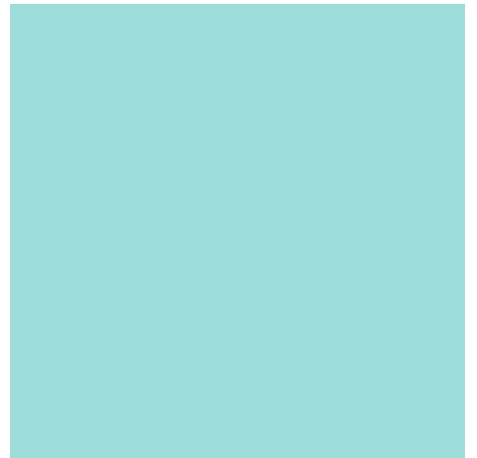
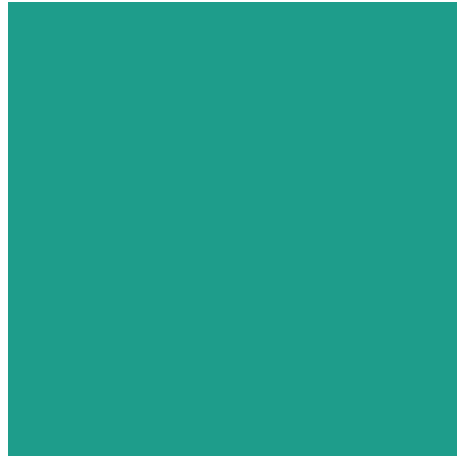




Powering Smarter Payments

Customer Documentation  
Request For Payment Message  
(pain.013 & pain.014)

Version 2.2  
April 2018



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**CHANGES VERSION 2.0 TO VERSION 2.1**

<b>Section</b>	<b>Change</b>	<b>Comments</b>
1.4.1	Added Occurrence Information overview	This section was added to clarify the meaning of "Occurrence" within the Message Structure Description and Detail Message Field Descriptions.
1.6	Expanded "Date Validation" to include both Date and Participant Identification Validation.	Validation was added to ensure that the participant ID included within the unique identifier for the message belongs to the sender of the message.
2.1.2	Occurrence column updated to reflect RTP-specific usage rather than ISO 20022 general requirements.  (These changes are also reflected in the Detail Message Field Descriptions for fields noted.)	The following fields were updated from [0..1] to [1..1]: <ul style="list-style-type: none"> <li>- 1.18                                 - 2.160</li> <li>- 1.21                                 - 2.162</li> <li>- 2.1                                    - 2.384</li> <li>- 2.16                                 - 2.422</li> <li>- 2.21                                 - 2.427</li> <li>- 2.23                                 - 2.429</li> <li>- 2.24                                 - 2.430</li> <li>- 2.26                                 - 2.432</li> <li>- 2.38                                 - 2.444</li> <li>- 2.58                                 - 2.464</li> <li>- 2.75                                 - 2.594</li> </ul>
2.1.2	M/O/C column updated to reflect RTP product usage.	The following fields were updated as noted:  <b>M → C</b> - 2.430 <ul style="list-style-type: none"> <li>- 2.21                                 - 2.432</li> <li>- 2.23                                 - 2.444</li> <li>- 2.24                                 - 2.455</li> <li>- 2.26                                 - 2.447</li> </ul> <b>C → O</b> <ul style="list-style-type: none"> <li>- 2.37                                 - 2.28</li> <li>- 2.38                                 - 2.158</li> <li>- 2.39                                 - 2.434</li> </ul> <b>O → C</b> <ul style="list-style-type: none"> <li>- 2.41                                 - 2.443</li> <li>- 2.42                                 - 2.443</li> <li>- 2.427                                - 2.443</li> <li>- 2.429</li> </ul>
2.1.2 & 2.1.3	New fields Local Instrument (Index 2.165) and Proprietary (Index 2.167) were added to the Message Structure and Detailed Message Field Descriptions.	The Proprietary field (Index 2.167) indicates the type of initiator of the Request for Payment as one of the following: <ul style="list-style-type: none"> <li>- Business</li> <li>- Consumer</li> <li>- Foreign Affiliate Business</li> <li>- Foreign Affiliate Consumer</li> </ul>
2.1.3	Message Identification (Index 1.1) Format extended to 35 characters (originally defined as 31 characters).  Additionally, a Rule is noted to show that the first 20 characters of message ID are validated structurally. If the structure is not as defined, RTP will reject with an Administration Advice message with Reason Code '650'.	<b>V2.0 format description:</b> Pos. 01-01 - Prefix "M" Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-18 - FI Identifier (9 digit Routing and Transit Number) Pos. 19-19 - Message generation source ("B" if generated by a TCH FI) Pos. 20-21 - Alphabetic serial identifier (2 alphabetic characters)

	The example was updated to reflect the format change.	Pos. 22-31 - Message serial number (10 numeric characters)  <b>V2.1 format description:</b> Pos. 01-01 - Prefix "M" Pos. 02-09 - File creation date in format YYYYMMDD Pos. 10-20 - FI Identifier (11 digit Participant ID) Pos. 21-21 - Message generation source ("B" if generated by a TCH FI) Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters) Pos. 25-35 - Message serial number (11 numeric characters)
2.1.3	Initiating Party / Identification (Index 1.22) was updated to include a note regarding validation of the Member ID.	Note: The system validates that the participant indicated in the Payment Information ID (positions 09-19) owns the Routing and Transit Number contained within this field.
2.1.3	Payment Information Identification (Index 2.1) Format extended to 35 characters (originally defined as 31 characters).  Additional Rules have been noted to show that: <ul style="list-style-type: none"> <li>▪ Embedded date is not within 1 calendar day of the system date (DT04)</li> <li>▪ Participant ID is not owned by the Instructing Agent (DS0H)</li> </ul> If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).  The example was updated to reflect the format change.	<b>V2.0 format description:</b> Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-17 – FI Identifier (9 digit Routing and Transit Number) Pos. 18-18 - Message generation source ("B" if generated by a TCH FI) Pos. 19-21 - Alphabetic serial identifier (3 alphabetic characters) Pos. 22-31 - Message serial number (10 numeric characters)  <b>V2.1 format description:</b> Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 digits) Pos. 20-20 - Message generation source ("B" if generated by a TCH FI) Pos. 21-24 - Alphabetic serial identifier (4 alphabetic characters) Pos. 25-35 - Message serial number (11 numeric characters)
2.1.3	Postal Address (Index 2.17 and 2.423): A note was added to indicate which fields of Structured Address are required when postal address is present.	None.
2.1.3	Building Number (Index 2.22 and 2.428): A note was added to indicate that this field is optional, even when Structured Postal Address is present.	None.
2.1.3	Identification (Index 2.28 and 2.434) was updated to reflect that when the Identification field is present, all Date and Place of Birth (2.484 or 2.349) fields are required.	None.

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2.2.2	<p>Occurrence column updated to reflect RTP-specific usage rather than ISO 20022 general requirements.</p> <p>(These changes are also reflected in the Detail Message Field Descriptions for fields noted.)</p>	<p>The following fields were updated from [0..1] to [1..1]:</p> <ul style="list-style-type: none"> <li>- 1.16</li> <li>- 1.19</li> <li>- 2.3</li> <li>- 2.4</li> <li>- 3.0</li> <li>- 3.57</li> <li>- 3.61</li> <li>- 3.62</li> <li>- 3.106</li> <li>- 3.156</li> <li>- 3.164</li> <li>- 3.442</li> <li>- 3.480</li> </ul>
2.2.3	<p>Message Identification (Index 1.1) Format extended to 35 characters (originally defined as 31 characters).</p> <p>Additionally, a Rule is noted to show that the first 20 characters of message ID are validated structurally. If the structure is not as defined, RTP will reject with an Administration Advice message with Reason Code '650'.</p> <p>The example was updated to reflect the format change.</p>	<p><b>V2.0 format description:</b>            Pos. 01-01 - Prefix "M"            Pos. 02-09 - File creation date in format YYYYMMDD            Pos. 10-18 - FI Identifier (9 digit Routing and Transit Number)            Pos. 19-19 - Message generation source ("B" if generated by a TCH FI)            Pos. 20-21 - Alphabetic serial identifier (2 alphabetic characters)            Pos. 22-31 - Message serial number (10 numeric characters)</p> <p><b>V2.1 format description:</b>            Pos. 01-01 - Prefix "M"            Pos. 02-09 - File creation date in format YYYYMMDD            Pos. 10-20 - FI Identifier (11 digit Participant ID)            Pos. 21-21 - Message generation source ("B" if generated by a TCH FI)            Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters)            Pos. 25-35 - Message serial number (11 numeric characters)</p>
2.2.3	<p>The note within Original Payment Information Identification (Index 3.1) was updated to indicate that the format of this field is not validated by the system.</p>	<p>None.</p>
2.2.3	<p>The definition of RJCT within Transaction Status (Index 3.61) was clarified.</p>	<p>No material change to the usage or meaning of RJCT.</p>
2.2.3	<p>The note within Reason (Index 3.106) was updated to indicate the conditionality of fields Code (Index 3.107) and Proprietary (Index 3.108).</p>	<p>None.</p>
2.2.3	<p>Product Usage of Reason / Code (Index 3.107) was updated for clarity.</p>	<p>No material change to the usage or meaning of this field.</p>
3.1.1	<p>The note describing the usage of AG03 was updated as noted.</p>	<p>When used within the pain.014, this code indicates that the specific Debtor Account does not support receipt of Request for Payment messages.</p> <p>This reason code is also used by TCH within a pacs.002 message to indicate that a participant is not allowed to send or receive a certain message type.</p>

**CHANGES VERSION 2.1 TO VERSION 2.2**

<b>Section</b>	<b>Change</b>	<b>Comments</b>
1.6	Removed section 1.6 (Validation)	None.
2.1.3	Updated Note for Message ID (Index 1.1).	Updated to note that the message ID of the pain.014 will be different than the message ID of the pain.013.
2.1.3	Creation Date and Time (Index 1.2) Rule and Reason Code added.	Creation Date and Time has always been validated by the system. This addition is simply a clarification and requires no message changes by participants or their third-party service providers.
2.1.3	Updated Reason Codes within Initiating Party ID / Other ID (Index 1.22) and Creditor Agent Member ID (Index 2.388): <ul style="list-style-type: none"> <li>- Removed reason code RC04</li> <li>- Indicated that if the Routing Number does not exist in RTP, the system will reject the message with an adm.002 (reason 650)</li> </ul>	None.
2.1.3	Payment Information ID (Index 2.2) Product Usage updated for clarity.	None.
2.1.3	Updated Note of Debtor Name (Index 2.16) to note that the name of the customer from which the Creditor is requesting payment need not match the official name associated with the Debtor Account.	Updated for clarity only. No message changes are required by participants.
2.1.3	Post Code and Town Name for both Debtor and Creditor (Indexes 2.23, 2.24, 2.429, 2.430) updated to show acceptable examples of placement of state abbreviation.	State abbreviation should only be included once for Debtor Address when Debtor Address is present, and once for Creditor Address when Creditor Address is present. Placement of state abbreviation should be in the Post Code field, but may alternatively be in the Town Name field.  In the future, TCH will introduce the "Country Sub-Division" field to carry the state name for any US State.
2.1.3	End to End ID (Index 2.159) Note was expanded to include the following statement:  "If the user does not provide a reference number for a payment, TCH recommends the user of 'NOREF' within the End to End ID field."	This addition is simply a clarification and requires no message changes by participants or their third-party service providers.  In the future, TCH may require that participants use the value 'NOREF' when a user does not provide a value for E2E ID.
2.1.3	Local Instrument (Index 2.165) and Proprietary	Two additional values are allowed in the Proprietary

	<p>(Index 2.167) Product Usage were updated to include the following:</p> <p>“This element could also identify the transaction as being initiated through a system which may require special processing or display considerations for the Creditor FI.”</p>	<p>field:</p> <ul style="list-style-type: none"> <li>- INTERMEDIARY</li> <li>- ZELLE</li> </ul> <p>These values are reserved for future use by RTP Participants. Information on messaging requirements when using these values within this field will be published in a subsequent version of this document.</p> <p>FABUSINESS and FACONSUMER are currently not allowed by the RTP Network Operating Rules, and thus have been removed from this version of the specification.</p>
2.1.3	Note added to Instructed Amount (Index 2.172) to state that a best practice is to not initiate Request for Payment message greater than the system dollar limit for payments (\$25,000).	None.
2.1.3	Remittance Identification (Index 2.591) Rules and Notes updated.	<p>Participants should rely upon the reference to the pacs.013 message within the remt.001 message to associate a remt.001 message to a pain.013.</p> <p>The field “Remittance Identification” in the pacs.013 may be used by participants to indicate to the Creditor FI that the Creditor FI’s customer should expect further remittance information in subsequent messages.</p>
2.2.3	Creation Date and Time (Index 1.2) Rule and Reason Code added.	Creation Date and Time has always been validated by the system. This addition is simply a clarification and requires no message changes by participants or their third-party service providers.
2.2.3	<p>Updated Reason Codes within Initiating Party / Other ID (Index 1.20):</p> <ul style="list-style-type: none"> <li>- Removed reason code RC03</li> <li>- Indicated that if the Assigner Agent Member ID does not exist in RTP, the system will reject the message with an adm.002 (reason 650)</li> </ul>	None.
2.2.3	Created Rules and Reason Codes for Creditor Agent Member ID. Member ID must be a valid Routing and Transit number supported in RTP. See note for reason codes.	<p>Reject with Message Status Report (pacs.002) if:</p> <ul style="list-style-type: none"> <li>• Routing and Transit number is not supported in RTP (reason code 'RC04')</li> <li>• Routing and Transit number is not authorized to receive this business message (reason code 'AG01')</li> <li>• Agent is signed-off (reason code '9910')</li> <li>• Agent is suspended (reason code '9947')</li> <li>• Receiver connection is not available (reason code '9912')</li> </ul>



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# 1 INTRODUCTION

## 1.1 Document Purpose

This document defines the standard product message formats used within RTP®, a real-time payment system from The Clearing House, for sending and receiving Request for Payment messages between RTP and Participants using the System.

Participants should use this document as a reference as they develop their messaging systems to send and receive Real-Time messages in the ISO 20022 format from the System.

## 1.2 Scope

This document covers the following:

- The message structure of the pain.013.001.05 and the pain.014.001.05 message used in TCH RTPS
- The required data types and usage rules of the data fields in the messages

This document does not include message flows for the pain.013 and the pain.014.

## 1.3 Acronyms

Acronym	Description
BAH	Business Application Header
ET	Eastern Time
ISO	International Standards Organization
UNIFI	Universal Financial Industry Message scheme
XML	Extensible Mark-up Language

## 1.4 Message Format Description and Overall Message Structure

Information about the message format and the overall message structure are provided in the document “The Clearing House – Business Application Header” chapters:

- 2 – Message Format Description
- 3 – Overall Message Structure.

### 1.4.1 Occurrence Information

The Message Structure Description and Detail Message Field Description Sections include an Occurrence definition that indicates how each field is to be used within RTP. These occurrence notations have two element. The first character is a binary indicator to show whether a field is mandatory (1) or optional (0). The second character indicates how many occurrences of the field are allowed within RTP usage. This starts at ‘1’ occurrence and can extend to an unlimited number ‘n’.

Notation	Description
[1..1]	Is a mandatory single field with one occurrence
[0..1]	Is an optional field with one occurrence
[0..n]	Is an optional field with unlimited occurrences

Please note that RTP product usage of each field is consistent with, but not always equal to, ISO 20022 defined occurrence. For example, ISO may define a field as optional with one occurrence [0..1], but such field may be defined as required with one occurrence [1..1] within RTP.

Further, if a field is a mandatory sub-element of an optional field, the occurrence represents the nature of the sub-element should the optional field be present. For example, while Date and Place of Birth (Index 2.484 within the Credit Transfer (pacs.008) message) is an optional field, if it is present, Birth Date, City of Birth, and Country of Birth must also be present. Therefore, these fields are represented as being mandatory with a single occurrence ([1..1]) even though they may not be present in every Credit Transfer message.

Index	XML Tag	Element Name	Occurr.	Length	M/O/C <sup>1</sup>
2.484	<b>DtAndPlcOfBirth</b>	Date And Place Of Birth	[0..1]		C
2.485	<b>BirthDt</b>	Birth Date	[1..1]	10	C
2.487	<b>CityOfBirth</b>	City Of Birth	[1..1]	35	C
2.488	<b>CtryOfBirth</b>	Country Of Birth	[1..1]	2	C

<sup>1</sup> M – mandatory / O – optional / C - conditional

## 1.5 Date / Time Format

All message processing dates are required to be set to Eastern Time (Eastern Standard Time, as applicable under the Energy Policy Act of 2005) by the message sender. This includes the following fields:

- Creation Date Time
- Requested Execution Date
- Date field within the Message Identification field
- Date field within the Payment Information Identification field
- Date field within the Instruction Identification field

## 2 MESSAGE STRUCTURE SPECIFICATION PAYMENTS

### 2.1 Request for Payment – pain.013.001.05

#### 2.1.1 Scope

The Request for Payment message (pain.013) is sent by the Creditor (sending party) to the Debtor (receiving party) through their respective FIs. This message is used to request the initiation of a Credit Transfer message (a credit payment) from the party that receives the pain.013 message.

**Note:** As this is a Request for Payment, it does not follow a traditional Credit Transfer (pacs.008) message flow where the Debtor is the sending party and the Creditor is the receiving party.

#### 2.1.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
	<b>CdtrPmtActvtnReq</b>	Creditor Payment Activation Request V05	[1..1]		M
1.0	<b>GrpHdr</b>	Group Header	[1..1]		M
1.1	<b>MsgId</b>	Message Identification	[1..1]	35	M
1.2	<b>CreDtTm</b>	Creation Date Time	[1..1]	19	M
1.3	<b>NbOfTx</b>	Number Of Transactions	[1..1]	15	M
1.5	<b>InitgPty</b>	Initiating Party	[1..1]		M
1.18	<b>Id</b>	Identification	[1..1]		M
1.19	<b>OrgId</b>	Organisation Identification	[1..1]		M
1.21	<b>Othr</b>	Other	[1..1]		M
1.22	<b>Id</b>	Identification	[1..1]	9	M
2.0	<b>PmtInf</b>	Payment Information	[1..1]		M
2.1	<b>PmtInfId</b>	Payment Information Identification	[1..1]	35	M
2.2	<b>PmtMtd</b>	Payment Method	[1..1]	3	M
2.14	<b>ReqdExctnDt</b>	Requested Execution Date	[1..1]	10	M
2.15	<b>Dbtr</b>	Debtor	[1..1]		M
2.16	<b>Nm</b>	Name	[1..1]	140	M
2.17	<b>PstlAdr</b>	Postal Address	[0..1]		O
2.21	<b>StrtNm</b>	Street Name	[1..1]	70	C
2.22	<b>BldgNb</b>	Building Number	[0..1]	16	O
2.23	<b>PstCd</b>	Post Code	[1..1]	16	C
2.24	<b>TwNnm</b>	Town Name	[1..1]	35	C
2.26	<b>Ctry</b>	Country	[1..1]	2	C
2.28	<b>Id</b>	Identification	[0..1]		O
2.37	<b>PrvtId</b>	Private Identification	[1..1]		C
2.38	<b>DtAndPlcOfBirth</b>	Date And Place Of Birth	[1..1]		C
2.39	<b>BirthDt</b>	Birth Date	[1..1]	10	C
2.41	<b>CityOfBirth</b>	City Of Birth	[1..1]	35	C
2.42	<b>CtryOfBirth</b>	Country Of Birth	[1..1]	2	C
2.58	<b>DbtrAcct</b>	Debtor Account	[1..1]		M
2.59	<b>Id</b>	Identification	[1..1]		M
2.61	<b>Othr</b>	Other	[1..1]		M
2.62	<b>Id</b>	Identification	[1..1]	17	M

Index	XML Tag	Element Name	Occurr.	Length	M/O/C
2.72	DbtrAgt	Debtor Agent	[1..1]		M
2.73	FinInstnId	Financial Institution Identification	[1..1]		M
2.75	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.79	Mmbld	Member Identification	[1..1]	9	M
2.156	CdtTrfTx	Credit Transfer Transaction	[1..1]		M
2.157	PmtId	Payment Identification	[1..1]		M
2.158	InstrId	Instruction Identification	[0..1]	35	C
2.159	EndToEndId	End To End Identification	[1..1]	35	M
2.160	PmtTplnf	Payment Type Information	[1..1]		M
2.162	SvcLvl	Service Level	[1..1]		M
2.163	Cd	Code	[1..1]	4	M
2.165	LclInstrm	Local Instrument	[1..1]		M
2.167	Prtry	Proprietary	[1..1]	35	M
2.171	Amt	Amount	[1..1]		M
2.172	InstdAmt	Instructed Amount	[1..1]	18	M
2.173	Ccy	Currency	[required]	3	M
2.178	ChrgBr	Charge Bearer	[1..1]	4	M
2.381	CdtrAgt	Creditor Agent	[1..1]		M
2.382	FinInstnId	Financial Institution Identification	[1..1]		M
2.384	ClrSysMmbld	Clearing System Member Identification	[1..1]		M
2.388	Mmbld	Member Identification	[1..1]	9	M
2.421	Cdtr	Creditor	[1..1]		M
2.422	Nm	Name	[1..1]	140	M
2.423	PstlAdr	Postal Address	[0..1]		O
2.427	StrtNm	Street Name	[1..1]	70	C
2.428	BldgNb	Building Number	[0..1]	16	O
2.429	PstCd	Post Code	[1..1]	16	C
2.430	TwnNm	Town Name	[1..1]	35	C
2.432	Ctry	Country	[1..1]	2	C
2.434	Id	Identification	[0..1]		O
2.443	PrvtId	Private Identification	[1..1]		C
2.444	DtAndPlcOfBirth	Date And Place Of Birth	[1..1]		C
2.445	BirthDt	Birth Date	[1..1]	10	C
2.447	CityOfBirth	City Of Birth	[1..1]	35	C
2.448	CtryOfBirth	Country Of Birth	[1..1]	2	C
2.464	CdtrAcct	Creditor Account	[1..1]		M
2.465	Id	Identification	[1..1]		M
2.467	Othr	Other	[1..1]		M
2.468	Id	Identification	[1..1]	17	M
2.590	RltdRmtInf	Related Remittance Information	[0..1]		C
2.591	RmtId	Remittance Identification	[0..1]	35	C
2.592	RmtLctnDtls	Remittance Location Details	[0..1]		O
2.593	Mtd	Method	[1..1]	4	M
2.594	ElectrncAdr	Electronic Address	[1..1]	2048	M
2.608	RmtInf	Remittance Information	[0..1]		O
2.609	Ustrd	Unstructured	[0..1]	140	O

### 2.1.3 Detail Message Field Description

The following section of this document provides the detailed information of each element used in the Request for Payment message for RTP. In some cases, a single field has two different meanings: the ISO Definition, and the RTP Product Usage. In these instances, the first definition is based on the ISO 20022 specification provided by the ISO RMG group. The second definition is the definition The Clearing House developed for the product usage of this element within the RTP implementation. The second definition is only provided where the RTP product usage is different from the ISO group specification, or where more detailed information of the usage of this field is required.

For the ISO Definition and further detail on the message itself, please refer to the official ISO 20022 website ([www.iso20022.org](http://www.iso20022.org)).

#### Creditor Payment Activation Request V05

Group Header		
GrpHdr	<b>ISO Definition:</b>	Set of characteristics shared by all individual transactions included in the message.
	<b>Index:</b>	1.0
	<b>XML Tag:</b>	<GrpHdr>
	<b>Occurrences:</b>	[1..1]

Message Identification		
GrpHdr +MsgId	<b>ISO Definition:</b>	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.  Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
	<b>Product Usage:</b>	Assigned by the Instructing Agent (Creditor FI). The Instructing Agent (Creditor FI) must ensure the uniqueness of this message identification.
	<b>Index:</b>	1.1
	<b>XML Tag:</b>	<MsgId>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	Format: MYYYYMMDDbbbbbbbbbbBAAAnnnnnnnnnnn  Pos. 01-01 - Prefix "M" Pos. 02-09 - File creation date in format YYYYYMMDD Pos. 10-20 - FI Identifier (11 digit Participant ID) Pos. 21-21 - Message generation source ("B" if generated by a TCH FI) Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters)

	Pos. 25-35 - Message serial number (11 numeric characters)
<b>Rules:</b>	The first 20 characters of the Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification.
<b>Reason Code:</b>	In case of structural validation failure, reject with reason code '650' in Administration Advice message (admi.002).
<b>Note:</b>	The Message Identifier in the message received by the System from the Instructing Agent (Creditor FI) is passed untouched by RTP to the Instructed Agent (Debtor FI). Note: the message identification for a Request for Payment (pain.013) is different than the message identification for the corresponding Credit Transfer (pacs.008) or Response to Request for Payment (pain.014).
<b>Example:</b>	<MsgId>M2015111202120020101BCPF00000000001</MsgId>

### Creation Date Time

GrpHdr +CreDtTm	<b>ISO Definition:</b>	Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	<b>Index:</b>	1.2
	<b>XML Tag:</b>	<CreDtTm>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DDThh:mm:ss
	<b>Rule:</b>	Creation Date Time must be within one calendar day of the system's date/time.
	<b>Reason Code:</b>	Reject with code 'DT04' in pacs.002 for failing business validation.
	<b>Note:</b>	The date is required to be set to Eastern Time (ET).
	<b>Example:</b>	<CreDtTm>2015-11-12T10:05:00</CreDtTm>

### Number of Transactions

GrpHdr +NbOfTxS	<b>ISO Definition:</b>	Number of individual transactions contained in the message.
	<b>Index:</b>	1.3
	<b>XML Tag:</b>	<NbOfTxS>
	<b>Occurrences:</b>	[1..1]
	<b>Rules:</b>	Expected value is "1"
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if value is not 1.
	<b>Note:</b>	System only permits one Request for Payment transaction per message.
	<b>Example:</b>	<NbOfTxS>1</NbOfTxS>



<b>Initiating Party</b>		
GrpHdr +InitgPty	<b>ISO Definition:</b>	Party initiating the creditor payment activation request. This can either be the Creditor himself or the party that initiates the request on behalf of the Creditor.
	<b>Product Usage:</b>	This is the Instructing Agent (Creditor FI) that initiates the payment request into RTP.
	<b>Index:</b>	1.5
	<b>XML Tag:</b>	<InitgPty>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	In the interbank space (Creditor FI to Debtor FI) only element Identification/Organisation Identification is allowed.

<b>Identification</b>		
GrpHdr +InitgPty ++Id	<b>ISO Definition:</b>	Unique and unambiguous identification of a party.
	<b>Index:</b>	1.18
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]

<b>Organization Identification</b>		
GrpHdr +InitgPty ++Id +++OrgId	<b>ISO Definition:</b>	Unique and unambiguous way to identify an organization.
	<b>Index:</b>	1.19
	<b>XML Tag:</b>	<OrgId>
	<b>Occurrences:</b>	[1..1]

<b>Other</b>		
GrpHdr +InitgPty ++Id +++OrgId ++++Othr	<b>ISO Definition:</b>	Unique identification of an organization, as assigned by an institution, using an identification scheme.
	<b>Index:</b>	1.21
	<b>XML Tag:</b>	<Othr>
	<b>Occurrences:</b>	[1..1]

Identification		
GrpHdr +InitgPty ++Id +++OrgId ++++Othr +++++Id	<b>ISO Definition:</b>	Identification assigned by an institution.
	<b>Product Usage:</b>	Instructing Agent (Creditor FI) Identification
	<b>Index:</b>	1.22
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	9 digit Routing and Transit Number
	<b>Rules:</b>	Member Identification must be valid 9 digit Routing and Transit Number.
	<b>Reason Code(s):</b>	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>• Sender is not authorized to send this business message (reason code 'AG03')</li> <li>• agent is signed off (reason code '9934')</li> <li>• agent is suspended (reason code '9946')</li> <li>• the sender of the message is not authorized to submit messages on behalf of this agent (reason code 'DS0H')</li> </ul> Reject with admi.002 (reason 650) if Routing and Transit number does not exist in RTP.
	<b>Note:</b>	The system validates that the participant indicated in the Payment Information ID (positions 09-19) owns the Routing and Transit Number contained within this field.
<b>Example:</b>	<Id>021200201</Id>	

Payment Information		
PmtInf	<b>ISO Definition:</b>	Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation.
	<b>Index:</b>	2.0
	<b>XML Tag:</b>	<PmtInf>
	<b>Occurrences:</b>	[1..1]

Payment Information Identification		
PmtInf +PmtInfId	<b>ISO Definition:</b>	Reference assigned by a sending party to unambiguously identify the payment information block within the message.
	<b>Product Usage:</b>	The Payment Information Identifier is assigned by the Instructing Agent (Creditor FI) to uniquely identify a payment instruction throughout its existence within RTP. The Payment Information ID is the unique identifier that is persisted in the transactional database as the primary means of subsequent reference for the Request for Payment.

	The uniqueness of a Request for Payment is determined by the Payment Information Identification and is based on the format below. RTP will use the Payment Information ID to perform a check for a duplicate transaction within the duplicate checking period.
<b>Index:</b>	2.1
<b>XML Tag:</b>	<PmtInflId>
<b>Occurrences:</b>	[0..1]
<b>Format:</b>	Format: YYYYMMDDbbbbbbbbbbBRRRRnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 digits) Pos. 20-20 - Message generation source ("B" if generated by a TCH FI) Pos. 21-24 - Alphabetic serial identifier (4 alphabetic characters) Pos. 25-35 - Message serial number (11 numeric characters)
<b>Rules:</b>	The first 19 characters of the Payment Information Identifications (positions 1-19) are validated for structural alignment in accordance with the format specification.  Business validations for the Instruction Identification include: – Embedded date (positions 01-08) must be within 1 calendar day of the system date. – Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent.
<b>Reason Code(s):</b>	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>▪ Payment Information Identification matches a previously completed transaction (DUPL);</li> <li>▪ Embedded date is not within 1 calendar day of the system date (DT04)</li> <li>▪ Participant ID is not owned by the Instructing Agent (DS0H)</li> </ul> If structural validation fails, reject with reason code '650' in Administration Advice message (admi.002).
<b>Note:</b>	Used for duplicate check and re-association to the resulting Credit Transfer. Must be used in the Transaction Identification (TxId) field in a Credit Transfer (pacs.008) message.
<b>Example:</b>	<PmtInflId>2015111502120020101BCPAA0000000001</PmtInflId>

Payment Method		
PmtInf +PmtMtd	<b>ISO Definition:</b>	Specifies the means of payment that will be used to move the amount of money.
	<b>Index:</b>	2.2
	<b>XML Tag:</b>	<PmtMtd>
	<b>Occurrences:</b>	[1..1]
	<b>Rules:</b>	Only a value of "TRF" is allowed.
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if value is not "TRF".
	<b>Notes:</b>	This is a mandatory field and only the value TRF is expected.
	<b>Example:</b>	<PmtMtd>TRF</PmtMtd>
	<b>Codes</b>	<b>Name / Description</b>
	<b>TRF</b>	CreditTransfer Transfer of an amount of money in the books of the account servicer.

Requested Execution Date		
PmtInf +ReqdExctnDt	<b>ISO Definition:</b>	Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank. Usage: This is the date on which the debtor's account(s) is (are) to be debited.
	<b>Product Usage:</b>	Requested date by which the customer Credit Transfer should be executed.
	<b>Index:</b>	2.14
	<b>XML Tag:</b>	<ReqdExctnDt>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DD
	<b>Rules:</b>	Must be a valid processing date.
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002).
	<b>Note:</b>	The date is required to be set to Eastern Time (ET).
	<b>Example:</b>	<ReqdExctnDt>2015-11-12</ReqdExctnDt>

<b>Debtor</b>		
PmtInf +Dbtr	<b>ISO Definition:</b>	Party that owes an amount of money to the (ultimate) creditor.
	<b>Product Usage:</b>	The party (Sender) that instructs its Financial Institution to pay the Creditor / Receiver.
	<b>Index:</b>	2.15
	<b>XML Tag:</b>	<Dbtr>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	This is the information of the Debtor for the Credit Transfer (pacs.008).

<b>Name</b>		
PmtInf +Dbtr ++Nm	<b>ISO Definition:</b>	Name by which a party is known and which is usually used to identify that party.
	<b>Product Usage:</b>	Debtor Name
	<b>Index:</b>	2.16
	<b>XML Tag:</b>	<Nm>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	Name of the customer from which the Creditor is requesting a payment. Name need not be an exact match to the official name the Debtor FI has registered for the Debtor Account.
	<b>Example:</b>	<Nm>Debtor Name</Nm>

<b>Postal Address</b>		
PmtInf +Dbtr ++PstlAdr	<b>ISO Definition:</b>	Information that locates and identifies a specific address, as defined by postal services.
	<b>Index:</b>	2.17
	<b>XML Tag:</b>	<PstlAdr>
	<b>Occurrences:</b>	[0..1]
	<b>Rule:</b>	Only structured Address possible. If Postal Address is included, Street Name, Post Code, Town Name, and Country are required.
	<b>Notes:</b>	This field could be used to conditionally disposition OFAC checks if a Business is sending the payment.  Structured Address includes the elements "StreetName / BuildingNumber / PostCode /TownName and Country".

Street Name		
PmtInf +Dbtr ++PstAdr +++StrtNm	<b>ISO Definition:</b>	Name of a street or thoroughfare
	<b>Index:</b>	2.21
	<b>XML Tag:</b>	<StrtNm>
	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<StrtNm>The Empire State Building, 5th Ave</StrtNm>

Building Number		
PmtInf +Dbtr ++PstAdr +++BldgNb	<b>ISO Definition:</b>	Number that identifies the position of a building on a street.
	<b>Index:</b>	2.22
	<b>XML Tag:</b>	<BldgNb>
	<b>Occurrences:</b>	[0..1]
	<b>Notes:</b>	This is an optional field, even when Postal Address is present.
	<b>Example:</b>	<BldgNb>350</BldgNb>

Post Code		
PmtInf +Dbtr ++PstAdr +++PstCd	<b>ISO Definition:</b>	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	<b>Index:</b>	2.23
	<b>XML Tag:</b>	<PstCd>
	<b>Occurrences:</b>	[0..1]
	<b>Note:</b>	Within RTP, Post Code should include a state abbreviation before the actual zip code. See examples below.
	<b>Example:</b>	<PstCd>NY 10118</PstCd>

Town Name		
PmtInf +Dbtr ++PstAdr +++TwnNm	<b>ISO Definition:</b>	Name of a built-up area, with defined boundaries, and a local government.
	<b>Index:</b>	2.24

	<b>XML Tag:</b>	<TwnNm>
	<b>Occurrences:</b>	[0..1]
	<b>Note:</b>	Within RTP, Town Name may include a state abbreviation. State abbreviation should only be included once for Debtor Address when Debtor Address is present.
	<b>Examples:</b>	<TwnNm>New York</TwnNm>

### Country

PmtInf +Dbtr ++PstlAdr +++Ctry	<b>ISO Definition:</b>	Nation with its own government.
	<b>Index:</b>	2.26
	<b>XML Tag:</b>	<Ctry>
	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<Ctry>US</Ctry>

### Identification

PmtInf +Dbtr ++Id	<b>ISO Definition:</b>	Unique and unambiguous identification of a party.
	<b>Index:</b>	2.28
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[0..1]
	<b>Note:</b>	This could be used on a conditional basis for OFAC checking an individual if required. Only element Date and Place of Birth is available.  If Debtor Identification Private Identification is present, all Date and Place of Birth fields are required. The system does not validate information included in these fields.

### Private Identification

PmtInf +Dbtr ++Id +++PrvtId	<b>ISO Definition:</b>	Unique and unambiguous identification of a person, eg, passport.
	<b>Index:</b>	2.37
	<b>XML Tag:</b>	<PrvtId>
	<b>Occurrences:</b>	[1..1]

Date And Place Of Birth		
PmtInf +Dbtr ++Id +++PrvtId ++++DtAndPlcOfBirth	<b>ISO Definition:</b>	Date and place of birth of a person.
	<b>Index:</b>	2.38
	<b>XML Tag:</b>	<DtAndPlcOfBirth>
	<b>Occurrences:</b>	[0..1]

Birth Date		
PmtInf +Dbtr ++Id +++PrvtId ++++DtAndPlcOfBirth +++++BirthDt	<b>ISO Definition:</b>	Date on which a person is born.
	<b>Index:</b>	2.39
	<b>XML Tag:</b>	<BirthDt>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DD
	<b>Example:</b>	<BirthDt>1969-06-28</BirthDt>

City of Birth		
PmtInf +Dbtr ++Id +++PrvtId ++++DtAndPlcOfBirth +++++CityOfBirth	<b>ISO Definition:</b>	City where a person was born.
	<b>Index:</b>	2.41
	<b>XML Tag:</b>	<CityOfBirth>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of this field will not be validated by the System.
	<b>Example:</b>	<CityOfBirth>City</CityOfBirth>

Country of Birth		
PmtInf +Dbtr ++Id +++PrvtId ++++DtAndPlcOfBirth +++++CtryOfBirth	<b>ISO Definition:</b>	Country where a person was born.
	<b>Index:</b>	2.42
	<b>XML Tag:</b>	<CtryOfBirth>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	This field is a mandatory ISO field if Date and Place of Birth is



		utilized, but will not be validated by the System.
	<b>Example:</b>	<CtryOfBirth>US</CtryOfBirth>

<b>Debtor Account</b>		
PmtInf +DbtrAcct	<b>ISO Definition:</b>	Account used to process charges associated with a transaction.
	<b>Index:</b>	2.58
	<b>XML Tag:</b>	<DbtrAcct>
	<b>Occurrences:</b>	[1..1]

<b>Identification</b>		
PmtInf +DbtrAcct ++Id	<b>ISO Definition:</b>	Unique and unambiguous identification for the account between the account owner and the account servicer.
	<b>Index:</b>	2.59
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]

<b>Other</b>		
PmtInf +DbtrAcct ++Id +++Othr	<b>ISO Definition:</b>	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	<b>Index:</b>	2.61
	<b>XML Tag:</b>	<Othr>
	<b>Occurrences:</b>	[1..1]

<b>Identification</b>		
PmtInf +DbtrAcct ++Id +++Othr ++++Id	<b>ISO Definition:</b>	Identification assigned by an institution.
	<b>Product Usage:</b>	Identification of the account, this could be a tokenized account number or an account number in the clear.
	<b>Index:</b>	2.62
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	up to 17 characters account identification
	<b>Example:</b>	<Id>11000179512199001</Id>

<b>Debtor Agent</b>		
PmtInf +DbtrAgt	<b>ISO Definition:</b>	Financial institution servicing an account for the debtor.
	<b>Product Usage:</b>	This is the Debtor FI that holds the Debtor's account that is used to make the payment. Notwithstanding the ISO term "agent" this entity will always be a Member FI and party to a RTP payment
	<b>Index:</b>	2.72
	<b>XML Tag:</b>	<DbtrAgt>
	<b>Occurrences:</b>	[1..1]

<b>Financial Institution Identification</b>		
PmtInf +DbtrAgt ++FinInstnId	<b>ISO Definition:</b>	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	<b>Index:</b>	2.73
	<b>XML Tag:</b>	<FinInstnId>
	<b>Occurrences:</b>	[1..1]

<b>Clearing System Member Identification</b>		
PmtInf +DbtrAgt ++FinInstnId +++ClrSysMmbld	<b>ISO Definition:</b>	Information used to identify a member within a clearing system.
	<b>Index:</b>	2.75
	<b>XML Tag:</b>	<ClrSysMmbld>
	<b>Occurrences:</b>	[1..1]

<b>Member Identification</b>		
PmtInf +DbtrAgt ++FinInstnId +++ClrSysMmbld ++++Mmbld	<b>ISO Definition:</b>	Identification of a member of a clearing system.
	<b>Product Usage:</b>	Identification of the Debtor FI.
	<b>Index:</b>	2.79
	<b>XML Tag:</b>	<Mmbld>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	9 digit Routing and Transit Number
	<b>Rules:</b>	Member Identification validation must be 9 digit valid Routing and Transit Number.
	<b>Reason Code(s):</b>	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>Routing and Transit number is not supported in RTP (reason code 'RC03')</li> <li>Receiver is not authorized to receive this business message (reason code 'AG03')</li> </ul>

	<ul style="list-style-type: none"> <li>• Agent is signed-off (reason code '9910')</li> <li>• Agent is suspended (reason code '9947')</li> <li>• Receiver connection is not available (reason code '9912')</li> </ul>
<b>Example:</b>	<Mmbld>011401533</Mmbld>

### Credit Transfer Transaction

PmtInf +CdtTrfTx	<b>ISO Definition:</b>	Payment processes required to transfer cash from the debtor to the creditor.
	<b>Index:</b>	2.156
	<b>XML Tag:</b>	<CdtTrfTx>
	<b>Occurrences:</b>	[1..1]

### Payment Identification

PmtInf +CdtTrfTx ++PmtId	<b>ISO Definition:</b>	Set of elements used to reference a payment instruction.
	<b>Index:</b>	2.157
	<b>XML Tag:</b>	<PmtId>
	<b>Occurrences:</b>	[1..1]

### Instruction Identification

PmtInf +CdtTrfTx ++PmtId +++InstrId	<b>ISO Definition:</b>	<p>Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.</p> <p>Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p>
	<b>Product Usage:</b>	The Instruction Identification, if used, must include the same identification as in the Payment Information Identification.
	<b>Index:</b>	2.158
	<b>XML Tag:</b>	<InstrId>
	<b>Occurrences:</b>	[0..1]
	<b>Format:</b>	see description for PaymentInformationIdentification
	<b>Example:</b>	<InstrId>2015111502120020101BCPAA0000000001</InstrId>

End To End Identification		
PmtInf +CdtTrfTx ++PmtId +++EndToEndId	<b>ISO Definition:</b>	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
	<b>Product Usage:</b>	The identifier assigned by the originator submitting the Request for Payment to uniquely identify the transaction. This is the customer reference for the transaction. The end-to-end identification must be passed on throughout the entire end-to-end chain.  The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction from the Creditor to the Debtor. It can be included in several messages related to the transaction.
	<b>Index:</b>	2.159
	<b>XML Tag:</b>	<EndToEndId>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	If the user does not provide a reference number for a Request for Payment, TCH recommends the use of 'NOREF' within the End To End ID field.
	<b>Example:</b>	<EndToEndId>E2E-Ref001</EndToEndId>

Payment Type Information		
PmtInf +CdtTrfTx ++PmtTpInf	<b>ISO Definition:</b>	Set of elements used to further specify the type of transaction.
	<b>Index:</b>	2.160
	<b>XML Tag:</b>	<PmtTpInf>
	<b>Occurrences:</b>	[1..1]

Service Level		
PmtInf +CdtTrfTx ++PmtTpInf +++SvcLvl	<b>ISO Definition:</b>	Agreement under which or rules under which the transaction should be processed.
	<b>Index:</b>	2.162
	<b>XML Tag:</b>	<SvcLvl>
	<b>Occurrences:</b>	[1..1]

Code		
PmtInf +CdtTrfTx ++PmtTpInf +++SvcLvl ++++Cd	<b>ISO Definition:</b>	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.
	<b>Product Usage:</b>	The Service level of the transaction. "SDVA" means Payment must be executed with same day value to the creditor (for RTP this will be done in seconds).

<b>Index:</b>	2.163
<b>XML Tag:</b>	<Cd>
<b>Occurrences:</b>	[1..1]
<b>Rules:</b>	Expected value of "SDVA"
<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if Service Level Code is not valid.
<b>Notes:</b>	This is a mandatory ISO field required for the message type, but not used by RTP.
<b>Example:</b>	<Cd>SDVA</Cd>
<b>Codes</b>	<b>Name / Description</b>
<b>SDVA</b>	SameDayValue Payment must be executed with same day value to the creditor.

### Local Instrument

PmtInf +CdtTrfTx ++PmtTpInf +++LclInstrm	<b>ISO Definition:</b>	User community specific instrument.  Usage: This element is used to specify a local instrument, local clearing option, and/or further qualify the service or service level.
	<b>Product Usage:</b>	Identification of the initiator of the Request for Payment as a domestic or foreign business or consumer.  This element could also identify the transaction as being initiated through a system which may require special processing or display considerations for the Debtor FI.
	<b>Index:</b>	2.165
	<b>XML Tag:</b>	<LclInstrm>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	Only 'Proprietary' element is allowed.

### Proprietary

PmtInf +CdtTrfTx ++PmtTpInf +++ LclInstrm ++++Prtry	<b>ISO Definition:</b>	Specifies the local instrument, as a proprietary code.
	<b>Product Usage:</b>	Identifies the type of initiator of the Request for Payment.
	<b>Index:</b>	2.167
	<b>XML Tag:</b>	<Prtry>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<Prtry>CONSUMER</Prtry>
	<b>Codes</b>	<b>Name / Description</b>

	<b>BUSINESS</b>	Business initiated request for payment
	<b>CONSUMER</b>	Consumer initiated request for payment
	<b>INTERMEDIARY</b>	Request for payment sent through a Payment Service Provider
	<b>ZELLE</b>	Zelle request

<b>Amount</b>		
PmtInf +CdtTrfTx ++Amt	<b>ISO Definition:</b>	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
	<b>Index:</b>	2.171
	<b>XML Tag:</b>	<Amt>
	<b>Occurrences:</b>	[1..1]

<b>Instructed Amount</b>		
PmtInf +CdtTrfTx ++Amt +++InstdAmt	<b>ISO Definition:</b>	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Usage: This amount has to be transported unchanged through the transaction chain.
	<b>Product Usage:</b>	The amount of money the sender of the Request for Payment message requests to be paid by the receiver of the message. Attribute is the currency code of amount.
	<b>Index:</b>	2.172
	<b>XML Tag:</b>	<InstdAmt>
	<b>Occurrences:</b>	[1..1]
	<b>Rules:</b>	Amount must comply with the scheme rules.
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> <li>– The value of the request is less than or equal to zero</li> <li>– The value is greater than supported by the ISO definition for the maximum number of digits</li> <li>– The number of decimal digits is greater than the specified number of digits as defined by the ISO4217 definition</li> </ul>
	<b>Note:</b>	RTP only supports USD and the maximum decimal digits are two. As a best practice, Request for Payment should not be sent for amounts greater than the system limit for Payments (\$25,000).
	<b>Example:</b>	<InstdAmt>310.50</InstdAmt>
<b>Attribute:</b>	<i>Currency</i>	

	<b>ISO Definition:</b>	A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".
	<b>Index:</b>	2.173
	<b>XL Tag:</b>	<Ccy>
	<b>Rules:</b>	Currency must be a currency that is supported by RTP (US Dollar).
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if: <ul style="list-style-type: none"> <li>– The currency code is not valid</li> </ul> Reject with code 'AM11' in Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>– The currency code is not supported by RTP</li> </ul>
	<b>Example:</b>	USD

### Charge Bearer

PmtInf +CdtTrfTx ++ChrgBr	<b>ISO Definition:</b>	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
	<b>Product Usage:</b>	There will be no charging for RTP payments within the system. Hence, "SLEV" will be used in this field, which indicates that a service level agreement determines how charges are to be applied. RTP Rules will serve as the agreement and will specify no charging within the system
	<b>Index:</b>	2.178
	<b>XML Tag:</b>	<ChrgBr>
	<b>Occurrences:</b>	[1..1]
	<b>Rules:</b>	Expected value of "SLEV". Others values are not supported as charges are applied external to RTP.
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if Charge Bearer Code is not valid.
	<b>Example:</b>	<ChrgBr>SLEV</ChrgBr>
	<b>Codes</b>	<b>Name / Description</b>
<b>SLEV</b>	FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.	

### Creditor Agent

PmtInf	<b>ISO Definition:</b>	Financial institution servicing an account for the creditor.
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+CdtTrfTx ++CdtrAgt	<b>Product Usage:</b>	This is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term "agent" this entity will always be a Member FI and party to an RTP payment.
	<b>Index:</b>	2.381
	<b>XML Tag:</b>	<CdtrAgt>
	<b>Occurrences:</b>	[1..1]

#### Financial Institution Identification

PmtInf +CdtTrfTx ++CdtrAgt +++FinInstnId	<b>ISO Definition:</b>	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	<b>Index:</b>	2.382
	<b>XML Tag:</b>	<FinInstnId>
	<b>Occurrences:</b>	[1..1]

#### Clearing System Member Identification

PmtInf +CdtTrfTx ++CdtrAgt +++FinInstnId ++++ClrSysMmbld	<b>ISO Definition:</b>	Information used to identify a member within a clearing system.
	<b>Index:</b>	2.384
	<b>XML Tag:</b>	<ClrSysMmbld>
	<b>Occurrences:</b>	[1..1]

#### Member Identification

PmtInf +CdtTrfTx ++CdtrAgt +++FinInstnId ++++ClrSysMmbld ++++Mmbld	<b>ISO Definition:</b>	Identification of a member of a clearing system.
	<b>Product Usage:</b>	Creditor FI Identification
	<b>Index:</b>	2.388
	<b>XML Tag:</b>	<Mmbld>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	9 digit Routing and Transit Number
	<b>Rules:</b>	Member Identification validation must be 9 digit valid Routing and Transit Number.
	<b>Reason Code(s):</b>	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>Receiver is not authorized to receive this business message (reason code 'AG03')</li> <li>agent is signed off (reason code '9934')</li> <li>agent is suspended (reason code '9946')</li> <li>the sender of the message is not authorized to submit messages on behalf of this agent (reason code 'DS0H')</li> </ul> Reject with admi.002 (reason 650) if Routing and Transit number does not exist in RTP.



	<b>Example:</b>	<Mmbld>011400223</Mmbld>
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<b>Creditor</b>		
PmtInf +CdtTrfTx ++Cdtr	<b>ISO Definition:</b>	Party to which an amount of money is due.
	<b>Product Usage:</b>	The party (Receiver) that receives payment from the Debtor / Sender.
	<b>Index:</b>	2.421
	<b>XML Tag:</b>	<Cdtr>
	<b>Occurrences:</b>	[1..1]

<b>Name</b>		
PmtInf +CdtTrfTx ++Cdtr +++Nm	<b>ISO Definition:</b>	Name by which a party is known and which is usually used to identify that party.
	<b>Product Usage:</b>	Creditor Name
	<b>Index:</b>	2.422
	<b>XML Tag:</b>	<Nm>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<Nm>Creditor Name</Nm>

<b>Postal Address</b>		
PmtInf +CdtTrfTx ++Cdtr +++PstlAdr	<b>ISO Definition:</b>	Information that locates and identifies a specific address, as defined by postal services.
	<b>Index:</b>	2.423
	<b>XML Tag:</b>	<PstlAdr>
	<b>Occurrences:</b>	[0..1]
	<b>Rule:</b>	Only structured Address possible. If Postal Address is included, Street Name, Post Code, Town Name, and Country are required.
	<b>Notes:</b>	This Element could be used to conditionally disposition OFAC checks if a Business is sending the payment.  Structured Address includes the elements "StreetName / BuildingNumber / PostCode /TownName and Country".

### Street Name

PmtInf +CdtTrfTx ++Cdtr +++PstlAdr ++++StrtNm	<b>ISO Definition:</b>	Name of a street or thoroughfare
	<b>Index:</b>	2.427
	<b>XML Tag:</b>	<StrtNm>
	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<StrtNm>Park Avenue</StrtNm>

### Building Number

PmtInf +CdtTrfTx ++Cdtr +++PstlAdr ++++BldgNb	<b>ISO Definition:</b>	Number that identifies the position of a building on a street.
	<b>Index:</b>	2.428
	<b>XML Tag:</b>	<BldgNb>
	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<BldgNb>45, Apt. 303</BldgNb>

### Post Code

PmtInf +CdtTrfTx ++Cdtr +++PstlAdr ++++PstCd	<b>ISO Definition:</b>	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
	<b>Index:</b>	2.429
	<b>XML Tag:</b>	<PstCd>
	<b>Occurrences:</b>	[0..1]
	<b>Note:</b>	Within RTP, Post Code should include a state abbreviation before the actual zip code. See examples below.
	<b>Example:</b>	<PstCd>NY 10118</PstCd>

### Town Name

PmtInf +CdtTrfTx ++Cdtr +++PstlAdr ++++TwnNm	<b>ISO Definition:</b>	Name of a built-up area, with defined boundaries, and a local government.
	<b>Index:</b>	2.430
	<b>XML Tag:</b>	<TwnNm>
	<b>Occurrences:</b>	[0..1]
	<b>Note:</b>	Within RTP, Town Name may include a state abbreviation.

		State abbreviation should only be included once for Creditor Address when Creditor Address is present.
	<b>Examples:</b>	<TwnNm>New York</TwnNm>

<b>Country</b>		
PmtInf +CdtTrfTx ++Cdtr +++PstlAdr ++++Ctry	<b>ISO Definition:</b>	Nation with its own government.
	<b>Index:</b>	2.432
	<b>XML Tag:</b>	<Ctry>
	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<Ctry>US</Ctry>

<b>Identification</b>		
PmtInf +CdtTrfTx ++Cdtr +++Id	<b>ISO Definition:</b>	Unique and unambiguous identification of a party.
	<b>Product Usage:</b>	This could be used on a conditional basis for OFAC checking an individual if required. Only element Date and Place of Birth is available.
	<b>Index:</b>	2.434
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[0..1]
	<b>Notes:</b>	If Creditor Identification Private Identification is present, all Date and Place of Birth fields are required. The system does not validate information included in these fields.

<b>Private Identification</b>		
PmtInf +CdtTrfTx ++Cdtr +++Id ++++PrvtId	<b>ISO Definition:</b>	Unique and unambiguous identification of a person, eg, passport.
	<b>Index:</b>	2.443
	<b>XML Tag:</b>	<PrvtId>
	<b>Occurrences:</b>	[1..1]

<b>Date And Place Of Birth</b>		
PmtInf	<b>ISO Definition:</b>	Date and place of birth of a person.

+CdtTrfTx ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth	<b>Index:</b>	2.444
	<b>XML Tag:</b>	<DtAndPlcOfBirth>
	<b>Occurrences:</b>	[0..1]

### Birth Date

PmtInf +CdtTrfTx ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	<b>ISO Definition:</b>	Date on which a person is born.
	<b>Index:</b>	2.445
	<b>XML Tag:</b>	<BirthDt>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DD
	<b>Example:</b>	<BirthDt>1950-09-30</BirthDt>

### City of Birth

PmtInf +CdtTrfTx ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	<b>ISO Definition:</b>	City where a person was born.
	<b>Index:</b>	2.447
	<b>XML Tag:</b>	<CityOfBirth>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	This field is a mandatory ISO field if Date and Place of Birth is utilized, but the content of this field will not be validated by the System.
	<b>Example:</b>	<CityOfBirth>City</CityOfBirth>

### Country of Birth

PmtInf +CdtTrfTx ++Cdtr +++Id ++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	<b>ISO Definition:</b>	Country where a person was born.
	<b>Index:</b>	2.448
	<b>XML Tag:</b>	<CtryOfBirth>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	This field is a mandatory ISO field if Date and Place of Birth is utilized, but will not be validated by the System.
	<b>Example:</b>	<CtryOfBirth>US</CtryOfBirth>

<b>Creditor Account</b>		
PmtInf +CdtTrfTx ++CdtrAcct	<b>ISO Definition:</b>	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
	<b>Index:</b>	2.464
	<b>XML Tag:</b>	<CdtrAcct>
	<b>Occurrences:</b>	[1..1]

<b>Identification</b>		
PmtInf +CdtTrfTx ++CdtrAcct +++Id	<b>ISO Definition:</b>	Unique and unambiguous identification for the account between the account owner and the account servicer.
	<b>Index:</b>	2.465
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]

<b>Other</b>		
PmtInf +CdtTrfTx ++CdtrAcct +++Id ++++Othr	<b>ISO Definition:</b>	Unique identification of an account, as assigned by the account servicer, using an identification scheme.
	<b>Product Usage:</b>	Unique identification of an account, as assigned by the Creditor FI.
	<b>Index:</b>	2.467
	<b>XML Tag:</b>	<Othr>
	<b>Occurrences:</b>	[1..1]

<b>Identification</b>		
PmtInf +CdtTrfTx ++CdtrAcct +++Id ++++Othr +++++Id	<b>ISO Definition:</b>	Identification assigned by an institution.
	<b>Product Usage:</b>	Identification of the account, this could be a tokenized account number or an account number in the clear.
	<b>Index:</b>	2.468
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	up to 17 characters account identification
	<b>Example:</b>	<Id>12000194212199001</Id>



Related Remittance Information		
PmtInf +CdtTrfTx ++RltdRmtInf	<b>ISO Definition:</b>	Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.
	<b>Product Usage:</b>	This element will be used if a remittance advice has been sent (remt.001) by the Sending FI or for identifying the external location of the remittance information if the remt.001 is not being used.
	<b>Index:</b>	2.590
	<b>XML Tag:</b>	<RltdRmtInf>
	<b>Occurrences:</b>	[0..1]

Remittance Identification		
PmtInf +CdtTrfTx ++RltdRmtInf +++RmtId	<b>ISO Definition:</b>	Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.
	<b>Product Usage:</b>	Information ID used to identify the separate remittance advice (remt.001) sent by the Creditor.
	<b>Index:</b>	2.591
	<b>XML Tag:</b>	<RmtId>
	<b>Occurrences:</b>	[0..1]
	<b>Rules:</b>	<p>This element may be used if a separate Remittance Advice (remt.001) message is sent related to this Request for Payment.</p> <p>Reference in this element, if used, must be identical to the Remittance Identification provided in the Remittance Advice message.</p> <p>RTP will not validate the information provided in this field, but will pass on this data to the next party in the payment chain.</p>
	<b>Note:</b>	<p>The reference provided in the remittance advice message (Remittance Identification) is used to ensure reconciliation between the remt.001 and the pain.013.</p> <p>Multiple Remittance Advice messages could accompany a single Request for Payment message. Participant should rely upon the reference to the pain.013 message within the remt.001 message to associate a remt.001 message to a pacs.008 message.</p>
<b>Example:</b>	<RmtId>20151112INFOABCD</RmtId>	

Remittance Location Details		
PmtInf +CdtTrfTx ++RltdRmtInf +++RmtLctnDtls	<b>ISO Definition:</b>	Set of elements used to provide information on the location and/or delivery of the remittance information.
	<b>Index:</b>	2.592
	<b>XML Tag:</b>	<RmtLctnDtls>
	<b>Occurrences:</b>	[0..1]

Method		
PmtInf +CdtTrfTx ++RltdRmtInf +++RmtLctnDtls ++++Mtd	<b>ISO Definition:</b>	Method used to deliver the remittance advice information.
	<b>Index:</b>	2.593
	<b>XML Tag:</b>	<Mtd>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<Mtd>URID</Mtd>
	<b>Codes</b>	<b>Name / Description</b>
	<b>EMAL</b>	Email Remittance advice information has been sent through e-mail.
	<b>URID</b>	UniformResourceIdentifier Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URIs are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc., and as such, provide the syntax for all of the identification schemes.

Electronic Address		
PmtInf +CdtTrfTx ++RltdRmtInf +++RmtLctnDtls ++++ElctrncAdr	<b>ISO Definition:</b>	Electronic address to which an agent is to send the remittance information.
	<b>Product Usage:</b>	Email address where Remittance Information was sent.
	<b>Index:</b>	2.594
	<b>XML Tag:</b>	<ElctrncAdr>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<ElctrncAdr>first.name@address.com</ElctrncAdr>



Remittance Information		
PmtInf +CdtTrfTx ++RmtInf	<b>ISO Definition:</b>	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.
	<b>Index:</b>	2.608
	<b>XML Tag:</b>	<RmtInf>
	<b>Occurrences:</b>	[0..1]

Unstructured		
PmtInf +CdtTrfTx ++RmtInf +++Ustrd	<b>ISO Definition:</b>	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
	<b>Product Usage:</b>	Unstructured 140 character field for additional remittance related information.
	<b>Index:</b>	2.609
	<b>XML Tag:</b>	<Ustrd>
	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<Ustrd>Unstructured Information</Ustrd>

## 2.2 Response to Request for Payment – pain.014.001.05

### 2.2.1 Scope

This message type is only being used in case of a negative response to a Request for Payment (pain.013) message.

### 2.2.2 Message Structure Description

Index	XML Tag	Element Name	Occurr.	Length	M/O/C <sup>2</sup>
	<b>CdtrPmtActvtnReqStsRpt</b>	Creditor Payment Activation Request Status Report V05	[1..1]		M
1.0	<b>GrpHdr</b>	Group Header	[1..1]		M
1.1	<b>MsgId</b>	Message Identification	[1..1]	35	M
1.2	<b>CreDtTm</b>	Creation Date Time	[1..1]	19	M
1.3	<b>InitgPty</b>	Initiating Party	[1..1]		M
1.16	<b>Id</b>	Identification	[1..1]		M
1.17	<b>OrgId</b>	Organisation Identification	[1..1]		M
1.19	<b>Othr</b>	Other	[1..1]		M
1.20	<b>Id</b>	Identification	[1..1]	9	M
2.0	<b>OrgnlGrpInfAndSts</b>	Original Group Information And Status	[1..1]		M
2.1	<b>OrgnlMsgId</b>	Original Message Identification	[1..1]	35	M
2.2	<b>OrgnlMsgNmId</b>	Original Message Name Identification	[1..1]	35	M
2.3	<b>OrgnlCreDtTm</b>	Original Creation Date Time	[1..1]	19	M
2.4	<b>OrgnlNbOfTx</b>	Original Number Of Transactions	[1..1]	1	M
3.0	<b>OrgnlPmtInfAndSts</b>	Original Payment Information And Status	[1..1]		M
3.1	<b>OrgnlPmtInfId</b>	Original Payment Information Identification	[1..1]	35	M
3.57	<b>TxInfAndSts</b>	Transaction Information And Status	[1..1]		M
3.61	<b>TxSts</b>	Transaction Status	[1..1]	4	M
3.62	<b>StsRsnInf</b>	Status Reason Information	[1..1]		M
3.106	<b>Rsn</b>	Reason	[1..1]		M
3.107	<b>Cd</b>	Code	[1..1]	4	C
3.108	<b>Prtry</b>	Proprietary	[1..1]	4	C
3.109	<b>AddlInf</b>	Additional Information	[0..1]	105	O
3.156	<b>OrgnlTxRef</b>	Original Transaction Reference	[1..1]		M
3.164	<b>ReqdExctnDt</b>	Requested Execution Date	[1..1]	10	M
3.439	<b>CdtrAgt</b>	Creditor Agent	[1..1]		M
3.440	<b>FinInstnId</b>	Financial Institution Identification	[1..1]		M
3.442	<b>ClrSysMmbld</b>	Clearing System Member Identification	[1..1]		M
3.446	<b>Mmbld</b>	Member Identification	[1..1]	9	M
3.479	<b>Cdtr</b>	Creditor	[1..1]		M
3.480	<b>Nm</b>	Name	[1..1]	140	M

<sup>2</sup> M – mandatory / O – optional / C - conditional

### 2.2.3 Detail Message Field Description

The following section of this document provides the detailed information of each element used in the Response to Request for Payment message for RTP. In some cases, a single field has two different meanings: the ISO Definition, and the RTP Product Usage. In these instances, the first definition is based on the ISO 20022 specification provided by the ISO RMG group. The second definition is the definition The Clearing House developed for the product usage of this element within the RTP implementation. The second definition is only provided where the RTP product usage is different from the ISO group specification, or where more detailed information of the usage of this field is required.

For the ISO Definition and further detail on the message itself, please refer to the official ISO 20022 website ([www.iso20022.org](http://www.iso20022.org)).

#### Creditor Payment Activation Request Status Report V05

Group Header		
GrpHdr	<b>ISO Definition:</b>	Set of characteristics shared by all individual transactions included in the message.
	<b>Index:</b>	1.0
	<b>XML Tag:</b>	<GrpHdr>
	<b>Occurrences:</b>	[1..1]

Message Identification		
GrpHdr +MsgId	<b>ISO Definition:</b>	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.  Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
	<b>Product Usage:</b>	Assigned by the Instructing Agent (Creditor FI). The Instructing Agent (Creditor FI) must ensure the uniqueness of this message identification.
	<b>Index:</b>	1.1
	<b>XML Tag:</b>	<MsgId>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	Format: MYYYYMMDDbbbbbbbbbbBAAAnnnnnnnnnn  Pos. 01-01 - Prefix "M" Pos. 02-09 - File creation date in format YYYYYMMDD Pos. 10-20 - FI Identifier (11 digit Participant ID) Pos. 21-21 - Message generation source ("B" if generated by a TCH FI) Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters)

		Pos. 25-35 - Message serial number (11 numeric characters)
	<b>Rules:</b>	The first 20 characters of the Message Identification (positions 01-20) are validated for structural alignment in accordance with the format specification.
	<b>Reason Code:</b>	In case of structural validation failure, reject with reason code '650' in Administration Advice message (admi.002).
	<b>Note:</b>	Where RTP is acting as an intermediary, the Message Identifier in the message received by RTP from the Instructing Agent (Debtor FI) is used in the message passed by RTP to the Instructed Agent (Creditor FI).
	<b>Example:</b>	<MsgId>M2015111202120020101BCPA0000000001</MsgId>

### Creation Date Time

GrpHdr +CreDtTm	<b>ISO Definition:</b>	Date and time at which a (group of) payment instruction(s) was created by the instructing party.
	<b>Index:</b>	1.2
	<b>XML Tag:</b>	<CreDtTm>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DDThh:mm:ss
	<b>Rule:</b>	Creation Date Time must be within one calendar day of the system's date/time.
	<b>Reason Code:</b>	Reject with code 'DT04' in pacs.002 for failing business validation.
	<b>Note:</b>	The date is required to be set to Eastern Time (ET).
	<b>Example:</b>	<CreDtTm>2015-11-12T10:05:00</CreDtTm>

### Initiating Party

GrpHdr +InitgPty	<b>ISO Definition:</b>	Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.
	<b>Product Usage:</b>	This is the Instructing Agent (Debtor FI) that initiates the Response to Request for Payment message in case of a reject of the pain.013 back to the Originator Agent (Creditor FI).
	<b>Index:</b>	1.3
	<b>XML Tag:</b>	<InitgPty>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	In the interbank space (Debtor FI to Creditor FI) only element Identification/OrganizationIdentification is allowed.

Identification		
GrpHdr +InitgPty ++Id	<b>ISO Definition:</b>	Unique and unambiguous identification of a party.
	<b>Index:</b>	1.16
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]

Organization Identification		
GrpHdr +InitgPty ++Id +++OrgId	<b>ISO Definition:</b>	Unique and unambiguous way to identify an organization.
	<b>Index:</b>	1.17
	<b>XML Tag:</b>	<OrgId>
	<b>Occurrences:</b>	[1..1]

Other		
GrpHdr +InitgPty ++Id +++OrgId ++++Othr	<b>ISO Definition:</b>	Unique identification of an organization, as assigned by an institution, using an identification scheme.
	<b>Index:</b>	1.19
	<b>XML Tag:</b>	<Othr>
	<b>Occurrences:</b>	[1..1]

Identification		
GrpHdr +InitgPty ++Id +++OrgId ++++Othr +++++Id	<b>ISO Definition:</b>	Identification assigned by an institution.
	<b>Product Usage:</b>	Initiating Agent (Debtor FI) Identification.
	<b>Index:</b>	1.20
	<b>XML Tag:</b>	<Id>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	9 digit Routing and Transit Number
	<b>Rules:</b>	Member Identification must be: <ul style="list-style-type: none"> <li>• Identical to the Member Identification of the Instructed Agent (Debtor FI)</li> <li>• A valid 9 digit valid Routing and Transit Number</li> </ul>
	<b>Reason Code(s):</b>	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>• Sender is not authorized to send this specific message (reason code 'AG03')</li> <li>• agent is signed off (reason code '9934')</li> <li>• agent is suspended (reason code '9946')</li> <li>• the sender of the message is not authorized to submit</li> </ul>

	messages on behalf of this agent (reason code 'DS0H') Reject with admi.002 (reason 650) if Routing and Transit number does not exist in RTP.
<b>Example:</b>	<Id>021200201</Id>

### Original Group Information and Status

OrgnlGrpInfAndSts	<b>ISO Definition:</b>	Original group information concerning the group of transactions, to which the status report message refers to.
	<b>Index:</b>	2.0
	<b>XML Tag:</b>	<OrgnlGrpInfAndSts>
	<b>Occurrences:</b>	[1..1]

### Original Message Identification

OrgnlGrpInfAndSts +OrgnlMsgId	<b>ISO Definition:</b>	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
	<b>Product Usage:</b>	The Original Message ID of the Request for Payment (pain.013).
	<b>Index:</b>	2.1
	<b>XML Tag:</b>	<OrgnlMsgId>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<OrgnlMsgId>M2015111202120020101BCPA0000000001</OrgnlMsgId>

### Original Message Name Identification

OrgnlGrpInfAndSts +OrgnlMsgNmId	<b>ISO Definition:</b>	Specifies the original message name identifier to which the message refers.
	<b>Product Usage:</b>	Specifies the type of the original message to which this Response to Request for Payment message is a response.
	<b>Index:</b>	2.2
	<b>XML Tag:</b>	<OrgnlMsgNmId>
	<b>Occurrences:</b>	[1..1]
	<b>Rules:</b>	Expected values is pain.013.001.05
	<b>Reason Code:</b>	Reject with code '650' in Administration Advice message (admi.002) if Original Message Name Identification is not valid.
	<b>Example:</b>	<OrgnlMsgNmId>pain.013.001.05</OrgnlMsgNmId>
<b>Codes</b>	<b>Name / Description</b>	
<b>pain.013.001.05</b>	Creditor Payment Activation Request (Request for Payment)	

<b>Original Creation Date Time</b>		
OrgnlGrpInfAndSts +OrgnlCreDtTm	<b>ISO Definition:</b>	Date and time at which the original message was created.
	<b>Product Usage:</b>	That clarifies that this is the Date and Time at which the pain.013 was created.
	<b>Index:</b>	2.3
	<b>XML Tag:</b>	<OrgnlCreDtTm>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DDThh:mm:ss
	<b>Reason Code(s):</b>	Reject with code '650' in Administration Advice message (admi.002) if not valid.
	<b>Note:</b>	The date is required to be set to Eastern Time (ET).
	<b>Example:</b>	<OrgnlCreDtTm>2015-11-12T10:05:00</OrgnlCreDtTm>

<b>Original Number of Transactions</b>		
OrgnlGrpInfAndSts +OrgnlNbOfTx	<b>ISO Definition:</b>	Number of individual transactions contained in the original message.
	<b>Index:</b>	2.4
	<b>XML Tag:</b>	<OrgnlNbOfTx>
	<b>Occurrences:</b>	[1..1]
	<b>Rule(s):</b>	Expected value is 1.
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if value is not "1".
	<b>Example:</b>	<OrgnlNbOfTx>1</OrgnlNbOfTx>

<b>Original Payment Information and Status</b>		
OrgnlPmtInfAndSts	<b>ISO Definition:</b>	Information concerning the original payment information to which the status report message refers.
	<b>Index:</b>	3.0
	<b>XML Tag:</b>	<OrgnlPmtInfAndSts>
	<b>Occurrences:</b>	[1..1]

Original Payment Information Identification		
OrgnlPmtInfAndSts +OrgnlPmtInfId	<b>ISO Definition:</b>	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
	<b>Product Usage:</b>	The Payment Information Identification for which this message is the response (i.e. the Payment Information Identification for the pain.013).
	<b>Index:</b>	3.1
	<b>XML Tag:</b>	<OrgnlPmtInfId>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<OrgnlPmtInfId>2015111502120020101BCPAA00000000001</OrgnlPmtInfId>

Transaction Information And Status		
OrgnlPmtInfAndSts +TxInfAndSts	<b>ISO Definition:</b>	Provides information on the original transactions to which the status report message refers.
	<b>Index:</b>	3.57
	<b>XML Tag:</b>	<TxInfAndSts>
	<b>Occurrences:</b>	[1..1]

Transaction Status		
OrgnlPmtInfAndSts +TxInfAndSts ++TxSts	<b>ISO Definition:</b>	Specifies the status of a transaction, in a coded form.
	<b>Product Usage:</b>	Information about the business reason for the rejection of the Request for Payment.
	<b>Index:</b>	3.61
	<b>XML Tag:</b>	<TxSts>
	<b>Occurrences:</b>	[1..1]
	<b>Rules:</b>	Only 'RJCT' is expected
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if invalid code.
	<b>Example:</b>	<TxSts>RJCT</TxSts>
	<b>Codes</b>	<b>Name / Description</b>
<b>RJCT</b>	Rejected Request for Payment has been rejected.	



Status Reason Information		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf	<b>ISO Definition:</b>	Provides detailed information on the status reason.
	<b>Index:</b>	3.62
	<b>XML Tag:</b>	<StsRsnInf>
	<b>Occurrences:</b>	[1..1]

Reason		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++Rsn	<b>ISO Definition:</b>	Specifies the reason for the status report.
	<b>Index:</b>	3.106
	<b>XML Tag:</b>	<Rsn>
	<b>Occurrences:</b>	[1..1]
	<b>Note:</b>	Both the ISO reason codes and also proprietary codes are available, but only one can be used. Only one proprietary code with the value '1100' (Any Other Reasons) is allowed. Additional information must be provided for the codes 'NARR' and '1100'.

Code		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++Rsn ++++Cd	<b>ISO Definition:</b>	Reason for the status, as published in an external reason code list.
	<b>Product Usage:</b>	Reason code for the reject of the original Request for Payment.
	<b>Index:</b>	3.107
	<b>XML Tag:</b>	<Cd>
	<b>Occurrences:</b>	[0..1]
	<b>Note:</b>	List of available ISO Codes is available in the Appendix
	<b>Example:</b>	<Cd>AC06</Cd>

Proprietary		
OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++Rsn ++++Prtry	<b>ISO Definition:</b>	Reason for the status, in a proprietary form.
	<b>Product Usage:</b>	Proprietary reason code for the reject of the original instruction (pain.013).
	<b>Index:</b>	3.108
	<b>XML Tag:</b>	<Prtry>

	<b>Occurrences:</b>	[0..1]
	<b>Example:</b>	<Prtry>1100</Prtry>
	<b>Codes</b>	<b>Name / Description</b>
	<b>1100</b>	Any Other Reasons - i.e. not covered by ISO reason codes. Reason is provided as narrative information in the additional reason information field (3.109).

### Additional Information

OrgnlPmtInfAndSts +TxInfAndSts ++StsRsnInf +++AddtlInf	<b>ISO Definition:</b>	Further details on the status reason.  Usage: Additional information can be used for several purposes such as the reporting of repaired information.
	<b>Product Usage:</b>	Additional information for the following codes: – '1100' - Any Other Reasons – 'NARR' - Reason in narrative information (only for FI usage)
	<b>Index:</b>	3.109
	<b>XML Tag:</b>	<AddtlInf>
	<b>Occurrences:</b>	[0..1]
	<b>Rules:</b>	Only applicable for reason codes '1100' – Any Other Reasons and 'NARR' – narrative information
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002) if XML parsing error, otherwise not checked.
	<b>Example:</b>	<AddtlInf>Additional Information for reject reason</AddtlInf>

### Original Transaction Reference

OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef	<b>ISO Definition:</b>	Key elements used to identify the original transaction that is being referred to.
	<b>Index:</b>	3.156
	<b>XML Tag:</b>	<OrgnlTxRef>
	<b>Occurrences:</b>	[0..1]

### Requested Execution Date

OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++ReqdExctnDt	<b>ISO Definition:</b>	Date at which the initiating party requests the clearing agent to process the payment.  Usage: This is the date on which the debtor's account is to be debited. If payment by check, the date when the check must be generated by the bank.
---------------------------------------------------------------------	------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

	<b>Product Usage:</b>	Original requested date on which/by which the Credit Transfer (pacs.008) message should be executed (by Debtor FI).
	<b>Index:</b>	3.164
	<b>XML Tag:</b>	<ReqdExctnDt>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	YYYY-MM-DD
	<b>Rules:</b>	Must be a valid settlement date.
	<b>Reason Codes:</b>	Reject with code '650' in Administration Advice message (admi.002).
	<b>Note:</b>	This date should match the Requested Execution Date from the original Request for Payment (pain.013) message. The date is required to be set to Eastern Time (ET).
	<b>Example:</b>	<ReqdExctnDt>2015-11-12</ReqdExctnDt>

### Creditor Agent

OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt	<b>ISO Definition:</b>	Financial institution servicing an account for the creditor.
	<b>Product Usage:</b>	This is the Creditor FI that holds the account for the Creditor. Notwithstanding the ISO term "agent" this entity will always be a Member FI and party to a RTP payment.
	<b>Index:</b>	3.439
	<b>XML Tag:</b>	<CdtrAgt>
	<b>Occurrences:</b>	[1..1]

### Financial Institution Identification

OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt ++++FinInstnId	<b>ISO Definition:</b>	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
	<b>Index:</b>	3.440
	<b>XML Tag:</b>	<FinInstnId>
	<b>Occurrences:</b>	[1..1]

<b>Clearing System Member Identification</b>		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld	<b>ISO Definition:</b>	Information used to identify a member within a clearing system.
	<b>Index:</b>	3.442
	<b>XML Tag:</b>	<ClrSysMmbld>
	<b>Occurrences:</b>	[1..1]

<b>Member Identification</b>		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++CdtrAgt ++++FinInstnId +++++ClrSysMmbld +++++Mmbld	<b>ISO Definition:</b>	Identification of a member of a clearing system.
	<b>Product Usage:</b>	Creditor FI Identification
	<b>Index:</b>	3.446
	<b>XML Tag:</b>	<Mmbld>
	<b>Occurrences:</b>	[1..1]
	<b>Format:</b>	9 digit Routing and Transit Number
	<b>Rule(s):</b>	Member Identification must be a valid 9 digit Routing and Transit Number
	<b>Reason Code(s):</b>	Reject with Message Status Report (pacs.002) if: <ul style="list-style-type: none"> <li>Routing and Transit number is not supported in RTP (reason code 'RC04')</li> <li>Routing and Transit number is not authorized to receive this business message (reason code 'AG01')</li> <li>Agent is signed-off (reason code '9910')</li> <li>Agent is suspended (reason code '9947')</li> <li>Receiver connection is not available (reason code '9912')</li> </ul>
<b>Example:</b>	<Mmbld>011400223</Mmbld>	

<b>Creditor</b>		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++Cdtr	<b>ISO Definition:</b>	Party to which an amount of money is due.
	<b>Product Usage:</b>	The party (Receiver) that receives payment from the Debtor / Sender.
	<b>Index:</b>	3.479
	<b>XML Tag:</b>	<Mmbld>
	<b>Occurrences:</b>	[1..1]

<b>Name</b>		
OrgnlPmtInfAndSts +TxInfAndSts ++OrgnlTxRef +++Cdtr ++++Nm	<b>ISO Definition:</b>	Name by which a party is known and which is usually used to identify that party.
	<b>Product Usage:</b>	Creditor Name
	<b>Index:</b>	3.480
	<b>XML Tag:</b>	<Nm>
	<b>Occurrences:</b>	[1..1]
	<b>Example:</b>	<Nm>Creditor Name</Nm>

### 3 APPENDIX

#### 3.1 List and Usage of ISO Error Codes (Reject / Reason Codes)

The table includes the reason codes used by RTP in the event that a message fails business validation within the system and also the codes that are available to the receiving FIs when they receive a message that fails business validation within their systems. The list is a sub-set of the full ISO rejection reason code list and contains those codes that are deemed applicable to RTP.

The codes in this document are specifically for business validation failures. Structural errors encountered during processing should result in an Administration Message being returned to the sender. The use of Administration messages is described in detail in the Administration Messages definition document.

##### 3.1.1 Usage in pain.014

ISO Reason Code	Usage Req'ment	ISO Description	Notes
AC06	FI	Account specified is blocked, prohibiting posting of transactions against it.	
AG01	FI	Transaction forbidden on this type of account (formerly NoAgreement)	The System is not validating the account type.
AG03	FI	Transaction type not supported/authorized on this account	When used within the pain.014, this code indicates that the specific Debtor Account does not support receipt of Request for Payment messages.  This reason code is also used by TCH within a pacs.002 message to indicate that a participant is not allowed to send or receive a certain message type.
AM09	FI	Amount received is not the amount agreed or expected	
AM14	FI	Transaction amount exceeds limits agreed between FI and client	
BE04	FI	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).	
BE07	FI	Specification of debtor's address, which is required for payment, is missing/not correct	

ISO Reason Code	Usage Req' ment	ISO Description	Notes
MD07	FI	End customer is deceased.	
NARR	FI	Reason is provided as narrative information in the additional reason information.	Additional information will be provided in the field 'Additional Information'

### 3.1.2 Non-ISO Reason Code used in pain.014

Reason Code	Usage Req' ment	ISO Description	Notes
1100	FI	Any Other Reasons (reason is provided as narrative information in the additional reason information field)	Any additional information will be provided in the field "Additional Reason Information"