted for domestic express payments.
2.46	//ChrgBr		0..1	SHAR	Domestic express payments are always transferred in accordance with the expense code SHAR. No other expense codes given in the material are taken into account.
2.48	//UltmtDbtr		0..1		Details of the original payer. Not forwarded to the payee.
2.55	//CdtrAgt		0..1		Details of the payee's bank
2.55…	///FinInstnId		1..1		
2.55…	OR ////BIC		1..1	OKOYFIHH	BIC code of the payee's bank. The payee's bank's BIC code is retrieved by the bank on the basis of the payee's IBAN account number. The BIC code given with the payment will only be used in exceptional cases.

2.55…	OR ////CmbndId		1..1		
2.55…	/////BIC		0..1	OKOYFIHH	BIC code of the payee's bank. The payee's bank's BIC code is retrieved by the bank on the basis of the payee's IBAN account number. The BIC code given with the payment will only be used in exceptional cases.
2.57	//Cdtr/		1..1		The payee's details
2.57…	///Nm		1..1		The payee's name
2.57…	///PstlAdr/AdrLine[1-2]		0..2		The payee's address. Not forwarded to the payee.
2.57…	///PstlAdr/Ctry		0..1	FI	Country code of the payee's address. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.57…	///Id				Not used for domestic express payments.
2.58	//CdtrAcct		1..1		The payee's account number. Mandatory information.
2.58…	///Id/IBAN		0..1	FI2550001520322972	The payee's IBAN account number. IBAN is mandatory for domestic express payments.
2.59	//UltmtCdtr		0..1		Details of the final recipient. Not forwarded to the payee.
2.59…	///Id		0..1		Not used for domestic express payments.
2.84	//RmtInf	x	0..1		For domestic express payments, either a message or reference is mandatory.
2.85	///Ustrd		0..1		Free-form message to the payee.
2.86	///Strd		0..n		Structured message to the payee.
	////CdtrRefInf		0..1		
	/////CdtrRefTp		0..1		
	//////Cd		1..1	SCOR	Mandatory if type data of the reference number has been provided. Only the value SCOR is taken into account.
	//////Issr		0..1		Indicates the standard the reference number used is compliant with. If the CdtrRef field has an RF reference, the value ISO is given in this field.
	//////CdtrRef		0..1	1232	Reference number. The bank only transmits a valid national reference number in the reference field. If the reference number given in the field is not valid, it is moved to the first row of the message field (2.85). The forwarding of a reference number as a reference cannot be guaranteed for domestic express payments.

3.3 Foreign payment

All payments are transmitted as foreign payments, the currency of which is other than EUR. As foreign payments are also transmitted euro-denominated payments to other than SEPA banks, and payments whose credit account is an account with Aktia, whose account currency is other than EUR. The currency of the debit account does not affect the determination of the payment type.

The currencies permitted for payments are listed on Aktia's website at:
https://www.aktia.fi/fi/yritysasiakkaat/maksuliikenne/maksut/lahtevat-maksut .

3.3.1 Foreign express payment

Foreign express payments are identified from the Service Level value URGP given at batch level. Only the information given at batch level is taken into account. If the information is only given at transaction level, it is not taken into account, and the payment is processed as a normal payment order in accordance with the description given in section 3.3. In other respects, the data content is the same as in foreign payments. If the payment is interpreted as a foreign express payment according to the information given at batch level, euro-denominated payments to SEPA banks are also transmitted as foreign express payments. Express payments are transmitted from Aktia to the recipient bank or the recipient bank's correspondent bank one banking day quicker than the corresponding foreign payment. Payment as a foreign express payment does not obligate the payee's bank to process the payment faster than normal.

Foreign payments and foreign express payments

Index	Element	Manda-tory	No.	Example content	Explanation
	Document		1..1		Message root element
	Pain.001.001.02		1..1		Payment message
1.0	**GrpHdr**		1..1		Group Header
1.1	/MsgId		1..1	20160102-0000001	Payment message identifier which must be unique for at least three months. The identifier is used as one criterion for batch-specific duplicate checks.
1.2	/CreDtTm		1..1	2016-01-02T09:00:00+02:00	The time stamp of the payment message given by the payer (date and time)
1.4	/BtchBookg		0..1		Not used
1.5	/NbOfTxs		1..1	10	Mandatory, number of CdtTrfTxInf transactions included in the message, provided by the payer. The Bank checks the information, and if the number indicated does not correspond to the actual number, the whole message is rejected.
1.6	/CtrlSum		0..1	20000	The arithmetic sum of the amounts of money included in the CdtTrfTxInf transactions contained in the message (InstdAmt or EqvtAmt). Currencies have no effect. The Bank does not check the information provided.

1.7	/Grpg		1..1	MIXD	Mandatory element. The permitted values are GRPD, SNGL, or MIXD. The value given does not affect the processing of transactions.
1.8	/InitgPty		1..1		Details of the party generating the message. Not forwarded to the payee or to the account statement.
1.8…	//Nm		1..1		Name of the party who generated the message
1.8…	//PstlAdr/AdrLine[1-2]		0…2		The address of the party who generated the message.
1.8…	//PstlAdr/Ctry		1..1	FI	Country code of the address of the party generating the message. Mandatory, if AdrLine has been given. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.0	**PmtInf**		1..n		**Each message must contain at least one PmtInf component. The PmtInf level provides common information on the payments included in the payment batch and the debit related to the transaction.**
2.1	/PmtInfId		0..1		Not mandatory, but recommended. If no information has been provided, no duplicate check can be performed for the batch.
2.2	/PmtMtd		1..1	TRF	Mandatory. TRF must be used for payments.
2.3	/PmtTpInf		0..1		
2.4	//InstrPrty		0..1		Not mandatory. With foreign payments, NORM or TYHJÄ (empty). Value HIGH guides the processing of batch payments as domestic express payments (as POPS payments).
2.5	//SvcLvl		0..1		
2.7	///Prtry		1..1		Not mandatory. The value URGP directs processing the payments of the batch as foreign express orders. No other values are taken into account.
2.13	/ReqdExctnDt		0..1		Mandatory due date of payment batch. The due date may not be more than 120 days in the future. Dates no more than 2 days in the past will be treated as the current date. If the due date given is not a banking day, the payments will be processed on the next banking day.
2.15	/Dbtr		1..1		Payer's details
2.15…	//Nm		0..1		The payer's name as indicated by the payer. The name of the account holder of the debit account from the Bank's system is transmitted in the payments as the payer's name.
2.15…	//PstlAdr/AdrLine[1-2]		0..1		The payer's address. Not forwarded to the payee or saved

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					on the account statement.
2.15…	//PstlAdr/Ctry		1..1	FI	The country code of the payer's address. Mandatory, if AdrLine has been given. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.19…	///Id		0..1		Payer ID
2.19…	////OrgId		1..1		Company ID.
2.19…	/////BkPtyId	x	0..1	12345678	Mandatory information. Service ID of the Outgoing Payment Agreement. Based on the service ID, the bank will identify the customer's material and make contractual checks. The information is not transmitted to the payee.
2.16	/DbtrAcct		1..1		Debit account
2.16…	//Id/IBAN		0..1	FI0640550010023456	The number of the debit account. A debit account with Aktia must always be given in IBAN format.
2.17	/DbtrAgt		1..1		Details of the payer's bank
2.17…	//FinInstnId/BIC		1..1	HELSFIHH	Mandatory information. Payment batches paid from Aktia's account must be given the value HELSFIHH.
2.19	/UltmtDbtr		0..1		Not used for foreign payments
2.20	/ChrgBr		0..1	SHAR	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used. For foreign payments, the value of the expense code may be SHAR, DEBT or CRED. Values SLEV and TYHJÄ (empty) are changed to SHAR. However, it should be noted that only the expense code SHAR is allowed for payments subject to the Payment Services Act. The payment is governed by the Payment Services Act if the payee's bank is located in an EU or EEA country. If a payment governed by the Payment Services Act is sent with a non-permitted expense code, the bank has the right to change the expense code to SHAR or reject the payment. Euro-denominated payments to SEPA banks are always

					transferred as SEPA payments unless a batch has been specified as domestic express payments or foreign express orders. SEPA payments are always transferred using the expense code SLEV and no other expense code given is taken into account.
2.23	**/CdtTrfTxInf**		1..n		**Each PmtInf component will include at least one: CdtTrfTxnInf component**
2.24	//PmtId		1..1		Payment ID
2.25	///InstrId		0..1		The unique identifier of the payment, transmitted to the payer's feedback and account statement. The information will not be transmitted to the payee.
2.26	///EndToEndId		1..1		Mandatory unique identifier of the payment, transmitted to the payee. If the information is not to be used, NOTPROVIDED must be given as the value. With foreign payments, the information is entered on the first row of the transaction message field with a prefix /ROC/ and transmitted with SWIFT's MT103 message in the first row of field 70. With foreign payments, the maximum length of information content is 30 characters. If the information given is longer than this, the characters exceeding the maximum length are not transmitted.
2.37	//Amt		1..1		Details of the amount to be paid
2.38	///InstdAmt		0..1		The amount to be paid.
2.38	///InstdAmt/@Ccy		1..1		Currency of the payment. The currencies available for foreign payments are defined on Aktia's website.
2.39	///EqvtAmt		0..1		
2.40	///EqvtAmt/Amt		0..1		An alternative way to give the monetary amount of the payment.
2.40	///EqvtAmt/Amt/@Ccy		1..1		Alternative way to give the currency of the payment. The currencies available for foreign payments are defined on Aktia's website.
2.42	//XchgRateInf		0..1		Not used
2.43	///XchgRate		0..1		Not used
2.45	///CtrctId		0..1		Not used

2.46	//ChrgBr		0..1	SHAR	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used.
					For foreign payments, the value of the expense code may be SHAR, DEBT or CRED. Values SLEV and TYHJÄ (empty) are changed to SHAR. However, it should be noted that only the expense code SHAR is allowed for payments subject to the Payment Services Act. The payment is governed by the Payment Services Act if the payee's bank is located in an EU or EEA country. If a payment governed by the Payment Services Act is sent with a non-permitted expense code, the bank has the right to change the expense code to SHAR or reject the payment.
					Euro-denominated payments to SEPA banks are always transmitted as SEPA payments, unless the batch has been specified as domestic express payments or foreign express orders. Payments are always transferred using the expense code SLEV, and no other expense code possibly provided is taken into account.
2.48	//UltmtDbtr		0..1		Not used for foreign payments
2.55	//CdtrAgt		0..1		Details of the payee's bank
2.55…	///FinInstnId		1..1		
2.55…	OR ////BIC		1..1	CHASUS33	BIC code of the payee's bank. If the payee's account number is given in IBAN format, the payee's bank's BIC code is retrieved from the bank's register on the basis of the IBAN account number. The BIC code given with the payment will only be used if the payee's account number is given in a format other than IBAN, or if no BIC code can be found on the basis of the IBAN account number in the Bank's register.
2.55…	OR ////ClrSysMmbId		1..1		Clearing code of the payee's bank
2.55…	/////Id		1..1	USABA123456789	Clearing code of the payee's bank. The code must be given in a format compliant with the ClearingSystemMemberIdentification code list included in the ISO Payments External Code List.

2.55…	OR ////NmAndAdr		1..1		Name and address of the payee's bank
2.55…	/////Nm		1..1		Name of the payee's bank. With foreign payments, it is possible to provide the details of the payee's bank as a name and address if the BIC code or clearing code is not available. The address must be given in the AdrLine element. No more than two address rows are allowed.
2.55…	/////PstlAdr		1..1		Address details of the payee's bank
2.55…	//////AdrLine[1-2]		0..2		Address of the payee's bank. Mandatory if the payee's bank details are given as the name and address. No more than two address rows are permitted.
2.55…	//////Ctry		1..1	US	Country code of the payee's bank. Mandatory if address details have been provided. The country code must be an ISO3166 code compliant with Alpha-2.
2.55…	OR ////CmbndId		1..1		
2.55…	/////BIC		0..1		Alternative way to assign the BIC code of the payee's bank.
2.55…	/////ClrSysMmbId		0..1		Alternative way to assign the clearing code of the payee's bank.
2.55…	/////Id		1..1	USABA123456789	Clearing code of the payee's bank. The code must be given in a format compliant with the ClearingSystemMemberIdentification code list included in the ISO Payments External Code List.
2.55…	/////Nm		0..1		Alternative way to give the name of the payee's bank. With foreign payments, the details of the payee's bank can be given as the name and address if the BIC code is not available.
2.55…	/////PstlAdr		0..1		
2.55…	//////AdrLine/[1-2]		0..2		Alternative way to give the address of the payee's bank. Mandatory if the payee's bank details are given as the name and address. The address must be given in the AdrLine element. No more than two address rows are allowed.
2.55…	////////Ctry		1..1	US	Country code of the payee's bank. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.57	//Cdtr/		1..1		Details of the payee
2.57…	///Nm		1..1		The payee's name
2.57…	///PstlAdr/AdrLine[1-2]	x	0..2		The payee's address. Mandatory with foreign payments.

2.57…	///PstlAdr/Ctry	x	0..1	TR	Country code of the payee's address. Mandatory with foreign payments. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.57…	///Id				Not used for foreign payments
2.58	//CdtrAcct	x	0..1		The payee's account number.
2.58…	///Id/IBAN		0..1	TR330006100519786457841326	The payee's IBAN account number. IBAN is also mandatory for foreign payments, regardless of the currency of the payment, in the countries of the SEPA area, and separately defined countries where the IBAN format is mandatory.
2.58…	///Id/BBAN		0..1	123456789	With foreign payments, the account may also be in a form other than IBAN, except for countries where the IBAN format is mandatory.
2.58…	///Id/PrtryAcct/Id		0..1	12345-6789	With foreign payments, the account can also be in a form other than IBAN, except for countries where the IBAN format is mandatory. The account number in proprietary format may contain alphabetical characters and punctuation marks.
2.59	//UltmtCdtr		0..1		Not used for foreign payments
2.63	//InstrForDbtrAgt		0..1		Instructions for the payer's bank. The information must only be used in exceptional cases on separate agreement with the bank. If the information has been provided, the payment always remains in manual processing.
2.84	//RmtInf		0..1		
2.85	///Ustrd		0..1		Free-form message to the payee. With foreign payments, the subject of payment is given in this field and transmitted by SWIFT's MT103 message in field 70. It should be noted that EndToEndId is entered on the first row of the message field (first 35 characters) if the pay-ment has been made with infor-mation other than NOTPRO-VIDED, and then (the next 35 characters) CdtrRef is entered if it was provided with the material. These entries reduce the number of characters available for free-form messages.
2.86	///Strd		0..n		Structured message to the payee.
	////CdtrRefInf		0..1		

	/////CdtrRefTp		0..1		
	//////Cd		1..1		Mandatory if the reference number type data has been provided. Only the value SCOR is taken into account.
	/////CdtrRef		0..1		With foreign payments, the content of the reference field is always saved in the message field. See also description of element 2.85.

3.4 SWIFT cheque

Payments are always processed as SWIFT cheques, if CHK has been given as the value of the PmtMtd element at batch level. A currency cheque is not possible, and the information given in the ChqTp element is not taken into account. The processing of SWIFT cheques corresponds to foreign payments, but the payee's account number or details of the payee's bank are not given with the payment. Aktia transmits the assignment to a correspondent bank, which manages the printing and posting of the cheque.

Index	Element	Mandatory	Number	Example content	Explanation
	Document		1..1		Message root element
	Pain.001.001.02		1..1		Payment message
1.0	**GrpHdr**		1..1		Group Header
1.1	/MsgId		1..1	20160102-0000001	Payment message identifier which must be unique for at least three months. The identifier is used as one criterion in batch-specific duplicate checking.
1.2	/CreDtTm		1..1	2016-01-02T09:00:00+02:00	Time stamp of the payment message given by the payer (date and time)
1.4	/BtchBookg		0..1		Not used
1.5	/NbOfTxs		1..1	10	Mandatory, number of CdtTrfTxInf transactions included in the message, provided by the payer. The bank checks the information, and if the number reported does not correspond to the actual number, the entire message is rejected.
1.6	/CtrlSum		0..1	20000	The arithmetic sum of the amounts of money included in the CdtTrfTxInf transactions contained in the message (InstdAmt or EqvtAmt). Currencies have no effect. The Bank does not check the information provided.
1.7	/Grpg		1..1	MIXD	Mandatory element. The permitted values are GRPD, SNGL or MIXD. The value given does not affect the processing of transactions.
1.8	/InitgPty		1..1		Details of the party generating the message. Not forwarded to the payee or to the account statement.
1.8…	//Nm		1..1		Name of the party who generated the message
1.8…	//PstlAdr/AdrLine[1-2]		0…2		The address of the party who generated the message.

1.8…	//PstlAdr/Ctry		1..1	FI	Country code of the address of the party generating the message. Mandatory, if AdrLine has been given. The country code must be an ISO3166 code compliant with Alpha-2
2.0	**PmtInf**		1..n		**Each message must contain at least one PmtInf component, or payment batch. The PmtInf level provides common information on the payments included in the batch; and the information related to the charge.**
2.1	/PmtInfId		0..1		Not mandatory, but recommended. If no information has been provided, double checking cannot be performed for the item.
2.2	/PmtMtd		1..1	CHK	Mandatory. CHK will be used for SWIFT cheques. This information will be provided at batch level. When given at transaction level, the information is not taken into account.
2.3	/PmtTpInf		0..1		
2.4	//InstrPrty		0..1	NORM	Not mandatory. For SWIFT cheques, the value NORM can be used for normal payment orders, or TYHJÄ (empty)
2.5	//SvcLvl		0..1		Not used for cheque payments.
2.13	/ReqdExctnDt		0..1	2016-10-25	Mandatory due date of payment batch. The due date may not be more than 120 days in the future. Dates no more than 2 days in the past will be treated as the current date. If the due date given is not a banking day, the payments will be processed on the next banking day following the due date.
2.15	/Dbtr		1..1		Payer's details
2.15…	//Nm		0..1		The payer's name as indicated by the payer. The name of the account holder of the debit account from the Bank's system is transmitted in the payments as the payer's name.
2.15…	//PstlAdr/AdrLine[1-2]		0..1		The payer's address. Not forwarded to the payee or saved on the account statement.
2.15…	//PstlAdr/Ctry		1..1	FI	The country code of the payer's address. Mandatory, if AdrLine has been given. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.19…	///Id		0..1		Payer ID
2.19…	////OrgId		1..1		Company ID.
2.19…	/////BkPtyId	x	0..1	012345678	Mandatory information. Outgoing payments – the agreement's service ID. Based on the service ID, the bank will identify the customer's material and make contractual

					checks. The information is not transmitted to the payee.
2.16	/DbtrAcct		1..1		Debit account
2.16…	//Id/IBAN		0..1		The number of the debit account. The debit account with Aktia must always be given in IBAN format.
2.17	/DbtrAgt/		1..1		Details of the payer's bank
2.17…	//FinInstnId/BIC		1..1	HELSFIHH	Mandatory information. Payment batches paid from Aktia's account must be given the value HELSFIH.
2.19	/UltmtDbtr		0..1		Not used for cheque payments.
2.20	/ChrgBr		0..1	SHAR	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used. With SWIFT cheques, the value of the expense code may be SHAR, DEBT or CRED. The values SLEV and TYHJÄ (empty) are converted into SHAR.
2.23	**/CdtTrfTxInf**		1..n		**Each PmtInf component shall include at least one CdtTrfTxnInf component**
2.24	//PmtId		1..1		Payment ID
2.25	///InstrId		0..1		Unique identifier of the payment, transmitted to the payer's feedback and to the account statement. The information is not forwarded to the payee.
2.26	///EndToEndId		1..1		Mandatory unique identifier of the payment, transmitted to the payee. If the information is not to be used, NOTPROVIDED must be given as the value. With cheque payments, the information is entered on the first row of the transaction message field with the prefix. /ROC/ and transmitted by SWIFT's MT103 message in the first row of field 70. The maximum length of information content is 30 characters. If the information given is longer than this, the characters exceeding the maximum length are not transmitted.
2.37	//Amt/		1..1		Details of the amount to be paid
2.38	///InstdAmt		0..1		The amount to be paid.
2.38	///InstdAmt/@Ccy		1..1	USD	Currency of the payment. With cheque payments, only USD is allowed.
2.39	///EqvtAmt/		0..1		
2.40	///EqvtAmt/Amt		0..1		Alternative way to give the monetary amount of the payment.

2.40	///EqvtAmt/Amt/@Ccy		1..1	USD	Currency of the payment. With cheque payments, only USD is allowed.
2.42	//XchgRateInf/		0..1		Not used
2.43	///XchgRate		0..1		Not used
2.45	///CtrctId		0..1		Not used
2.46	//ChrgBr		0..1	SHAR	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used. With SWIFT cheques, the value of the expense code may be SHAR, DEBT or CRED. The values SLEV and TYHJÄ (empty) are changed to SHAR.
2.47	//ChqInstr		0..1		
2.47…	///ChqTp		0..1	BCHQ	Cheque type code. The value CHK given in element 2.2 directs processing the payments as cheques, regardless of the value given in this element.
2.47	///DlvryMtd		0..1		
2.47…	////Prtry		1..1	SWIFT	The cheques are always delivered as SWIFT cheques, regardless of the value given in this element.
2.48	//UltmtDbtr		0..1		Not used for cheque payments.
2.55	//CdtrAgt		0..1		Not used for cheque payments.
2.57	//Cdtr		1..1		The payee's details.
2.57…	///Nm		1..1		The payee's name
2.57…	///PstlAdr/AdrLine[1-2]	x	0..2		The payee's address. Mandatory for SWIFT cheques.
2.57…	///PstlAdr/Ctry	x	0..1		Country code of the payee's address. Mandatory for SWIFT cheques. The country code will be an ISO3166 code in accordance with Alpha-2.
2.57…	///Id				Not used for cheque payments.
2.58	//CdtrAcct		1..1		Not used for cheque payments.
2.59	//UltmtCdtr		0..1		Not used for cheque payments.
2.63	//InstrForDbtrAgt		0..1		Instructions for the payer's bank. The information must only be used in exceptional cases separately agreed upon with the bank. If the information is given, the payment will always remain in manual processing.
2.84	//RmtInf		0..1		
2.85	///Ustrd		0..1		Free-form message to the payee. With SWIFT cheques, the subject of payment is given in this field and transmitted in the SWIFT MT103 message in field 70. It should be noted that on the first row of the

					message field (first 35 characters) the EndToEndId is entered if the payment has been made with information other than NOTPROVIDED, and then (second 35 characters) CdtrRef if it is in the material. These reduce the number of characters available for entering a free-form message.
2.86	///Strd		0..n		Structured message to the payee.
	////CdtrRefInf		0..1		
	/////CdtrRefTp		0..1		
	//////Cd		1..1		Mandatory if type data of the reference number has been provided. Only the value SCOR is taken into account.
	/////CdtrRef		0..1		With cheque payments, the content of the reference field is always saved in the message field – see also the description of element 2.85.

3.5 Outgoing payment order (Request for Transfer)

A payment batch is processed as outgoing payment orders if the payer's bank's, i.e. the debit account's, BIC code is other than Aktia's BIC code. Sending of outgoing payment orders is only allowed, if they have been separately defined to be allowed by agreement. The sending permission is sender-specific. Outgoing payment orders are processed and transmitted to the account bank specified in the order through the SWIFT network as MT101 messages, regardless of the due date, as soon as possible after the material has been processed in payment processing. Aktia is responsible for processing the material and for the transmission of successfully processed orders as MT101 messages. Aktia is not responsible for processing the order in the account bank or for the execution of a payment transaction in accordance with the order. The customer receives bank-specific instructions related to the content of orders from the account bank. Before sending orders, the customer must check with Aktia that Aktia and the account bank have a valid mutual agreement on the transmission of MT101 messages.

Index	Element	Manda-tory	No.	Example content	Explanation
	Document		1..1		Message root element
	Pain.001.001.02		1..1		Payment message
1.0	**GrpHdr**		1..1		Group Header
1.1	/MsgId		1..1	20160102-0000001	Payment message identifier which must be unique for at least three months. The identifier is used as one criterion in batch-specific duplicate checking.
1.2	/CreDtTm		1..1	2016-01-02T09:00:00+02:00	Time stamp of the payment message given by the payer (date and time)
1.4	/BtchBookg		0..1		Not used
1.5	/NbOfTxs		1..1	10	Mandatory, number of CdtTrfTxInf transactions included in the mes-sage, provided by the payer. The bank checks the information, and if the number reported does not correspond to the actual number,

					the entire message is rejected.
1.6	/CtrlSum		0..1	20000	The arithmetic sum of the amounts of money included in the CdtTrfTxInf transactions contained in the message (InstdAmt or EqvtAmt). Currencies have no effect. The bank does not check the information provided.
1.7	/Grpg		1..1	MIXD	Mandatory element. The permitted values are GRPD, SNGL or MIXD. The value given does not affect the processing of transactions.
1.8	/InitgPty		1..1		Details of the party generating the message. Not transmitted to the payee or to the account statement.
1.8…	//Nm		1..1		Name of the party who generated the message
1.8…	//PstlAdr/AdrLine[1-2]		0…2		The address of the party who generated the message.
1.8…	//PstlAdr/Ctry		1..1		Country code of the address of the party generating the message. Mandatory, if AdrLine has been given. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.0	**PmtInf**		1..n		**Each message must contain at least one PmtInf component. The PmtInf level provides common information on the payments included in the batch; and the information related to the charge.**
2.1	/PmtInfId		0..1		Not mandatory, but recommended. If no information has been provided, no duplicate check can be performed for the batch.
2.2	/PmtMtd		1..1	TRF	Mandatory. The value TRF must be used for outgoing payment orders.
2.3	/PmtTpInf		0..1		
2.4	//InstrPrty		0..1		Not used for outgoing payment orders
2.5	//SvcLvl		0..1		
2.7	///Prtry		1..1	URGP	If the value URGP was given in the field, it will be transmitted to the recipient bank in field 23E of the SWIFT MT101 message.
2.13	/ReqdExctnDt		0..1	2016-10-25	The due date of the payment, or the debiting date of the payer's account. The due date may not be more than 120 days in the future. Dates no more than 2 days in the past will be treated as the current date. Aktia processes payment order material regardless of the due date in the next possible processing, and forwards payment orders to the

					payer's bank as soon as possible. The due date given in this element is transmitted in the SWIFT MT101 message field 30. Aktia is not responsible for the day on which the payer's bank executes the payment.
2.15	/Dbtr		1..1		Payer's details
2.15…	//Nm		0..1		The payer's name as indicated by the payer. The message is forwarded to the recipient bank in the SWIFT MT101 message field 50a.
2.19…	///Id		0..1		Payer ID
2.19…	////OrgId		1..1		Company ID.
2.19…	/////BkPtyId	x	0..1		Mandatory information. Service ID of the Outgoing Payment Agreement. Based on the service ID, the bank will identify the customer's material and make contractual checks. The information is not transmitted to the payee.
2.16	/DbtrAcct		1..1		Debit account
2.16…	//Id/IBAN		0..1		A debit account in IBAN format.
2.16…	//Id/BBAN		0..1		A debit account in BBAN format.
2.16…	//Id/PrtryAcct/Id		0..1		A debit account in a proprietary format (numbers, letters, punctuation characters).
2.17	/DbtrAgt		1..1		Details of the payer's bank
2.17…	//FinInstnId/BIC		1..1		Mandatory information. The payer's bank's BIC or debit account's BIC code. If the BIC code given in the element is not Aktia's BIC, the payment batch is interpreted as outgoing payment orders. The customer must check with Aktia that the account bank and Aktia have a valid mutual agreement on the transfer of orders.
2.19	/UltmtDbtr		0..1		Not used in outgoing payment orders.
2.20	/ChrgBr		0..1	SHAR	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used. The value of the expense code may be

					SHAR, DEBT or CRED. The values SLEV and TYHJÄ (empty) are converted into SHAR. The information is transmitted by SWIFT's MT101 message in field 71A as follows: SHAR, SLEV, TYHJÄ = SHA CRED = BEN DEBT = OUR
2.23	**/CdtTrfTxInf**		1..n		**Each PmtInf component shall include at least one CdtTrfTxnInf component**
2.24	//PmtId		1..1		ID of the payment order
2.25	///InstrId		0..1	000001-000001	The unique identifier of the payment order, transmitted to the payer's feedback and ac-count statement. The informa-tion will not be forwarded to a MT101 message.
2.26	///EndToEndId		1..1	NOTPROVIDED	Mandatory assignment ID. Transmitted as the assignment ID in the SWIFT MT101 message field 21R. The maximum length of information content is 16 characters. If the identifier given in the material is longer than this, the excess characters will be omitted. The data content must not begin or end with a slash, and it must not contain two consecutive slashes. If the information is not to be used, it must be given the value NOTPROVIDED.
2.37	//Amt		1..1		Details of the amount to be paid
2.38	///InstdAmt		0..1	1000.00	The amount to be paid.
2.38	///InstdAmt/@Ccy		1..1	USD	Currency of the payment.
2.39	///EqvtAmt/		0..1		
2.40	///EqvtAmt/Amt		0..1		Alternative way to give the monetary amount of the payment.
2.40	///EqvtAmt/Amt/@Ccy		1..1		Alternative way to give the currency of the payment.
2.42	//XchgRateInf		0..1		Not used
2.43	///XchgRate		0..1		Not used
2.45	///CtrctId		0..1		Not used
2.46	//ChrgBr		0..1	SHAR	Expense code. Indicates who is or who are responsible for paying the costs related to the payment. The expense code can be given at batch level or transaction level. If the code is not provided at transaction level, the information provided at batch level shall be used. The value of the cost code may be SHAR, DEBT or CRED. Values SLEV and TYHJÄ

					(empty) are converted to SHAR. The information is transmitted by SWIFT's MT101 message in field 71A as follows: SHAR, SLEV, TYHJÄ = SHA CRED = BEN DEBT = OUR
2.48	//UltmtDbtr		0..1		Not used
2.55	//CdtrAgt		0..1		
2.55…	///FinInstnId		1..1		
2.55…	OR ////BIC		1..1	HELSFIHH	BIC code of the payee's bank.
2.55…	OR ////ClrSysMmbId		1..1		
2.55…	/////Id		1..1		
2.55…	OR ////NmAndAdr		1..1		Name and address details of the payee's bank
2.55…	/////Nm		1..1		Name of the payee's bank.
2.55…	/////PstlAdr		1..1		Address details of the payee's bank.
2.55…	//////AdrLine[1-2]		0..2		Address of the payee's bank. Mandatory if the payee's bank details are given as the name and address. No more than two address rows are allowed.
2.55…	//////Ctry		1..1		Country code of the payee's bank. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.55…	OR ////CmbndId		1..1		
2.55…	/////BIC		0..1		Alternative way to give the BIC code of the payee's bank.
2.55…	/////ClrSysMmbId		0..1		
2.55…	/////Id		1..1		
2.55…	/////Nm		0..1		Alternative way to give the name of the payee's bank.
2.55…	/////PstlAdr		0..1		
2.55…	//////AdrLine/[1-2]		0..2		Alternative way to give the address of the payee's bank. Mandatory if the payee's bank details are given as the name and address. The address must be given in the AdrLine element. No more than two address rows are permitted.
2.55…	///////Ctry		1..1		Country code of the payee's bank. Mandatory if address details have been provided. The country code shall be an ISO3166 code in accordance with Alpha-2.
2.57	//Cdtr/		1..1		
2.57…	///Nm		1..1		The payee's name
2.57…	///PstlAdr/AdrLine[1-2]		0..2		The payee's address.
2.57…	///PstlAdr/Ctry		0..1		Country code of the payee's address. Mandatory if address details have been provided. The country code must be an ISO3166 code compliant with

					Alpha-2.
2.57…	///Id				Not used
2/58	//CdtrAcct	1..1			The payee's account number.
2.58…	OR ///Id/IBAN	0..1	FI0640550010023456		The payee's IBAN account number.
2.58…	OR ///Id/BBAN	0..1	123456789		The payee's BBAN account number
2.58…	OR ///Id/PrtryAcct/Id	0..1	1234-56789		The payee's proprietary account number (numbers, letters and punctuation characters)
2.59	//UltmtCdtr	0..1			Not used
2.84	//RmtInf	0..1			
2.85	///Ustrd	0..1			Free-form message to the payee. In outgoing orders, the subject of payment is given in this field and transmitted using SWIFT's MT101 message in field 70.
2.86	///Strd	0..n			Structured message to the payee.
	////CdtrRefInf	0..1			
	/////CdtrRefTp	0..1			
	//////Cd	1..1			Mandatory if type data of the reference number has been provided. Only the value SCOR is taken into account.
	/////CdtrRef	0..1			In outgoing payment orders, the content of the reference field is always saved in the message field – see also the description of element 2.85.

4 Pain.002 feedback messages

Feedback related to payments made with Pain.001.001.02 messages are in accordance with the schema pain.002.001.02. The feedback is formed for the sender of the material. The bank sets the feedback material for the retrieval of the customer in the channel from where the original payment material was sent. The feedback material contains references to the original payment material and in some cases to the individual payments contained by it. Not all the information in the original message is returned. Feedback is provided of any incorrect batches and/or transactions after each processing.

4.1 Channel feedback

In the channel check, the material is either accepted in its entirety for continued processing or rejected entirely.

With the pain.002 feedback of the channel both the error code and the plain-language rejection reason is indicated in text format in the element OrgnlGrpInfAndSts/StsRsnInf/StsRsn/Prtry. The explanation is given in English. If the material is accepted for continued processing, the text OK is returned as the information content of the element. The feedback of the channel is always formed, except for situations where the actual material cannot be processed at all due to a structural error or other technical error. In these cases, the information on rejection is only given in the error message sent in connection with the transmission. In the Web Services channel, the error is given by an ApplicationResponse reply, and in the materials transfer of the Corporate netbank, by an error message shown in the user interface

4.2 Reception feedback

In the reception checks, the content of the material is checked at a more detailed level. The correctness of each batch of the material and the information of an individual payment is examined. Each batch and payment is either accepted or rejected. The reception check result is reported by the reception pain.002 feedback. Feedback is formed always, and only once per one material. The Group Status of the feedback indicates a summary of the end result of the check made on the material. If the Group Status is ACCP, all the batches and payments in the material have been accepted and forwarded to wait for payment. If the Group Status is RJCT, the material is rejected in its entirety and is not processed further. If the Group Status is PART, part of the payments and/or batches in the material are accepted and part of them are rejected. Of the rejected batches and/or payments are reported the ID information and the reason for rejection. If the entire batch is rejected due to a batch-level error, only the ID information concerning the batch is given and the rejection reason. If the payment is rejected due to an error related to an individual payment, the feedback provides the ID information of the rejected payment/payments and the reason for rejection.

4.3 Payment feedback.

Payment feedback is only formed if all transactions could not be successfully charged. The feedback reports the transactions that were included in the same material and processed in the payment processing that the feedback concerns. The transactions that have already been completely processed (paid or rejected) in previous processes are not taken into account in the feedback, except in the number of items at the Group Header level. The transactions waiting for the payment date are also not taken into account otherwise than in the Group Header number of items information. The Group Status of payment feedback only refers to the overall situation of the transactions processed in the payment processing in question. Rejected batches and transactions are reported with the status code RJCT. The transactions that could not be charged, but whose processing is continued, are reported with the status code PDNG. Transactions with the PDNG status are reported with feedback after each payment processing, until the event is processed to completion, i.e. either successfully charged or rejected. For one material 0..n payment feedback is formed, depending on for how many due dates there are batches in the material, and what is the result of each payment processing.

4.3.1 Structure and content of the feedback message

The feedback message consists of three parts:

1) GroupHeader (A part) Occurs in the feedback message only once and contains the ID information of the message.
2) OriginalGroupInformationAndStatus (B part). Occurs in the feedback message only once. Includes references to the original message and any message-level feedback codes/texts.
3) TransactionInformationAndStatus (C part). May occur in the message several times. Includes references to the original (incorrect) batches and/or individual payment transactions.

Index	Element	No.	Example content	Explanation
	Document	1..1		Message root element
	Pain.001.001.02	1..1		Feedback message
1.0	**GrpHdr**	1..1		Group Header
1.1	/MsgId	1..1	201606072988009201606072996400	Feedback message ID
1.2	/CreDtTm	1..1	2016-01-02T09:00:00+02:00	Feedback message creation time (day and time)
1.5	/DbtrAgt	0..1		Details of the payer's bank

	//FinInstId	1..1		
	///BIC	1..1	HELSFIHH	The BIC code of the payer's bank. HELSFIHH as default.
2.0	**OrgnlGrpInfAndSts**	1..1		**References to the original payment message and message level status**
2.1	/OrgnlMsgId	1..1		Original payment message ID. The information given in the <MsgId> element of the pain.001 message is returned as the information content.
2.3	/OrgnlMsgNmId	1..1	pain.001.001.02	Message type of the original payment message
2.6	/OrgnlNbOfTxs	0..1		Number of transactions in the original payment message
2.7	/OrgnlCtrlSum	0..1		Total amount of the transactions in the original payment message
2.8	/GrpSts	0..1	PART	Message level status code. Possible values: ACTC = All items and transactions have passed the channel checks. The material has been approved for further processing. RJCT = All items and transactions in the material have been rejected, which means that the material has been completely rejected. ACCP = All items and transactions in the material have passed the reception checks. The batches are moved to payment processing. PART = The items/transactions in the material are in several different states.For example, some of the transactions/batches have been approved, and some have been rejected, or some of the transactions have been successfully paid, and some have been left in balance circulation. PDNG = Can occur in payment feedback. The processing of all transactions is ongoing, which means that the transactions are in balance circulation or waiting for manual processing. In payment feedback, only transactions that have been involved in the payment processing to which the feedback relates are taken into account in the GrpSts details. If some of the transactions have already been processed earlier, or the material contains transactions with a future due date, they are not taken into account in the GrpSts details of the payment feedback.

2.9	/StsRsnInf	0..n		
2.13	//StsRsn/Prtry	1..1		Additional information on message level status. Present in channel feedback
2.15	/NbOfTxsPerSts	0..n		Information on transactions reported in feedback per status. The structure is repeated once or several times, depending on the number of different states of the reported transactions.
2.16	//DtldNbOfTxs	1..1		Number of transactions with reporting status
2.17	//DtldSts	1..1	ACCP	The status to be reported. May be one of the following: ACCP = approved in the reception checks ACSP = paid RJCT = rejected PDNG = processing is in progress. In other words, the transaction is in balance circulation or waiting for manual processing.
2.18	//DtldCtrlSum	0..1	1500	Total number of transactions with reporting status
3.0	**/TransactionInformationAndStatus**	0..n		**Details and status of the original batch or transaction**
3.2	//OrgnlPmtInfId	0..1		The identifier of the original payment batch. If only this identifier is returned, the status will be allocated to the entire item. The batch ID in the <PmtIfID> element of pain.001 material is returned as information content.
3.3	//OrgnlInstrId	0..1		Identifier of the original payment transaction. To be returned only when reporting an individual payment transaction. The information given in the <InstrId> element of pain.001 material is returned as information content.
3.4	//OrgnlEndToEndId	0..1		End-to-end ID of the original pay-ment transaction. To be returned only when reporting an individual payment transaction. The trans-action ID in the <EndToEndId> element of pain.001 material is returned as information content.
2.6	//TxSts	0..1	RJCT	The status of the batch or trans-action. May be one of the following: ACCP = Accepted RJCT = Rejected PDNG = Processing is in progress
3.7	//StsRsnInf	0..1		Additional information on the status
3.9	///StsRsn			
3.10	////Cd	1..1	AC04	Reason code for the status
3.12	///AddtlStsRsnInf	0..n	Saajan tili on virheellinen	Description of the status in plain English

3.17	//OrgnlTxRef	0..1		Details of the original batch or transaction
3.19	///Amt	0..1		Total
3.20	////InstdAmt	1..1		The sum of the payment or batch.
3.20	////InstdAmt/@Ccy	1..1		The currency of the payment or batch. If the feedback concerns the entire batch, and the batch includes payments in several different currencies, the currency code of the first payment is returned as the currency code of the sum of the payment batch.
3.25	///ReqdExctnDt	0..1		Due date
3.101	///CdtrAgt	0..1		Details of the payee's bank. To be returned only when a single payment transaction is reported.
	////FinInstnId	1..1		
	OR ////BIC	1..1		BIC of the payee's bank
	OR ////ClrSysMmbId/Id	1..1		Clearing code of the payee's bank
	OR ////NmAndAdr	1..1		Name and address details of the payee's bank
	/////Nm	1..1		Name of the bank
	/////PstlAdr	1..1		Address details of the payee's bank
	//////AdrLine [1..2]	0..1		Address row
	//////Ctry	1..1		Country code of the address
3.103	///Cdtr	0..1		Payee's details. To be returned only when reporting an individual payment transaction.
	////Nm	0..1		Name of the payee
3.104	///CdtrAcct	0..1		Payee's account number. To be returned only when reporting an individual payment transaction.
	OR ////IBAN	1..1		The payee's IBAN account
	OR ////BBAN	1..1		The payee's BBAN account
	OR ////Prtry	1..1		The payee's account in another format

4.3.2 Rejection reasons

Channel feedback

Error explanation returned with Pain.002	Error description
AM19 Transaction count mismatch	The number of transactions notified in the Pain.001 element GrpHdr/NbOfTxs does not correspond to the actual number of transactions in the material
MD01 Missing/invalid service code	There is no batch in the material with a valid service ID (BkPtyId). The service ID is missing entirely, is incorrect, the agreement has been terminated, or the sender does not have permission to send the materials of the agreement in question.
DT01 Requested dates are invalid	The due date (ReqExctnDt) is in the past or over 120 days in the future. The whole material is rejected in reception if even one batch has a non-permitted due date.
FF01 Message not valid	The material is not in accordance with the schema

TM01 POPS cut off time passed	The material contains a domestic express payment batch/batches, and the material is attempted to be sent outside the allowed sending times.
AM18 Too many txns in PmtInf	The material has a batch/batches, where the number of transactions exceeds the maximum allowed (10,000).
CH16 Incorrect file format	The form of the material does not correspond to the application ID. The material is not in valid XML or is not pain.001 payment material.
FF10 Technical error	Technical error

Reception feedback and payment feedback

Error code	Error explanation	
AC01	The debit account is incorrect	
AC01	The debit account must be given in IBAN format	
AC01	The payee's account number is missing	The payee's account number is mandatory information for all payments, with the exception of SWIFT cheques.
AC01	The payee's account number is incorrect	
AC01	The payee's account is not permitted	
AC01	The IBAN account number is mandatory	The IBAN account number, regardless of currency, is mandatory for all payments to all SEPA countries, and other countries where the IBAN format is mandatory. Aktia's list of countries where the IBAN format is mandatory is available on Aktia's website.
AC04	The payee's account is incorrect	
AC04	The debit account has been terminated	
AC06	The debit account has a restriction preventing its use	
AG01	No valid service agreement	No valid Outgoing Payments Agreement can be found using the service ID given in the payment batch information.
AM01	The monetary amount of the payment is zero	
AM02	The monetary amount of the payment is incorrect	
AM03	The currency code of the payment is incorrect	
AM03	Non-permitted currency	The currency indicated for the payment is not in use at Aktia. The list of allowed currencies is available on Aktia's website.
AM03	The currency of a domestic express payment must be EUR	If the payment batch has been defined as domestic express payments (POPS), all payments included in it must be euro-denominated.
AM04	Balance is missing	Used in connection with events with PDNG status. The charging of the event is retried

AM04	Rejected as uncovered	The transaction or payment batch has been rejected, and its debiting is no longer attempted.
AM05	The payment batch is a duplicate	The item has been interpreted as a duplicate on the basis of the duplicate check described in Section 2.1.2.1.
DT01	The due date is too old	The due date may not be more than 2 days in the past, in which case the due date is processed as the current date. A due date older than that is not allowed.
DT01	The due date is too far in the future	The due date must not be more than 120 days in the future.
DT01	The due date of the salary material is not a banking day	For payment batches with Category Purpose code SALA given in their details, the due date or the debit date of the payer's account must be a banking day.
DT01	The due date of a domestic express payment must be the current day	The due date in future will not be allowed for payment batches defined as domestic express payments.
ED01	The domestic express payment is not possible to the payee's bank	Domestic express payments can only be sent to banks listed in Section 3.2.
MD01	The sender is not allowed	The sender of the material has not been defined as an authorised sender in the Outgoing Payments agreement associated with the service ID.
MD01	The agreement has no permission for foreign assignments	In use with batches interpreted as RfT messages. The batch is interpreted as RfT, if DbtrAgt/BIC is other than HELSFIHH. The payment batch is rejected if the Outgoing Payments agreement does not specify that the sending of foreign orders is permitted.
MD01	The debit account is not on the agreement	The debit account given in the batch details has not been defined as an allowed debit account in the Outgoing Payments agreement associated with the service ID.
NARR	The number of event items does not match	
NARR	The service ID is missing	
NARR	The service ID is incorrect	The service ID given in the payment batch details does not correspond to the service ID defined in the Outgoing Payments agreement.
NARR	An incorrect Payment Method	
NARR	Decimals are not allowed in the currency of the payment	Applicable to payments in Japanese Yen (JPY)
NARR	Payment to the chosen country is not allowed	Payments to the country of the payee's bank are not allowed. Also in use if payments in the selected currency are not permitted to the country of the payee's bank.
NARR	The debit and the credit account are the same	

NARR	The payee's bank details are incomplete, or the payee's IBAN is incorrect.	The payee's IBAN account number is incorrect, or insufficient information on the payee's bank was provided with the payment.
NARR	The recipient bank's country code is incorrect	The country code shall be an ISO3166 code in accordance with Alpha-2.
NARR	The currency of the SWIFT cheque must be USD	
NARR	The payee's details are deficient or incorrect	The name of the payee is mandatory for all payments. The address of the payee must also be provided for foreign payments.
NARR	The payee's country code is incorrect	The country code shall be an ISO3166 code in accordance with Alpha-2.
NARR	The Purpose Code is incorrect	
NARR	Too much structured message	A maximum of 999 invoice itemisations, or <Strd> cases, can be given for the transaction.
NARR	The structured message is too long	The maximum number of characters allowed for each invoice itemisation is 280, including XML tags.
NARR	The End to End Id contains characters forbidden in a foreign assignment	
NARR	The processing of the event failed	
NARR	The payment waits for processing	The payment requires manual processing at the bank. The payment will be debited from the account when manual processing has been performed. No actions are required from the customer.
NARR	Non-permitted expense code for the SEPA payment	For SEPA payments, the expense code must be SLEV or SHAR. TYHJÄ (empty) is processed as SLEV.
RC01	The payee's bank's BIC is incorrect	
RC01	The payer's bank's BIC is incorrect	
TM01	The cut-off time of domestic express payments is passed	In use only for domestic express payment batches. (POPS).

5   Example messages

5.1   Pain.001 payment message examples

5.1.1   SEPA payment

Message payment

<PmtInf>

```
<PmtInfId>4e01-9a2a-2547bb35e8b8-1</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
   <SvcLvl>
      <Cd>SEPA</Cd>
   </SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2016-06-13</ReqdExctnDt>
<Dbtr>
   <Nm>Company Ltd</Nm>
   <Id>
      <OrgId>
         <BkPtyId>001211336</BkPtyId>
      </OrgId>
   </Id>
</Dbtr>
<DbtrAcct>
   <Id>
      <IBAN>FI0640550010023456</IBAN>
   </Id>
   <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
   <FinInstnId>
      <BIC>HELSFIHH</BIC>
   </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
   <CdtTrfTxInf>
      <PmtId>
         <InstrId>40f3-a921-bfd61e9bbf6b-1-1</InstrId>
         <EndToEndId>4a91-a63f-552fea477b23-1-1</EndToEndId>
      </PmtId>
      <Amt>
         <InstdAmt Ccy="EUR">10.00</InstdAmt>
      </Amt>
      <CdtrAgt>
         <FinInstnId>
            <BIC>HANDFIHH</BIC>
         </FinInstnId>
      </CdtrAgt>
      <Cdtr>
         <Nm>Mary Payee</Nm>
         <PstlAdr>
            <Ctry>FI</Ctry>
         </PstlAdr>
      </Cdtr>
      <CdtrAcct>
         <Id>
            <IBAN>FI8431321000001234</IBAN>
         </Id>
      </CdtrAcct>
      <RmtInf>
         <Ustrd> Message to the payee</Ustrd>
      </RmtInf>
   </CdtTrfTxInf>
</PmtInf>
```

Reference payment

National reference

```
<RmtInf>
     <Strd>
          <CdtrRefInf>
               <CdtrRefTp>
               <Cd>SCOR</Cd>
               </CdtrRefTp>
               <CdtrRef>10045</CdtrRef>
          </CdtrRefInf>
     </Strd>
</RmtInf>
```

International reference

```
<RmtInf>
     <Strd>
          <CdtrRefInf>
               <CdtrRefTp>
               <Cd>SCOR</Cd>
               <Issr>ISO</Issr>
               </CdtrRefTp>
               <CdtrRef>RF481342</CdtrRef>
          </CdtrRefInf>
     </Strd>
</RmtInf>
```

The payment has associated ERI invoice itemisations

Invoice, with reference number

```
<Strd>
     <RfrdDocInf>
          <RfrdDocTp>
               <Cd>CINV</Cd>
          </RfrdDocTp>
     </RfrdDocInf>
     <RfrdDocAmt>
          <RmtdAmt Ccy="EUR">6.00</RmtdAmt>
     </RfrdDocAmt>
     <CdtrRefInf>
          <CdtrRefTp>
               <Cd>SCOR</Cd>
          </CdtrRefTp>
          <CdtrRef>10155</CdtrRef>
     </CdtrRefInf>
</Strd>
```

Credit note, with message

```
<Strd>
     <RfrdDocInf>
          <RfrdDocTp>
               <Cd>CREN</Cd>
          </RfrdDocTp>
     </RfrdDocInf>
```

```
        <RfrdDocAmt>
                <CdtNoteAmt Ccy="EUR">1.00</CdtNoteAmt>
        </RfrdDocAmt>
        <AddtlRmtInf>Message of the credit note</AddtlRmtInf>
</Strd>
```

5.1.2 SEPA recurring payment

```
    <PmtInf>
        <PmtInfId>4e01-9a2a-2547bb35e8b8-1</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
<CtgyPurp>SALA</CtgyPurp>
        </PmtTpInf>
        <ReqdExctnDt>2016-06-14</ReqdExctnDt>
        <Dbtr>
            <Nm>Company Ltd</Nm>
            <Id>
                <OrgId>
                    <BkPtyId>001211336</BkPtyId>
                    <PrtryId>
                        <Id>001211336</Id>
                    </PrtryId>
                </OrgId>
            </Id>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>FI0640550010023456</IBAN>
            </Id>
            <Ccy>EUR</Ccy>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BIC>HELSFIHH</BIC>
            </FinInstnId>
        </DbtrAgt>
        <ChrgBr>SLEV</ChrgBr>
            <CdtTrfTxInf>
                <PmtId>
                    <InstrId>40f3-a921-bfd61e9bbf6b-1-1</InstrId>
                    <EndToEndId>4a91-a63f-552fea477b23-1-1</EndToEndId>
                </PmtId>
                <Amt>
                    <InstdAmt Ccy="EUR">1000.00</InstdAmt>
                </Amt>
                <CdtrAgt>
                    <FinInstnId>
                        <BIC>HANDFIHH</BIC>
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                    <Nm>Betty Salaried Person</Nm>
                    <PstlAdr>
```

```
            <AdrLine>Address street 1</AdrLine>
            <AdrLine>20100 Turku</AdrLine>
                    <Ctry>FI</Ctry>
                  </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                  <Id>
                    <IBAN>FI8431321000001234</IBAN>
                  </Id>
                </CdtrAcct>
<Purp>
        <Cd>SALA</Cd>
      </Purp>
            <RmtInf>
              <Ustrd>Salary 10/2016</Ustrd>
            </RmtInf>
          </CdtTrfTxInf>
      </PmtInf>
```

5.1.3 Domestic express payment

```
    <PmtInf>
      <PmtInfId>49b0-a614-083cc0472073-1</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
<InstrPrty>HIGH</InstrPrty>
      </PmtTpInf>
      <ReqdExctnDt>2016-06-14</ReqdExctnDt>
      <Dbtr>
        <Nm>Company Ltd</Nm>
        <Id>
          <OrgId>
            <BkPtyId>001211336</BkPtyId>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI0640550010023456</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>HELSFIHH</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SLEV</ChrgBr>
        <CdtTrfTxInf>
          <PmtId>
            <InstrId>4b94-af7a-984bee32d461-1-1</InstrId>
            <EndToEndId>43c4-8191-e2e843820d57-1-1</EndToEndId>
          </PmtId>
          <Amt>
            <InstdAmt Ccy="EUR">1500.00</InstdAmt>
          </Amt>
          <CdtrAgt>
```

```
                    <FinInstnId>
                       <BIC>OKOYFIHH</BIC>
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                   <Nm>Eric Example</Nm>
                   <PstlAdr>
                       <Ctry>FI</Ctry>
                   </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                   <Id>
                       <IBAN>>FI2550001520322972</IBAN>
                   </Id>
                </CdtrAcct>
                <RmtInf>
                   <Ustrd>message information in domestic express payments</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
</PmtInf>
```

5.1.4   Foreign payment

```
        <PmtInf>
                <PmtInfId>999-888-777-001</PmtInfId>
                <PmtMtd>TRF</PmtMtd>
                <PmtTpInf/>
                <ReqdExctnDt>2016-06-15</ReqdExctnDt>
                <Dbtr>
                        <Nm>Customer Ltd</Nm>
                        <Id>
                                <OrgId>
                                        <BkPtyId>001211336</BkPtyId>
                                </OrgId>
                        </Id>
                </Dbtr>
                <DbtrAcct>
                        <Id>
                                <IBAN>FI0640550010023456</IBAN>
                        </Id>
                </DbtrAcct>
                <DbtrAgt>
                        <FinInstnId>
                                <BIC>HELSFIHH</BIC>
                        </FinInstnId>
                </DbtrAgt>
                <CdtTrfTxInf>
                        <PmtId>
                                <InstrId>Tx1_InstId</InstrId>
                                <EndToEndId>Tx1_E2E</EndToEndId>
                        </PmtId>
                        <Amt>
                                <InstdAmt Ccy="USD">100.00</InstdAmt>
                        </Amt>
                        <ChrgBr>SHAR</ChrgBr>
                        <CdtrAgt>
                                <FinInstnId>
```

```
                        <BIC>CHASUS33XXX</BIC>
                    </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                    <Nm>Company ABC</Nm>
                    <PstlAdr>
                        <AdrLine>5th Avenue</AdrLine>
                        <AdrLine>New York</AdrLine>
                        <Ctry>US</Ctry>
                    </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                    <Id>
                        <BBAN>123456789</BBAN>
                    </Id>
                </CdtrAcct>
                <RmtInf>
                    <Ustrd>Invoice 9584546456</Ustrd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
```

5.1.5   Foreign express payment

```
    <PmtInf>
        <PmtInfId>Foreign_Urgp_Batch</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
            <SvcLvl>
                <Prtry>URGP</Prtry>
            </SvcLvl>
        </PmtTpInf>
        <ReqdExctnDt>2015-10-07</ReqdExctnDt>
        <Dbtr>
            <Nm>Test Customer</Nm>
            <Id>
                <OrgId>
                    <BkPtyId>019323969</BkPtyId>
                    <PrtryId>
                        <Id>7777</Id>
                    </PrtryId>
                </OrgId>
            </Id>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>FI0640550010023456</IBAN>
            </Id>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BIC>HELSFIHH</BIC>
            </FinInstnId>
```

```
                </DbtrAgt>
                <CdtTrfTxInf>
                    <PmtId>
                        <InstrId>Foreign_Urgp_Pmnt1</InstrId>
                        <EndToEndId>Foreign_Urgp_Pmnt1_endtoend</EndToEndId>
                    </PmtId>
                    <Amt>
                        <InstdAmt Ccy="JPY">500000</InstdAmt>
                    </Amt>
                    <ChrgBr>DEBT</ChrgBr>
                    <CdtrAgt>
                        <FinInstnId>
                            <CmbndId>
                                <Nm>Bank of Japan</Nm>
                                <PstlAdr>
                                    <AdrLine>Nishiki Square 1</AdrLine>
                                    <AdrLine>123456 Tokyo</AdrLine>
                                    <Ctry>JP</Ctry>
                                </PstlAdr>
                            </CmbndId>
                        </FinInstnId>
                    </CdtrAgt>
                    <Cdtr>
                        <Nm>The Shipping Company</Nm>
                        <PstlAdr>
                            <AdrLine>Harbour Steet 888</AdrLine>
                            <AdrLine>Osaka</AdrLine>
                            <Ctry>JP</Ctry>
                        </PstlAdr>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <BBAN>4433221100</BBAN>
                        </Id>
                    </CdtrAcct>
                    <RmtInf>
                        <Ustrd>Pre-payment of order no 852456</Ustrd>
                    </RmtInf>
                </CdtTrfTxInf>
            </PmtInf>
```

5.1.6 SWIFT cheque

```
        <PmtInf>
            <PmtInfId>SWIFT_Cheque_Batch1</PmtInfId>
            <PmtMtd>CHK</PmtMtd>
            <ReqdExctnDt>2016-06-15</ReqdExctnDt>
            <Dbtr>
                <Nm>Customer Ltd</Nm>
                <Id>
```

```
                    <OrgId>
                            <BkPtyId>001211336</BkPtyId>
                    </OrgId>
            </Id>
        </Dbtr>
        <DbtrAcct>
            <Id>
                    <IBAN>FI0640550010023456</IBAN>
            </Id>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                    <BIC>HELSFIHH</BIC>
            </FinInstnId>
        </DbtrAgt>
        <CdtTrfTxInf>
            <PmtId>
                    <InstrId>Cheque_Pmnt1</InstrId>
                    <EndToEndId>7645123184313</EndToEndId>
            </PmtId>
            <Amt>
                    <InstdAmt Ccy="USD">100</InstdAmt>
            </Amt>
            <ChrgBr>CRED</ChrgBr>
            <ChqInstr>
                    <ChqTp>BCHQ</ChqTp>
                    <DlvryMtd>
                            <Prtry>SWIFT</Prtry>
                    </DlvryMtd>
            </ChqInstr>
            <Cdtr>
                    <Nm>Ben Beneficiary</Nm>
                    <PstlAdr>
                            <AdrLine>Street 1</AdrLine>
                            <AdrLine>12345 City</AdrLine>
                            <Ctry></Ctry>
                    </PstlAdr>
            </Cdtr>
            <RmtInf>
                    <Ustrd>Pre-payment of order 123456</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
```

5.1.7 Outgoing payment order, Request for Transfer

```
<PmtInf>
        <PmtInfId>RfT_Batch1</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <ReqdExctnDt>2016-06-15</ReqdExctnDt>
```

```
<Dbtr>
      <Nm>Customer Ltd</Nm>
      <Id>
            <OrgId>
                  <BkPtyId>114546178</BkPtyId>
                  <PrtryId>
                        <Id>000066405</Id>
                  </PrtryId>
            </OrgId>
      </Id>
</Dbtr>
<DbtrAcct>
      <Id>
            <IBAN>DE15501108006169002489</IBAN>
      </Id>
</DbtrAcct>
<DbtrAgt>
      <FinInstnId>
            <BIC>CHASDEFF</BIC>
      </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
      <PmtId>
            <InstrId>RfT1</InstrId>
            <EndToEndId>RfT1_ETE</EndToEndId>
      </PmtId>
      <Amt>
            <InstdAmt Ccy="EUR">1000.00</InstdAmt>
      </Amt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtrAgt>
            <FinInstnId>
                  <BIC>HELSFIHH</BIC>
            </FinInstnId>
      </CdtrAgt>
      <Cdtr>
            <Nm>Company Ltd</Nm>
            <PstlAdr>
                  <AdrLine>Mannerheimintie 14</AdrLine>
                  <AdrLine>00100 Helsinki</AdrLine>
                  <Ctry>FI</Ctry>
            </PstlAdr>
      </Cdtr>
      <CdtrAcct>
            <Id>
                  <IBAN>FI0640550010023456</IBAN>
            </Id>
      </CdtrAcct>
      <RmtInf>
            <Ustrd>Invoice 123</Ustrd>
      </RmtInf>
</CdtTrfTxInf>
```

```
        </PmtInf>
```

5.2   Pain.002 feedback message examples

5.2.1   Channel feedback

Material accepted and transmitted to continued processing:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:ns0="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02">
      <ns0:pain.002.001.02>
            <GrpHdr>
                  <MsgId>06c83130-fbf9-497b-a808-9842b305688</MsgId>
                  <CreDtTm>2016-06-10T16:47:33.995+03:00</CreDtTm>
                  <DbtrAgt>
                        <ns0:FinInstnId>
                              <BIC>HELSFIHH</BIC>
                        </FinInstnId>
                  </DbtrAgt>
            </GrpHdr>
            <OrgnlGrpInfAndSts>
                  <OrgnlMsgId>JP_1006_123456789</OrgnlMsgId>
                  <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                  <GrpSts>ACTC</GrpSts>
                  <StsRsnInf>
                        <StsRsn>
                              <Prtry>OK</Prtry>
                        </StsRsn>
                  </StsRsnInf>
            </OrgnlGrpInfAndSts>
      </pain.002.001.02>
</Document>
```

Material rejected (schema error):

```
<?xml version="1.0" encoding="UTF-8"?>
<ns0:Document xmlns:ns0="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02">
      <pain.002.001.02>
            <GrpHdr>
                  <MsgId>bc52b79f-a50b-4828-a95f-36f617fc98c</MsgId>
                  <CreDtTm>2016-06-14T08:53:00.587+03:00</CreDtTm>
                  <DbtrAgt>
                        <FinInstnId>
                              <BIC>HELSFIHH</BIC>
                        </FinInstnId>
                  </DbtrAgt>
            </GrpHdr>
            <OrgnlGrpInfAndSts>
                  <OrgnlMsgId>2d07aff2e7ea41f29572389337b971bb</OrgnlMsgId>
                  <OrgnlMsgNmId>pain.001.001.02</OrgnlMsgNmId>
                  <GrpSts>RJCT</GrpSts>
                  <StsRsnInf>
                        <StsRsn>
                              <Prtry>FF01 Message not valid</Prtry>
                        </StsRsn>
                  </StsRsnInf>
```

```
            </OrgnlGrpInfAndSts>
        </pain.002.001.02>
</Document>
```

5.2.2   Reception feedback

<u>The entire material is accepted (all batches and transactions have passed the reception checks):</u>

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 C:/AKTIA/pain.002.001.02.xsd">
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>20160614321846020160614322990 0</MsgId>
            <CreDtTm>2016-06-14T08:58:19+02:00</CreDtTm>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>HELSFIHHXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>2d07aff2e7ea41f29572389337b971bb</OrgnlMsgId>
            <OrgnlMsgNmId>PAIN.001.001.02</OrgnlMsgNmId>
            <OrgnlNbOfTxs>10</OrgnlNbOfTxs>
            <OrgnlCtrlSum>220</OrgnlCtrlSum>
            <GrpSts>ACCP</GrpSts>
            <NbOfTxsPerSts>
                <DtldNbOfTxs>10</DtldNbOfTxs>
                <DtldSts>ACCP</DtldSts>
                <DtldCtrlSum>220</DtldCtrlSum>
            </NbOfTxsPerSts>
        </OrgnlGrpInfAndSts>
    </pain.002.001.02>
</Document>
```

<u>The material is partly accepted. Batch 1 accepted. Batch 2 partly accepted, individual event rejected. Batch 3 entirely rejected due to a batch-level error.</u>

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 C:/AKTIA/pain.002.001.02.xsd">
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>20160614493112220160614494360 0</MsgId>
            <CreDtTm>2016-06-14T13:43:56+02:00</CreDtTm>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>HELSFIHHXXX</BIC>
                </FinInstnId>
```

```
                </DbtrAgt>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
                <OrgnlMsgId>2016-0001-0001</OrgnlMsgId>
                <OrgnlMsgNmId>PAIN.001.001.02</OrgnlMsgNmId>
                <OrgnlNbOfTxs>9</OrgnlNbOfTxs>
                <OrgnlCtrlSum>62.4</OrgnlCtrlSum>
                <GrpSts>PART</GrpSts>
                <NbOfTxsPerSts>
                        <DtldNbOfTxs>5</DtldNbOfTxs>
                        <DtldSts>ACCP</DtldSts>
                        <DtldCtrlSum>35.4</DtldCtrlSum>
                </NbOfTxsPerSts>
                <NbOfTxsPerSts>
                        <DtldNbOfTxs>4</DtldNbOfTxs>
                        <DtldSts>RJCT</DtldSts>
                        <DtldCtrlSum>27</DtldCtrlSum>
                </NbOfTxsPerSts>
        </OrgnlGrpInfAndSts>
        <TxInfAndSts>
                <OrgnlPmtInfId>123456-002</OrgnlPmtInfId>
                <OrgnlInstrId>777-555-333</OrgnlInstrId>
                <OrgnlEndToEndId>16s74S165d7641</OrgnlEndToEndId>
                <TxSts>RJCT</TxSts>
                <StsRsnInf>
                        <StsRsn>
                                <Cd>AC01</Cd>
                        </StsRsn>
                        <AddtlStsRsnInf>The payee's account number is incorrect</AddtlStsRsnInf>
                </StsRsnInf>
                <OrgnlTxRef>
                        <Amt>
                                <InstdAmt Ccy="EUR">5</InstdAmt>
                        </Amt>
                        <ReqdExctnDt>2016-06-20</ReqdExctnDt>
                        <CdtrAgt>
                                <FinInstnId>
                                        <BIC>HELSFIHH</BIC>
                                </FinInstnId>
                        </CdtrAgt>
                        <Cdtr>
                                <Nm>Mat Payee</Nm>
                        </Cdtr>
                        <CdtrAcct>
                                <Id>
                                        <IBAN>FI98405500100100</IBAN>
                                </Id>
                        </CdtrAcct>
                </OrgnlTxRef>
        </TxInfAndSts>
        <TxInfAndSts>
                <OrgnlPmtInfId>123456-003</OrgnlPmtInfId>
                <TxSts>RJCT</TxSts>
                <StsRsnInf>
                        <StsRsn>
                                <Cd>NARR</Cd>
                        </StsRsn>
                        <AddtlStsRsnInf>Service ID is incorrect</AddtlStsRsnInf>
                </StsRsnInf>
```

```xml
            <OrgnlTxRef>
                    <Amt>
                            <InstdAmt Ccy="EUR">22</InstdAmt>
                    </Amt>
                    <ReqdExctnDt>2016-07-01</ReqdExctnDt>
            </OrgnlTxRef>
        </TxInfAndSts>
    </pain.002.001.02>
</Document>
```

Material entirely rejected. Only one batch in the material, and it was rejected due to a batch-level error (the account number of the debit account is incorrect).

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 C:/AKTIA/pain.002.001.02.xsd">
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>201606144755642201606144758300</MsgId>
            <CreDtTm>2016-06-14T13:13:03+02:00</CreDtTm>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>HELSFIHHXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>888777666-5554444</OrgnlMsgId>
            <OrgnlMsgNmId>PAIN.001.001.02</OrgnlMsgNmId>
            <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
            <OrgnlCtrlSum>13.33</OrgnlCtrlSum>
            <GrpSts>RJCT</GrpSts>
            <NbOfTxsPerSts>
                <DtldNbOfTxs>3</DtldNbOfTxs>
                <DtldSts>RJCT</DtldSts>
                <DtldCtrlSum>13.33</DtldCtrlSum>
            </NbOfTxsPerSts>
        </OrgnlGrpInfAndSts>
        <TxInfAndSts>
            <OrgnlPmtInfId>11-22-33-44-001</OrgnlPmtInfId>
            <TxSts>RJCT</TxSts>
            <StsRsnInf>
                <StsRsn>
                    <Cd>AC01</Cd>
                </StsRsn>
                <AddtlStsRsnInf>The debit account is incorrect</AddtlStsRsnInf>
            </StsRsnInf>
            <OrgnlTxRef>
                <Amt>
                    <InstdAmt Ccy="EUR">13.33</InstdAmt>
                </Amt>
                <ReqdExctnDt>2016-06-14</ReqdExctnDt>
            </OrgnlTxRef>
        </TxInfAndSts>
    </pain.002.001.02>
</Document>
```

5.2.3 Payment feedback

Two SEPA payment batches were sent in the material. One of the batches was charged successfully, and the other has remained in balance circulation:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 C:/AKTIA/pain.002.001.02.xsd">
      <pain.002.001.02>
           <GrpHdr>
                <MsgId>201606145148922201606145413210</MsgId>
                <CreDtTm>2016-06-14T15:02:12+02:00</CreDtTm>
                <DbtrAgt>
                     <FinInstnId>
                          <BIC>HELSFIHHXXX</BIC>
                     </FinInstnId>
                </DbtrAgt>
           </GrpHdr>
           <OrgnlGrpInfAndSts>
                <OrgnlMsgId>123456789-89654321</OrgnlMsgId>
                <OrgnlMsgNmId>PAIN.001.001.02</OrgnlMsgNmId>
                <OrgnlNbOfTxs>6</OrgnlNbOfTxs>
                <GrpSts>PART</GrpSts>
                <NbOfTxsPerSts>
                     <DtldNbOfTxs>3</DtldNbOfTxs>
                     <DtldSts>ACSP</DtldSts>
                     <DtldCtrlSum>45</DtldCtrlSum>
                </NbOfTxsPerSts>
                <NbOfTxsPerSts>
                     <DtldNbOfTxs>3</DtldNbOfTxs>
                     <DtldSts>PDNG</DtldSts>
                     <DtldCtrlSum>3300</DtldCtrlSum>
                </NbOfTxsPerSts>
           </OrgnlGrpInfAndSts>
           <TxInfAndSts>
                <OrgnlPmtInfId>123456-002</OrgnlPmtInfId>
                <TxSts>PDNG</TxSts>
                <StsRsnInf>
                     <StsRsn>
                          <Cd>AM04</Cd>
                     </StsRsn>
                     <AddtlStsRsnInf>Balance missing</AddtlStsRsnInf>
                </StsRsnInf>
                <OrgnlTxRef>
                     <Amt>
                          <InstdAmt Ccy="EUR">3300</InstdAmt>
                     </Amt>
                     <ReqdExctnDt>2016-06-14</ReqdExctnDt>
                </OrgnlTxRef>
           </TxInfAndSts>
```

```
        </pain.002.001.02>
</Document>
```

The uncovered batch in the previous example has remained finally uncovered and was rejected in the final payment of the day:

- The transactions included in the material which were already successfully charged in the previous payment, are taken into account only regarding the number of transactions (OrgnlGrpInfAndSts/OrgnlNbOfTxs)

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 C:/AKTIA/pain.002.001.02.xsd">
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>201606145148922201606146668760</MsgId>
            <CreDtTm>2016-06-14T18:31:27+02:00</CreDtTm>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>HELSFIHHXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>123456789-89654321</OrgnlMsgId>
            <OrgnlMsgNmId>PAIN.001.001.02</OrgnlMsgNmId>
            <OrgnlNbOfTxs>6</OrgnlNbOfTxs>
            <GrpSts>RJCT</GrpSts>
            <NbOfTxsPerSts>
                <DtldNbOfTxs>3</DtldNbOfTxs>
                <DtldSts>RJCT</DtldSts>
                <DtldCtrlSum>3300</DtldCtrlSum>
            </NbOfTxsPerSts>
        </OrgnlGrpInfAndSts>
        <TxInfAndSts>
            <OrgnlPmtInfId>123456-002</OrgnlPmtInfId>
            <TxSts>RJCT</TxSts>
            <StsRsnInf>
                <StsRsn>
                    <Cd>AM04</Cd>
                </StsRsn>
                <AddtlStsRsnInf>Rejected as uncovered</AddtlStsRsnInf>
            </StsRsnInf>
            <OrgnlTxRef>
                <Amt>
                    <InstdAmt Ccy="EUR">3300</InstdAmt>
                </Amt>
                <ReqdExctnDt>2016-06-14</ReqdExctnDt>
            </OrgnlTxRef>
```

```
            </TxInfAndSts>
        </pain.002.001.02>
</Document>
```

Domestic express payment batch with 5 payments. Two payments were successfully charged and three payments were rejected as uncovered:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02 C:/AKTIA/pain.002.001.02.xsd">
    <pain.002.001.02>
        <GrpHdr>
            <MsgId>20160614513338520160614541329</MsgId>
            <CreDtTm>2016-06-14T15:02:12+02:00</CreDtTm>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>HELSFIHHXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>2d07aff2e7ea41f29572389337b971bb</OrgnlMsgId>
            <OrgnlMsgNmId>PAIN.001.001.02</OrgnlMsgNmId>
            <OrgnlNbOfTxs>5</OrgnlNbOfTxs>
            <GrpSts>PART</GrpSts>
            <NbOfTxsPerSts>
                <DtldNbOfTxs>2</DtldNbOfTxs>
                <DtldSts>ACSP</DtldSts>
                <DtldCtrlSum>100</DtldCtrlSum>
            </NbOfTxsPerSts>
            <NbOfTxsPerSts>
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6   Advice and clearing

Corporate customer service 010 247 6700 (weekdays from 9 am to 4 pm)