Bankline Direct ISO 20022 Payments format translation guide for Corporates

To support your transition to ISO 20022 this guide provides a translation of your current payments format and the go forward ISO format.

Demystifying the Bankline Direct Reporting Formats

A range of materials are available to support your transition to ISO 20022. This guide introduces the major differences between the current payments format and the go forward ISO Payment Initiation (pain) format.

Please use this guide to gain an initial understanding of the level and complexity of the changes required to allocate resources and complete a full impact assessment.

This guide translates go-forward pacs format against:

- Message Transmission (MT).
- Bankline Comma Separate Value (CSV).
- Payment Initiation 001.001.03 (Pain).

This guide covers:

- Single Euro Payment Area (SEPA).
- Bank of England CHAPS payments.
- Payment Status Notifications (PSN)
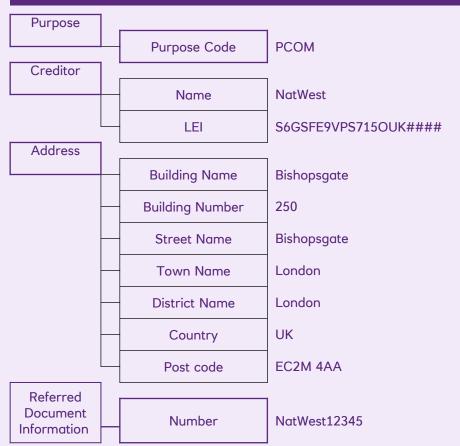- File Status Notifications (FSN).

Next Steps:

1. Review this guide.
2. Allocate resource to complete a full impact assessment.
3. For detailed technical information, direct your technical team or third-party provider to Swift MyStandards. Registration is required to access the NatWest ISO Community.

For further support please review the FAQs on the website.

New CHAPS fields for enhanced data

ISO 20022 payment formats offer richer, higher quality data through new data fields, not available in existing formats, that allow more detailed and structured information in messages. The below details the new fields.

Purpose

Purpose Code	PCOM

Creditor

Name	NatWest
LEI	S6GSFE9VPS715OUK####

Address

Building Name	Bishopsgate
Building Number	250
Street Name	Bishopsgate
Town Name	London
District Name	London
Country	UK
Post code	EC2M 4AA

Referred Document Information

Number	NatWest12345

Purpose Code*
Purpose codes provide information to all users in the payments chain to indicate the reason a payment is being made and can be used to identify real economic impact in an outage and prevent delay from false positives.

LEI Code*
The Legal Entity Identifier (LEI) is a 20-digit, alphanumeric code that connects to key reference information that enables clear and unique identification of companies participating in global financial markets and can be used to prevent and or detect fraud.

Structured Address
Structured address is the mandatory use of Data elements "Country" and "Town Name" within CHAPS payments and aims to reduce errors in processing, improve regulatory screening and enhance reconciliation. Hybrid addresses will allow unstructured 'AddressLine' element to be included.

Structured Remittance
Information regarding what the payment is to help enhance reconciliation.

Ultimate Debtor/Creditor
Refers to the party a payment is made or received on behalf of to aid with payment processing. For property related purchases this refers to the buyer and seller.

*Mandatory for Property purchases from Nov 24.

Use Case for ISO 20022 enhanced data

1 **Ultimate party set up for trust accounts**
A person/buyer wishes to purchase a house from a seller and deposits the funds into a trust account held with a third party/law firm. Once the deal is settled, the law firm act on behalf of the buyer and initiates a payment, using its own account held with the bank.

Ultimate Debtor	Debtor	Debtor Agent	Creditor Agent	Creditor
Buyer	Law firm	Law firms bank	Seller's bank	Seller

2 **Ultimate party set up for subsidiaries**
A corporate/buyer must pay its suppliers/seller for the good purchased. The buyer's parent company acts on subsidiary's/buyer's behalf and initiates a payment, using its own account held with the bank.

Ultimate Debtor	Debtor	Debtor Agent	Creditor Agent	Creditor
Buyer	Buyer's parent company	Parent company's bank	Seller's bank	Seller

3 **Initiating party set up**
A corporate outsourced payroll management to a specialised third-party service provider. The authorised service provider (with technical access to the corporates account) initiates monthly payments on behalf of the corporate/debtor.

Ultimate Debtor	Debtor	Debtor Agent	Creditor Agent	Creditor
Corporate	Authorised third-party	Corporate's bank	Employee's bank	Employee

Best practice – Duplication of the debtor/creditor details in the ultimate party element.

❌

Debtor	Name	Sample Inc.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ

Ultimate Debtor	Name	Sample Inc.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ

✔️

Debtor	Name	Sample Inc.
	Street Name	Cuba Avenue
	Building Number	11
	Post Code	1111
	Town Name	Wellington
	Country	NZ

Best practice – Party name as part of the ultimate party details.

❌

✅

Debtor		
Name	Insurance Ltd.
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Ultimate Debtor		
Name	Life insurance
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Debtor		
Name	Insurance Ltd.
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Remittance Information		
Unstructured Remittance Information	Life Insurance

Best practice – Provision of debtor's department details.

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Debtor

Name	Company Ltd.
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Ultimate Debtor

Name	Treasury Company Ltd.
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Debtor

Name	Company Ltd.
Department	Treasury
Street Name	Cuba Avenue
Building Number	11
Post Code	1111
Town Name	Wellington
Country	NZ

Best practice – Ultimate Party Details 'Not provided'.

<table>
<tr><td rowspan="7">Debtor</td><td>Name</td><td>Company Ltd.</td></tr>
<tr><td>Street Name</td><td>Cuba Avenue</td></tr>
<tr><td>Building Number</td><td>11</td></tr>
<tr><td>Post Code</td><td>1111</td></tr>
<tr><td>Town Name</td><td>Wellington</td></tr>
<tr><td>Country</td><td>NZ</td></tr>
<tr><td rowspan="3">Ultimate Debtor</td><td>Name</td><td>NOT PROVIDED</td></tr>
<tr><td>Town Name</td><td>NOT PROVIDED</td></tr>
<tr><td>Country</td><td>NOT PROVIDED</td></tr>
</table>

<table>
<tr><td rowspan="6">Debtor</td><td>Name</td><td>Company Ltd.</td></tr>
<tr><td>Street Name</td><td>Cuba Avenue</td></tr>
<tr><td>Building Number</td><td>11</td></tr>
<tr><td>Post Code</td><td>1111</td></tr>
<tr><td>Town Name</td><td>Wellington</td></tr>
<tr><td>Country</td><td>NZ</td></tr>
<tr><td rowspan="6">Ultimate Debtor</td><td>Name</td><td>Ultimate Debtor</td></tr>
<tr><td>Street Name</td><td>Paradise Street</td></tr>
<tr><td>Building Number</td><td>1</td></tr>
<tr><td>Post Code</td><td>A1 2BC</td></tr>
<tr><td>Town Name</td><td>Liverpool</td></tr>
<tr><td>Country</td><td>UK</td></tr>
</table>

Best practice – Capturing of Payment Service Providers.

❌ ✅

Creditor		
Name	Online Money Transfer Inc.
Street Name	Gateway Drive
Building Number	1
Post Code	91911
Town Name	San Diego
Country	US

Ultimate Creditor		
Name	Company Ltd.
Street Name	Main Street
Building Number	1
Post Code	Gx11 1AA
Town Name	Gibraltar
Country	GI

Creditor		
Name	Company Ltd.
Street Name	Main Street
Building Number	1
Post Code	Gx11 1AA
Town Name	Gibraltar
Country	GI

Ultimate Creditor		
Name	Online Money Transfer Inc.
Street Name	Gateway Drive
Building Number	1
Post Code	91911
Town Name	San Diego
Country	US

Make CHAPS and SEPA payments

Clients use CHAPS to make same day bank to bank payments. Clients use SEPA payments to make Euro to Europe International payments. Here are key fields for a CHAPS and SEPA payment from our existing Bankline Direct payment formats and the equivalent fields in the Pain 001.001.09.

For detailed Pain 001.001.09 technical information please refer to Swift MyStandards.

Field Description	ISO 20022 pain.001.001.09	MT101	MT103	Bankline CSV	pain.001.001.03
Urgent Priority	/Document/CstmrCdtTrfInitn/PmtInf/PmtTpInf/SvcLvl/Cd CHAPS – URGP Sepa - SEPA	N/A	:23E	T001	/Document/CstmrCdtTrfInitn/PmtInf/PmtTpInf/SvcLvl/cd CHAPS – URGP Sepa - SEPA
Payment Date	/Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt/Dt	:32A (date)	:32A (date)	T015	/Document/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt
Debtor/Customer Name	/Document/CstmrCdtTrfInitn/PmtInf/Dbtr/Nm	:50A	:50K or:53B (name)	N/A	/Document/CstmrCdtTrfInitn/PmtInf/Dbtr/Nm
Debtor/Customer Address	/Document/CstmrCdtTrfInitn/PmtInf/Dbtr/PstlAdr	N/A	:50K or:53B (address line)	N/A	/Document/CstmrCdtTrfInitn/PmtInf/Dbtr/PstlAdr
Debtor/Customer Account	/Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id	:50A	:50K or:53B (account number)	T010	/Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id
Debtor Agent/Ordering Institution	/Document/CstmrCdtTrfInitn/PmtInf/DbtrAgtFinInstnId/BICFI OR /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgtFinInstnId/ClrSysMmbId/MmbId	:72	N/A	N/A	/Document/CstmrCdtTrfInitn/PmtInf/DbtrAgtFinInstnId/BICFI OR /Document/CstmrCdtTrfInitn/PmtInf/DbtrAgtFinInstnId/ClrSysMmbId/MmbId

Make CHAPS and SEPA payments (cont'd)

Field Description	ISO 20022 pain.001.001.09	MT101	MT103	Bankline CSV	Pain.001.001.03
Sender's Reference	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId	:20	:20	T006	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/PmtId/InstrId
Payment Amount	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt	:32A (amount)	:32A (amount) :33B	T014	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt
Creditor Agent/Beneficiary Institution	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	:57A	:57A	T022	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbId/MmbId
Creditor/Beneficiary Name	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm	:59A	:59 (name)	T030	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm
Creditor/Beneficiary Address	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr	N/A	:59 (address)	T031-T033	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr
Creditor/Beneficiary Account	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id	:59A	:59 (account)	T028	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id
Remittance Information	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd OR /Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf	:70	:70 (codeword/RFB/)	T037	/Document/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd

Examples CHAPS payments

Pain 001.001.03

Please refer to Swift MyStandards to view the full sample.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>FILEREFT2</MsgId>
      <CreDtTm>2016-07-05T14:20:07</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>251000.50</CtrlSum>
      <InitgPty>
        <Nm>Test Client</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>CLIENT ID</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>BATCHREF</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>251000.50</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2016-07-05</ReqdExctnDt>
      <Dbtr>
        <Nm>This Is My Debtor</Nm>
        <PstlAdr>
          <PstCd>ABCD1XXX</PstCd>
          <TwnNm>London</TwnNm>
          <CtrySubDvsn>Regent's Place</CtrySubDvsn>
          <Ctry>GB</Ctry>
          <AdrLine>10 A Street</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>GB29NWBK60161331926819</IBAN>
        </Id>
        <Ccy>GBP</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>NWBKGB2L</BIC>
          <ClrSysMmbId>
            <MmbId>601613</MmbId>
          </ClrSysMmbId>
          <PstlAdr>
            <TwnNm>London</TwnNm>
            <Ctry>GB</Ctry>
```

Bankline CSV

```
,,,02,,,,,Custpayref 01,,,,50302010648496,,,,10987.00,28062007,,,,,,309216,,,,,,12759268,,MR AN OTHER,,,,,,,BENINFO 01,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
```

MT 103

```
{1:F01BKCHGB2UXGPL0000000000}{2:I103RBOSGB2LXXXXU3003}{4:
:20:1000010000010001
:13C:/CLSTIME/0915+0100
:23B:CRED
:23E:SDVA
:32A:161122GBP250001,00
:33B:GBP250001,00
:50K:/15100023100062
CUSTOMER BANK FI
ADDR789 1 BANK OF RBS
ADDR564 2 BANK OF RBS
ADDRESS 2 BANK OF RBS
:53B:/16012310006228
:57A://SC161029
RBOSGB2LXXX
:59:/10639473
BANK OF Beneficiary
Bank Bene Address1
Bank Bene Address2
Bank Bene PO600014
:70:/RFB/Reference for beneficiary
REMITTA2561 INFO LINE 02
REMITTANCE1 INFO LINE 03
REMITTANCE1 INFO LINE 04
:71A:SHA
:71F:GBP0,00
:72:/STO/RBOSGB2L
:77B:ORDERRES/BEMEILAAN 1, 9000 GENT
REPORTING 1
REPORTING 1
-}{5:}
```

MT 101

```
{1:F01NWBKGB3CDXXX9999999999}{2:O1011239220830JMATGB2LAXXX33333333352208301239N}{4:
:20:P0664918
:28D:1/1
:30:220822
:21:P0664918
:23E:URGP
:32B:GBP32762083,09
:50H:/GB75NWBK6000013971 2345
BARNEY STAINMATTHEY PLC
25 DOWINING Street
LondoN
EEAA 5BC
:52A:NWBKGB3C
:57A:BARCGB22
:59:/GB25BARC20325312345678
ROYAL BANKING CORPORATION
100 WASHINGTON Street
London ED3T 2AT
:71A:OUR
-}{5:{CHK:DE2B7E84D123}}
```

Examples SEPA payments

Pain 001.001.03
Please refer to Swift MyStandards to view the full sample.

```xml
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>FILEREFT2</MsgId>
      <CreDtTm>2016-07-05T14:20:07</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>251000.50</CtrlSum>
      <InitgPty>
        <Nm>Test Client</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>CLIENT ID</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>BATCHREF</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>251000.50</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2016-07-05</ReqdExctnDt>
      <Dbtr>
        <Nm>This Is My Debtor</Nm>
        <PstlAdr>
          <PstCd>ABCD1XXX</PstCd>
          <TwnNm>London</TwnNm>
          <CtrySubDvsn>Regent's Place</CtrySubDvsn>
          <Ctry>GB</Ctry>
          <AdrLine>10 A Street</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>GB29NWBK60161331926819</IBAN>
        </Id>
        <Ccy>GBP</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>NWBKGB2L</BIC>
          <ClrSysMmbId>
            <MmbId>601613</MmbId>
          </ClrSysMmbId>
          <PstlAdr>
            <TwnNm>London</TwnNm>
            <Ctry>GB</Ctry>
```

Bankline CSV

```
,,02,,,,,Custpayref 01,,,,50302010648496,,,,10987.00,28062007,,,,,,,309216,,,,,12759268,,MR AN OTHER,,,,,,,BENINFO 01,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
```

MT 103

```
{1:F01BKCHGB2UXGPL0000000000}{2:I103RBOSGB2LXXXXU3003}{4:
:20:1000010000010001
:13C:/CLSTIME/0915+0100
:23B:CRED
:23E:SDVA
:32A:161122GBP250001,00
:33B:GBP250001,00
:50K:/15100023100062
CUSTOMER BANK FI
ADDR789 1 BANK OF RBS
ADDR564 2 BANK OF RBS
ADDRESS 2 BANK OF RBS
:53B:/16012310006228
:57A://SC161029
RBOSGB2LXXX
:59:/10639473
BANK OF Beneficiary
Bank Bene Address1
Bank Bene Address2
Bank Bene PO600014
:70:/RFB/Reference for beneficiary
REMITTA2561 INFO LINE 02
REMITTANCE1 INFO LINE 03
REMITTANCE1 INFO LINE 04
:71A:SHA
:71F:GBP0,00
:72://STO/RBOSGB2L
:77B:ORDERRES/BEMEILAAN 1, 9000 GENT
REPORTING 1
REPORTING 1
-}{5:}
```

MT 101

```
{1:F01NWBKGB3CDXXX9999999999}{2:O1011239220830JMATGB2LAXXX33333333352208301239N}{4:
:20:P0664918
:28D:1/1
:30:220822
:21:P0664918
:23E:URGP
:32B:GBP32762083,09
:50H:/GB75NWBK6000013971 2345
BARNEY STAINMATTHEY PLC
25 DOWINING Street
LondoN
EEAA 5BC
:52A:NWBKGB3C
:57A:BARCGB22
:59:/GB25BARC20325312345678
ROYAL BANKING CORPORATION
100 WASHINGTON Street
London ED3T 2AT
:71A:OUR
-}{5:{CHK:DE2B7E84D123}}
```

Receive payment status notifications

Clients receive PSN's to confirm status of payments. Here are the key fields for our existing PSN formats and the equivalent in the pain 002.001.10. ere are the key fields for transaction level PSN, to view Batch PSN please review MyStandards. Pain 002.001.3 fields are like for like with the new pain format.

For detailed pain 002.001.10 technical information please refer to Swift MyStandards.

Field Description	pain.002.001.10	MT198	Human Readable
Message ID (a unique reference for each payment status)	/AppHdr/BizMsgIdr and/Document/CstmrPmtStsRpt/GrpHdr/MsgId	:20	N/A
Original Customer Payment Reference	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId	:77E P03	<6>
Payment Status	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	:77E P06	As advised between <4> and<5>
Rejection Reason Code	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/Rsn/Cd	:77E P21	<28>
Additional Information – contains the following: 1. Payment Type. 2. Payment Status (if PNDG in TxSts field). 3. Payment Last Updated Timestamp. 4. Rejection Reason Text. 5. Redirected Beneficiary Credit Institution 6. Redirected Beneficiary Customer Account Number.	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/StsRsnInf/AddtlInf	:77E 1. P05 2. P06 3. P08 4. P22 5. P25 6. P26	1. <4> 2. N/A 3. N/A 4. <28> 5. N/A 6. N/A

Receive payment status notifications (cont'd)

Field Description	pain.002.001.10	MT198	Human Readable
Payment Date	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TrckrData/ConfdDt/Dt	:77E P11	<22>
Payment Amount	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TrckrData/ConfdAmt	:77E P13	<24>
Debtor/Customer Account	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/DbtrAcct/Id/Othr/Id	:77E P09	<14>
Creditor Agent/Beneficiary Bank BIC	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/BICFI	:77E P15	<18>
Creditor Agent/Beneficiary Bank NCC	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAgt/FinInstnId/ClrSysMmbId/MmbId	:77E P16	N/A
Creditor/Beneficiary Account	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id/IBAN OR /Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id/Othr/Id	:77E P17	<17>
Creditor/Beneficiary Name	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlTxRef/CdtrAcct/Nm	:77E P18	<10>

Example payment status notifications

Pain 2

Please refer to Swift MyStandards to view the full sample.

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
<CstmrPmtStsRpt>
<GrpHdr>
<MsgId>7597</MsgId>
<CreDtTm>2011-05-13T06:20:32.565</CreDtTm>
<InitgPty>
<Id>
<OrgId>
<BICOrBEI>RBOSGB2L</BICOrBEI>
<Othr>
<Id>DRYRUNENTRUST</Id>
<SchmeNm>
<Cd>CUST</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
<OrgnlGrpInfAndSts>
<OrgnlMsgId>99888889</OrgnlMsgId>
<OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
<OrgnlPmtInfId>ITDD20111504</OrgnlPmtInfId>
<OrgnlNbOfTxs>1</OrgnlNbOfTxs>
<OrgnlCtrlSum>.01</OrgnlCtrlSum>
<PmtInfSts>RJCT</PmtInfSts>
<StsRsnInf>
<Rsn>
<Cd>AC08</Cd>
</Rsn>
<AddtlInf>CLEARING / INSTITUTION BRANCH ORDERING PARTY IS INVALID</AddtlInf>
</StsRsnInf>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

Human Readable

```
File name                                : 123456789
Sender ID                                : ABCDEFGHI
Interchange reference                    : BACS20032024-AB-00000.xml
Payment type                             : Sterling IAT
From the above mentioned file the following payment instruction(s) is/are rejected.
At first the concerning payment instruction is listed, followed by the reason(s) of rejection.
---------------------------------------------------------------------------
Payment sequence number                  : N/A
Order reference number                   : 00001234
Batch reference number                   : 11111-00000022
Geographic environment                   : DO
Name ordering customer                   : NatWest
BT Payments
City ordering customer                   :
Name beneficiary                         : Royal Bank of Scotland
Address beneficiary                      : N/A
City beneficiary                         : N/A
ISO country code beneficiary             : GB
Debit account number                     : 110220333####
Swift address bank ordering customer     : ABCDGB2L
Institution branch number                : N/A
Credit account number                    : 1111####
Swift address bank beneficiary           : N/A
Beneficiary's bank name                  : N/A
Beneficiary's bank city                  : N/A
Beneficiary's bank ISO country code      : N/A
Requested execution date                 : 20240320
Settlement                               : each pay own cost
Amount                                   : 163620000
ISO Currency code payment amount         : GBP
Payment information                      : |
---------------------------------------------------------------------------
Reason(s) rejection:
768 Rejected for funds failure
===========================================================================
```

MT198

```
{1:F01NWBKGB2LXGPL0001000001}{2:I198RBOSGB2LXXXXN}{4:
:20:PSNMT198PSNTC01A
:12:198
:77E::P01:GPL.MT103.12345678.PM
:P02:00000000009006111
:P03:PN15A3453453453453
:P05:CHAPS
:P06:ACCEP
:P07:2018-08-28-11.43.13.124324
:P08:2018-08-01-10.04.14.114321
:P09:33221144444444
:P10:2010-06-03
:P12:GBP
:P13:000000000000051200
:P15:RBOSGB2LXXX
:P16:SC52212345678
:P17:FR7630076021471002160020053
:P18:Name - Beneficiary Name
:P24:DR
-}
```

Receive file status notifications

Clients receive FSN to confirm status of files. Here are the key fields for our existing FSN formats and the equivalent in the pain 002.001.10. Pain 002.001.3 fields are like for like with the new pain format.

For detailed pain 002.001.10 technical information please refer to Swift MyStandards.

Field Description	pain.002.001.10	MT198	Human Readable
Message ID	/AppHdr/BizMsgIdr and/Document/CstmrPmtStsRpt/GrpHdr/MsgId	:20	N/A
Creation Date and Time of the FSN	/Document/CstmrPmtStsRpt/GrpHdr/CreDtTm	:77E second line	First line of FSN
Payment File Name	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	:77E first line	<3>
File Status (Acceptance/Rejection)	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/GrpSts RJCT (Rejected) PDNG (Pending) ACSP (Accepted Settlement In Process)	:77E third line (file acceptance)	Second line of FSN
Rejection Reason Code	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	:77E third line (file rejection)	N/A
Rejection Reason Description	/Document/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/AddtlInf	:77E fourth line (file rejection)	Second line of FSN

File status notification examples

Pain 2
Please refer to Swift MyStandards to view the full sample.

```xml
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
<CstmrPmtStsRpt>
    <GrpHdr>
        <MsgId>7585</MsgId>
        <CreDtTm>2018-08-01T05:55:25.585</CreDtTm>
        <InitgPty>
            <Id>
                <OrgId>
                    <BICOrBEI>RBOSGB2L</BICOrBEI>
                    <Othr>
                        <Id>SCRUMTESTING01</Id>
                        <SchmeNm>
                            <Cd>CUST</Cd>
                        </SchmeNm>
                    </Othr>
                </OrgId>
            </Id>
        </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
        <OrgnlMsgId>XMLV3_PAIN2_1_3_FSN_level1</OrgnlMsgId>
        <OrgnlMsgNmId>pain.002.001.03.fisp</OrgnlMsgNmId>
        <GrpSts>ACCP</GrpSts>
        <StsRsnInf>
        <AddtlInf>File is received and accepted for further Processing</AddtlInf>
        </StsRsnInf>
    </OrgnlGrpInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

MT198

```
{1:F01RBOSGB2LXGPL0001000001}{2:I198RBOSGB2LXXXXN}{4:
:20:FSN3310
:12:198
:77E:GPL.I8583.21002831.PM
2010-05-26/10:15:29
File accepted for further processing
-}
```

Human Readable

```
The file BACS02042024-AB-00123.xml is received and accepted for the further processing.
Details of file
---------------
File name                    : BACS02042024-AB-00123.xml.asc
Interchange reference        : BACS02042024-AB-00123.xml
Sender ID                    : ABCDEFGH
```

Thank you