

ARTEA

ISO 20022 XML Message Implementation Guide for Payment Initiation (Pain.001.001.09, Pain.002.001.10)

1. Introduction

This document provides guidelines for Payment Initiation services using ISO 20022 messages pain.001.001.09 and pain.002.001.10. Through the Artea Internet Bank and Gateway channels, customers can:

Submit Customer Credit Transfer Initiation messages (pain.001.001.09);

Receive Payment Status Reports (pain.002.001.10);

Extract Customer Account Statements in ISO 20022 XML format.

These guidelines should be used in conjunction with the official ISO 20022 XML message standards. The descriptions of standard message elements are not repeated in this document and should be referenced directly from the ISO 20022 documentation where applicable. Elements not included in these guidelines are not supported within the scope of the described services.

In accordance with local market requirements, the following message types are covered:

Customer Credit Transfer Initiation (pain.001.001.09)

Payment Status Report (pain.002.001.10)

2. General information

Below is the explanation of each column in the tables of messages format description:

Column name	Explanation
Index	Number refers to the corresponding description in the ISO 20022 XML Message Definition Report.
Or	Indicates that only one or several elements may be presented.
Mult.	Indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. For example: [1..1] – shows that element is mandatory and can be presented only once; [1..n] – shows that element is mandatory and can be presented 1 to n times; [0..1] – shows that element is optional and can be presented only once; [0..n] – shows that element is optional and can be presented 0 to n times.
Message item	Element name used in ISO 20022 XML Message Definition Report.
<XML Tag>	Short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.
Type	Specifies the allowed data values and formats.
Usage	Describes usage in Artea messages.

3. Letters and symbols used in XML messages

Letters and symbols supported in SEPA payment orders to other countries and in international payment orders:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' + '"
Space

Additional letters supported in SEPA payment orders within Lithuania

ą č ę è į š ū ž
Ą Č Ę Ė Į Š Ū Ž

4. Customer Credit Transfer Initiation (pain.001.001.09)

The Customer Credit Transfer Initiation message is used by the initiating party to instruct the forwarding agent or debtor agent to transfer funds from a debtor's account to a creditor. It serves as a payment request for the execution of one or more credit transfers.

The message is composed of two mandatory sections:

1. Group Header

The Group Header appears once per message and contains information used to identify the file, including:

Message Identifier;

Creation Date and Time;

Initiating Party.

2. Payment Information

The Payment Information block is mandatory and may occur multiple times within a message. It contains details relating to the payment instruction, including:

Debtor;

Debtor Account;

Payment Type Information;

Requested Execution Date.

Each Payment Information block includes one or more Credit Transfer Transaction Information sections, which contain payment-specific details such as:

Creditor;

Creditor Agent;

Remittance Information.

Together, these sections provide all information required to process and execute the credit transfer transaction.

Format description

Index	OR	Mult.	Message item	<XML Tag>	Type	Usage		Rule/ Guid. No.
						SEPA	INTERNATIONAL	
		[1..1]	Message root	<CstmrCdtTrfInitn>				
1.0		[1..1]	+ GroupHeader	<GrpHdr>				
1.1		[1..1]	++MessageIdentification	<MsgId>	Max35Text	Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.		
1.2		[1..1]	++CreationDateTime	<CreDtTm>	ISODatetime	Date and time at which the message was created by the initiating party.		
1.4		[1..1]	++NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of individual transactions contained in the message.		
1.5		[1..1]	++ControlSum	<CtrlSum>	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies.		
1.6		[0..1]	++InitiatingParty	<InitgPty>		Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor. Ignored by ARTEA.		
1.7		[0..1]	+++Name	<Nm>	Max70Text	Name of the initiating party.		
1.9		[0..1]	+++Identification	<Id>				
1.10		[1..1]	++++OrganisationIdentification	<OrgId>		Identification of the initiating party.		
		[0..1]	+++++AnyBIC	<AnyBIC>	Identifier			
		[1..1]	+++++LEI	<LEI>	Identifier	Legal entity identification.		

		[0..1]	+++++Other	<Othr>			
		[1..1]	+++++Identification	<Id>	Max35Text		
		[0..1]	+++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	+++++Code	<Cd>	Code		
2.0		[1..n]	+PaymentInformation	<PmtInf>		- could be repeated - set of characteristics, that applies to the debit side of the payment transactions	
2.1		[1..1]	++PaymentInformationIdentification	<PmtInfId>	Max35Text	Reference assigned by the initiating party in order to identify the payment information block within the message. Should be unique per file.	
2.2		[1..1]	++PaymentMethod	<PmtMtd>	Code	Specifies the means of payment that will be used to move the amount of money. Only TRF is allowed.	
2.3		[0..1]	++BatchBooking	<BtchBookg>	Indicator	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. A value "true" identifies that a credit transfer is proceed as a single (group) entry and a value "false" identifies that a single entry for each of the transactions in the message is requested.	
2.4		[1..1]	++NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of payments contained in the payment information block.	
2.5		[1..1]	++ControlSum	<CtrlSum>	DecimalNumber	Total of all individual amounts included in the group, irrespective of currencies.	
2.6		[0..1]	++PaymentTypeInfo	<PmtTpInf>		Set of elements used to specify the type of payment.	R1
2.8		[0..1]	+++ServiceLevel	<SvcLvl>		Agreement of rules according to which the payment must be processed.	R2,R3
2.9		[1..1]	++++Code	<Cd>	Code	Only SEPA value is allowed. Use SDVA code in case of very urgent transfers in euro.	Allowed values: NURG = normal payment; URGP = urgent payment; SDVA = extra urgent payment.

2.11		[0..1]	+++LocalInstrument	<LclInstrm>		Specifies the type of payment.	R2,R3
2.12	{Or	[1..1]	++++Code	<Cd>	Code	Only INST (Instant Credit Transfer) value is supported	R4
2.13	Or}	[1..1]	++++Proprietary	<Prtry>	Text	Allowed values: NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment.	
2.14		[0..1]	+++CategoryPurpose	<CtgyPurp>		Specifies the purpose of the payment based on an agreement between the initiating party and the debtor's bank.	
2.15		[1..1]	++++Code	<Cd>	Code	Forward to the Beneficiary bank.	
2.17		[1..1]	++RequestedExecutionDate	<ReqdExctnDt>		Date on which the debtor's account is to be debited.	
2.18		[1..1]	+++Date	<Dt>	ISODate	Date.	
2.21		[1..1]	++Debtor	<Dbtr>		The party from whose account the amount of payment is to be debited.	
2.22		[1..1]	+++Name	<Nm>	Max70Text	Debtor's name. If the debtor's name does not match the customer's name in ARTEA bank customer database, then debtor's name from ARTEA bank customer database will be used in the payment order.	

2.23		[0..1]	+++PostalAddress	<PstAdr>		Debtor's address. STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible. HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory. By default debtors' address from ARTEA bank customer database will be used in the payment order.	
2.25		[0..1]	++++Department	<Dept>	Max70Text	Identification of a division of a large organisation or building.	
2.26		[0..1]	++++Sub Department	<SubDept>	Max70Text	Identification of a sub-division of a large organisation or building.	
2.27		[0..1]	++++Street Name	<StrtNm>	Max70Text	Name of a street or thoroughfare.	
2.28		[0..1]	++++Building Number	<BldgNb>	Max16Text	Number that identifies the position of a building on a street.	
2.29		[0..1]	++++Building Name	<BldgNm>	Max35Text	Name of the building or house.	
2.30		[0..1]	++++Floor	<Flr>	Max70Text	Floor or storey within a building.	
2.31		[0..1]	++++PostBox	<PstBx>	Max16Text	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.	
2.32		[0..1]	++++Room	<Room>	Max70Text	Building room number.	
2.33		[0..1]	++++Post Code	<PstCd>	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
2.34		[1..1]	++++Town Name	<TwnNm>	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	
2.35		[0..1]	++++Town Location Name	<TwnLctnNm>	Max35Text	Specific location name within the town.	
2.36		[0..1]	++++District Name	<DstrctNm>	Max35Text	Identifies a subdivision within a country subdivision.	
2.37		[0..1]	++++Country Sub Division	<CtrySubDvs>	Max35Text	Identifies a subdivision of a country such as state, region, county.	
2.38		[1..1]	++++Country	<Ctry>	CountryCode	Nation with its own government.	
2.39		[0..2]	++++Address Line	<AdrLine>	Max70Text	Only 2 occurrences allowed.	
2.40		[0..1]	+++Identification	<Id>		Debtor's identification.	
2.41	{Or	[1..1]	++++OrganisationIdentification	<OrgId>		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Two occurrences of 'Other' is allowed.
	{{Or	[1..1]	++++AnyBIC	<AnyBIC>	Identifier	Only a valid BIC is allowed.	Only a valid BIC is allowed.
		[1..1]	++++LEI	<LEI>	Identifier	Legal entity identification.	Legal entity identification.
	Or}}	[1..1]	++++Other	<Othr>		Only one occurrence is allowed.	Two occurrences allowed.
		[1..1]	++++Identification	<Id>	Max35Text	Organisation identification value.	
		[0..1]	++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	

2.42	Or}	[1..1]	++++PrivateIdentification	<PrvtId>		Identification of a private person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	not used	
	{{Or	[1..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Date and place of birth.	not used	
		[1..1]	+++++BirthDate	<BirthDt>	ISODate	Date of birth	not used	
		[1..1]	+++++CityOfBirth	<CityOfBirth>	Max35Text	Place of birth.	not used	
		[1..1]	+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country of birth code (ISO 3166, Alpha-2 code).	not used	
	Or}}	[1..1]	+++++Other	<Othr>		Only one occurrence is allowed.	not used	
		[1..1]	+++++Identification	<Id>	Max35Text	Private person's identification value.	not used	
		[0..1]	+++++SchemeName	<SchmeNm>		Name of the identification scheme.	not used	
		[1..1]	+++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	Name of the identification scheme, in a coded form as published in an external list.	
2.45		[1..1]	++DebtorAccount	<DbtrAcct>		Account number, from which the amount of payment is to be debited.		
2.46		[1..1]	+++Identification	<Id>		Only IBAN is allowed.		
2.47		[1..1]	++++IBAN	<IBAN>	Identifier	Debtor's IBAN.		
2.50		[0..1]	+++Currency	<Ccy>	Code	Currency of the debtor's account. Note: if InstructedAmount is in other currency than debtor IBAN currency, then it is mandatory to provide DebtorAccount IBAN Currency value.		
2.53		[1..1]	++DebtorAgent	<DbtrAgt>		Debtor's bank.		
2.54		[1..1]	+++FinancialInstitutionIdentification	<FinInstId>		Financial institution's identification. Only BIC is allowed		
2.55		[1..1]	++++BICFI	<BICFI>	Identifier	Debtor's bank BIC. Note: the correct Debtor Agent BIC code should be provided.		
2.67		[0..1]	++UltimateDebtor	<UltmtDbtr>		Ultimate party that owes an amount of money to the (ultimate) creditor.		
2.68		[0..1]	+++Name	<Nm>	Max70Text	Ultimate debtor's name.		
2.70		[1..1]	+++Identification	<Id>		Ultimate debtor's identification.		
2.71	{Or	[1..1]	++++OrganisationIdentification	<OrgId>		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Either 'AnyBIC' or one occurrence of 'Other' is allowed.	
	{{Or	[1..1]	+++++AnyBIC	<AnyBIC>	Identifier	Only a valid BIC is allowed.		
		[1..1]	+++++LEI	<LEI>	Identifier	Legal entity identification.	Legal entity identification.	
	Or}}	[1..1]	+++++Other	<Othr>		Only one occurrence is allowed.		
		[1..1]	+++++Identification	<Id>	Max35Text	Organisation identification value.		
		[0..1]	+++++SchemeName	<SchmeNm>		Name of the identification scheme.		
		[1..1]	+++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.		
2.72	Or}	[1..1]	++++PrivateIdentification	<PrvtId>		Identification of a private person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.		
	{{Or	[1..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Date and place of birth.		

		[1..1]	+++++BirthDate	<BirthDt>	ISODate	Date of birth	
		[1..1]	+++++CityOfBirth	<CityOfBirth>	Max35Text	Place of birth.	
		[1..1]	+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country of birth code (ISO 3166, Alpha-2 code).	
	Or}}	[1..1]	+++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	+++++Identification	<Id>	Max35Text	Private person's identification value.	
		[0..1]	+++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	+++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.75		[0..1]	++ChargeBearer	<ChrgBr>	Code	Specifies which party/parties will bear the charges linked to the processing of the payment. Note: If this tag is missing, it will be considered as SHAR or SLEV, depending on the payment instruction data).	R5

						Only SLEV (FollowingServiceLevel) is allowed.	Allowed values: DEBT - BorneByDebtor (not allowed in case of payment to EEA country); SHAR - Shared. CRED value is not allowed.	
2.76		[0..1]	++ChargesAccount	<ChrgsAcct>		Account from which charges are to be debited. Note: if it is not filled, then charges will be debited from DebtorAccount IBAN.		
		[1..1]	+++Identification	<Id>		Only IBAN is allowed.		
		[1..1]	++++IBAN	<IBAN>	Identifier	Account IBAN.		
		[0..1]	+++Currency	<Ccy>	Code	Currency of charges' account.		
2.78		[1..n]	++CreditTransferTransactionInformation	<CdtTrfTxInf>		Set of elements used to provide information on the individual transaction(s) included in the message		
2.79		[1..1]	+++PaymentIdentification	<PmtId>		Set of elements used to reference a payment instruction.		
2.80		[0..1]	++++InstructionIdentification	<InstrId>	Max35Text	Unique reference assigned by the initiating party for a debtor's bank to identify the payment. The value will not be forwarded to the beneficiary (only presented in pain.002 and camt messages).		
2.81		[1..1]	++++EndToEndIdentification	<EndToEndId>	Max35Text	Unique reference assigned by the instructing party to payment.		
2.83		[0..1]	+++PaymentTypeInformation	<PmtTpInf>		Set of elements used to specify the type of payment.		R1
2.85		[0..1]	++++ServiceLevel	<SvcLvl>		Agreement of rules according to which the payment must be processed.		R2,R3
2.86		[1..1]	+++++Code	<Cd>	Code	Only SEPA value is allowed. Use SDVA code in case of very urgent transfers in euro.	Allowed values: NURG = normal payment; URGP = urgent payment; SDVA = extra urgent payment.	
2.88		[0..1]	+++LocalInstrument	<LclInstrm>		Specifies the type of payment.		R2,R3
2.89	{Or	[1..1]	++++Code	<Cd>	Code	Only INST (Instant Credit Transfer) value is supported	not used	R4

2.90	Or}	[1..1]	++++Proprietary	<Prtry>	Text	Allowed values: NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment.	
2.91		[0..1]	++++CategoryPurpose	<CtgyPurp>		Specifies the purpose of the payment based on an agreement between the initiating party and the debtor's bank.	
2.92		[1..1]	+++++Code	<Cd>	Code	Forward to the Beneficiary bank.	
2.94		[1..1]	+++Amount	<Amt>		Amount of money to be moved between the debtor and the creditor.	
2.95		[1..1]	++++InstructedAmount	<InstdAmt>	Amount	Payment amount and the currency ordered by the initiating party. All currencies accepted by the bank for payment services are allowed.	
2.98		[0..1]	+++ChargeBearer	<ChrgBr>	Code	Specifies which party/parties will bear the charges linked to the processing of the payment. Note: If this tag is missing, it will be considered as SHAR or SLEV, depending on the payment instruction data).	R5
					Only SLEV (FollowingServiceLevel) is allowed.	Allowed values: DEBT - BorneByDebtor (not allowed in case of payment to EEA country); SHAR - Shared. CRED value is not allowed.	
2.100		[0..1]	+++UltimateDebtor	<UltmtDbtr>		Ultimate party that owes an amount of money to the (ultimate) creditor.	
2.101		[0..1]	++++Name	<Nm>	Max70Text	Ultimate debtor's name.	
2.103		[1..1]	++++Identification	<Id>		Ultimate debtor's identification.	
2.104	{Or	[1..1]	++++OrganisationIdentification	<OrgId>		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Either 'AnyBIC' or one occurrence of 'Other' is allowed.
	{{Or	[1..1]	+++++AnyBIC	<AnyBIC>	Identifier	Only a valid BIC is allowed.	
		[1..1]	+++++LEI	<LEI>	Identifier	Legal entity identification.	not used
	Or}}	[1..1]	+++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	+++++Identification	<Id>	Max35Text	Organisation identification value.	
		[0..1]	+++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	++++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.105	Or}	[1..1]	++++PrivateIdentification	<PrvtId>		Identification of a private person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
	{{Or	[1..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Date and place of birth.	
		[1..1]	+++++BirthDate	<BirthDt>	ISODate	Date of birth	
		[1..1]	+++++CityOfBirth	<CityOfBirth>	Max35Text	Place of birth.	
		[1..1]	+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country of birth code (ISO 3166, Alpha-2 code).	
	Or}}	[1..1]	+++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	+++++Identification	<Id>	Max35Text	Private person's identification value.	

		[0..1]	+++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	+++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.114		[0..1]	+++CreditorAgent	<CdrAgt>		Ignored by ARTEA. CreditorAgent BIC is calculated from Creditor IBAN. Creditor's bank information. Identification of creditor's bank. Creditor's bank BIC. Beneficiary's Banks SWIFT code. Information used to identify a member in a clearing system. For example Fedwire, Sort Code, etc. Identification of a clearing system. Clearing system code published in an external list. Creditor's bank identification in a clearing system. Creditor's bank name. Should be used when BIC or clearing system member identification is not known to initiating party.	
		[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>			
		[0..1]	++++BICFI	<BICFI>	BICIdentifier		
		[0..1]	++++ClearingSystemMemberIdentification	<ClrSysMmbld>			
		[0..1]	++++ClearingSystemIdentification	<ClrSysId>			
		[1..1]	+++++Code	<Cd>	Code		
		[1..1]	+++++MemberIdentification	<Mmbld>	Max35Text		
		[0..1]	++++Name	<Nm>	Max140Text		
2.116		[1..1]	+++Creditor	<Cdr>		Creditor's information.	
2.117		[1..1]	+++Name	<Nm>	Max70Text	Creditor's name. The value is checked against name in ARTEA bank customer database (only for intrabank payments).	
2.118		[0..1]	++++PostalAddress	<PstlAdr>		Creditor's address. STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible. HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.	
2.120		[0..1]	++++Department	<Dept>	Max70Text	Identification of a division of a large organisation or building.	
2.121		[0..1]	++++Sub Department	<SubDept>	Max70Text	Identification of a sub-division of a large organisation or building.	
2.122		[0..1]	++++Street Name	<StrtNm>	Max70Text	Name of a street or thoroughfare.	
2.123		[0..1]	++++Building Number	<BldgNb>	Max16Text	Number that identifies the position of a building on a street.	
2.124		[0..1]	++++Building Name	<BldgNm>	Max35Text	Name of the building or house.	
2.125		[0..1]	++++Floor	<Flr>	Max70Text	Floor or storey within a building.	
2.126		[0..1]	++++PostBox	<PstBx>	Max16Text	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.	
2.127		[0..1]	++++Room	<Room>	Max70Text	Building room number.	
2.128		[0..1]	++++Post Code	<PstCd>	Max16Text	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.	
2.129		[1..1]	++++Town Name	<TwnNm>	Max35Text	Name of a built-up area, with defined boundaries, and a local government.	
2.130		[0..1]	++++Town Location Name	<TwnLctnNm>	Max35Text	Specific location name within the town.	
2.131		[0..1]	++++District Name	<DstrctNm>	Max35Text	Identifies a subdivision within a country subdivision.	

2.132		[0..1]	++++Country Sub Division	<CtrySubDvs>	Max35Text	Identifies a subdivision of a country such as state, region, county.	
2.133		[1..1]	++++Country	<Ctry>	CountryCode	Nation with its own government.	
2.134		[0..2]	++++Address Line	<AdrLine>	Max70Text	Only 2 occurrences allowed.	
2.135		[0..1]	++++Identification	<Id>		Creditor's identification.	
2.136	{Or	[1..1]	++++OrganisationIdentification	<OrgId>		Identification of an organisation.	
	{{Or	[1..1]	++++AnyBIC	<AnyBIC>	Identifier	Only a valid BIC is allowed.	not used
		[1..1]	++++LEI	<LEI>	Identifier	Legal entity identification.	not used
	Or}}	[0..1]	++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	++++Identification	<Id>	Max35Text	Organisation identification value.	
		[0..1]	++++SchemeName	<SchmeNm>		Name of the identification scheme.	
	{{Or	[1..1]	++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
	Or}}	[1..1]	++++Proprietary	<Prtry>	Max35Text	not used	
2.137	Or}	[1..1]	++++PrivateIdentification	<PrvtId>		Identification of a private person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
	{{Or	[1..1]	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Date and place of birth.	not used
		[1..1]	++++BirthDate	<BirthDt>	ISODate	Date of birth	
		[1..1]	++++CityOfBirth	<CityOfBirth>	Max35Text	Place of birth.	
		[1..1]	++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country of birth code (ISO 3166, Alpha-2 code).	
	Or}}	[1..n]	++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	++++Identification	<Id>	Max35Text	Private person's identification value.	
		[0..1]	++++SchemeName	<SchmeNm>		Name of the identification scheme.	
	{{Or	[1..1]	++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
	Or}}	[1..1]	++++Proprietary	<Prtry>	Max35Text	not used	
2.140		[1..1]	+++CreditorAccount	<CdtrAcct>		Creditor's account.	
2.141		[1..1]	++++Identification	<Id>			
2.142	{Or	[1..1]	++++IBAN	<IBAN>	Identifier	IBAN	
2.143	Or}	[1..1]	++++Other	<Othr>		not in use	
		[1..1]	++++Identification	<Id>	Max34Text		Account of creditor's not in IBAN format.
		[0..1]	++++Scheme Name	<SchmeNm>			Name of the identification scheme.
		[1..1]	++++Code	<Cd>	Code		BBAN
2.145		[0..1]	++++Currency	<Ccy>	Code	Account currency.	
2.148		[0..1]	+++UltimateCreditor	<UltmtCdtr>		Party which is the ultimate beneficiary of the payment.	
2.149		[0..1]	++++Name	<Nm>	Max70Text	Ultimate creditor's name.	

2.151		[0..1]	++++Identification	<Id>		Ultimate creditor's identification.	
2.152	{Or	[1..1]	++++OrganisationIdentification	<OrgId>		Identification of an organisation. Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Either 'AnyBIC' or one occurrence of 'Other' is allowed.
	{{Or	[1..1]	++++AnyBIC	<AnyBIC>	Identifier	Only a valid BIC is allowed.	
		[1..1]	++++LEI	<LEI>	Identifier	Legal entity identification.	not in use
	Or}}	[1..1]	++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	++++Identification	<Id>	Max35Text	Organisation identification value.	
		[0..1]	++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.153	Or}	[1..1]	++++PrivateIdentification	<PrvtId>		Identification of a private person. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
	{{Or	[1..1]	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Date and place of birth.	

		[1..1]	++++BirthDate	<BirthDt>	ISODate	Date of birth	
		[1..1]	++++CityOfBirth	<CityOfBirth>	Max35Text	Place of birth.	
		[1..1]	++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country of birth code (ISO 3166, Alpha-2 code).	
	Or}}	[1..1]	++++Other	<Othr>		Only one occurrence is allowed.	
		[1..1]	++++Identification	<Id>	Max35Text	Private person's identification value.	
		[0..1]	++++SchemeName	<SchmeNm>		Name of the identification scheme.	
		[1..1]	++++Code	<Cd>	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.158		[0..1]	+++Purpose	<Purp>		Reason for the payment.	
2.159		[1..1]	++++Code	<Cd>	Code	Code form as published in an external list.	
2.161		[0..10]	+++RegulatoryReporting	<RgltryRptg>		Information about declaration of payments.	
		[0..1]	++++ Authority	<Authrty>		Entity that requires regulatory reporting information.	
		[0..1]	++++Country	<Ctry>	Code	Country ISO code.	
		[0..n]	++++Details	<Dtls>		Set of elements used to provide details on the regulatory reporting information.	
		[0..1]	++++Type	<Tp>	Max35Text	Specifies the type of the information supplied in the regulatory reporting details.	
		[0..1]	++++ Country	<Ctry>	Code	Creditor's residence country ISO code.	
		[0..1]	++++ Code	<Cd>	Max10Text	Specifies the nature, purpose, and reason for the transaction to be reported for regulatory.	
		[0..n]	++++Information	<Inf>	Max35Text	Additional details that cater for specific regulatory requirements.	
2.164		[0..1]	+++RemittanceInformation	<RmtInf>		Either 'Structured' or 'Unstructured' may be present.	Either 'Structured' or 'Unstructured' may be present.

2.165	{Or	[0..1]	++++Unstructured	<Ustrd>	Max140Text	Unstructured payment details.		
2.166	Or}	[0..1]	++++Structured	<Strd>		Structured payment details. Used for entering reference number required by beneficiary.		
2.169		[0..1]	+++++CreditorReferenceInformation	<CdtrRefInf>				
2.170		[0..1]	+++++Type	<Tp>				
2.171		[1..1]	+++++++CodeOrProprietary	<CdOrPrtry>				
2.172		[1..1]	+++++++Code	<Cd>	Code	Only SCOR value is allowed.		
2.174		[0..1]	+++++++Issuer	<Issr>	Max35Text	Issuer of the payment reference.	not in use	
2.175		[0..1]	+++++++Reference	<Ref>	Max35Text	Reference number to beneficiary. In case reference starts with RF, then ARTEA considers the reference as international creditor reference and the reference number is checked against ISO standard 11649.	Reference number to beneficiary. In case reference starts with RF, then ARTEA considers the reference as international creditor reference and the reference number is checked against ISO standard 11649.	

Rules:

R1 - If Payment Type Information is filled both under Payment Information and Credit Transfer Transaction Information, ARTEA will take guidance from the information under Credit Transfer Transaction Information **R2** - If both Service Level Code and Local instrument is used, then ARTEA takes guidance only from Service Level.

R3 - If no value is used in Service Level Code and Local Instrument, then bank processes the payment as non-urgent or European payment depending on the payment instruction data

R4 - If INST code is used and beneficiary bank is INST reachable, then payment is processed as instant payment. Other codes allowed by ISO are just forwarded to the beneficiary bank and payment is processed as non-urgent or European payment depending on the payment instruction data.

R5 - If Charge Bearer is filled both under Payment Information and Credit Transfer Transaction Information, ARTEA will take guidance from the information under Credit Transfer Transaction Information.

5. Customer Payment Status Report (pain.002.001.10)

The Customer Payment Status Report message is sent by the instructed agent to the preceding party in the payment chain to communicate the processing status of a payment instruction. The message may be used to report a positive status, a rejection, or a pending status for either an individual payment instruction or an entire file.

The message is composed of three main building blocks:

1. Group Header:

This mandatory section appears once per message and contains information used to identify the report, including:

Message Identifier;

Creation Date and Time.

2. Original Group Information and Status:

This mandatory section also appears once per message and provides status information related to the original message, including:

Original Message Identification;

Original Message Name Identification;

Group Status.

3. Original Payment Information and Status

This section is optional and may be repeated multiple times. It contains information related to individual payment instructions referenced from the original message, including:

Original End-to-End Identification;

Payment Status;

Selected elements from the original payment instruction.

Together, these sections enable the initiating party to track the processing outcome of submitted payment instructions and obtain detailed status information at both the group and transaction levels.

Format description

Index	OR	Mult.	Message item	<XML Tag>	Type	Usage
		[1..1]	Message root	<CstmrPmtStsRpt>		
1.0		[1..1]	+ GroupHeader	<GrpHdr>		
1.1		[1..1]	++MessageIdentification	<MsgId>	Max35Text	Point to point reference, as assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.
1.2		[1..1]	++CreationDateTime	<CreDtTm>	ISODateTime	Date and time at which the message was created by the bank.
1.3		[0..1]	++InitiatingParty	<InitgPty>		Party that initiates the status message.
		[1..1]	+++Identification	<Id>		
		[1..1]	++++OrganisationIdentification	<OrgId>		
		[1..1]	+++++AnyBIC	<AnyBIC>	Identifier	ARTEA bank's BIC code.
2.0		[1..1]	+OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>		Original group information concerning the group of transactions, to which the status report message refers to.
2.1		[1..1]	++OriginalMessageIdentification	<OrgnlMsgId>	Max35Text	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
2.2		[1..1]	++OriginalMessageNameIdentification	<OrgnlMsgNmId>	Max35Text	Specifies the original message name identifier to which the message refers.

2.3		[0..1]	++OriginalCreationDateTime	<OrgnlCreDtTm>	DateTime	Date and time at which the original message was created.
2.4		[0..1]	++OriginalNumberOfTransactions	<OrgnlNbOfTx>	Max15NumericText	Number of individual transactions contained in the original message.
2.5		[0..1]	++OriginalControlSum	<OrgnlCtrlSum>	Quantity	Total of all individual amounts included in the original message, irrespective of currencies.
2.6		[0..1]	++GroupStatus	<GrpSts>	Code	ACCP AcceptedCustomerProfile ACSC AcceptedSettlementCompleted ACTC AcceptedTechnicalValidation PART PartiallyAccepted PDNG Pending RJCT Rejected

3.0		[0..n]	+OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>		- could be repeated - information concerning the original payment information, to which the status report message refers.
3.1		[1..1]	++OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	Max35Text	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.2		[0..1]	++OriginalNumberOfTransactions	<OrgnlNbOfTx>	Max15NumericText	Number of individual transactions contained in the original payment information group.
3.3		[0..1]	++OriginalControlSum	<OrgnlCtrlSum>	Quantity	Total of all individual amounts included in the original payment information group, irrespective of currencies.
3.4		[0..1]	++PaymentInformationStatus	<PmtInfSts>	Code	ACCP AcceptedCustomerProfile ACSC AcceptedSettlementCompleted ACTC AcceptedTechnicalValidation PART PartiallyAccepted PDNG Pending RJCT Rejected
3.12		[0..n]	++TransactionInformationAndStatus	<TxInfAndSts>		Set of elements used to provide information on the original transactions to which the status report message refers.
3.14		[0..1]	+++OriginalInstructionIdentification	<OrgnlInstrId>	Max35Text	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.
3.15		[0..1]	+++OriginalEndToEndIdentification	<OrgnlEndToEndId>	Max35Text	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
3.17		[0..1]	+++TransactionStatus	<TxSts>	Code	ACCP AcceptedCustomerProfile ACSC AcceptedSettlementCompleted ACTC AcceptedTechnicalValidation PART PartiallyAccepted PDNG Pending RJCT Rejected

3.18		[0..n]	+++StatusReasonInformation	<StsRsnInf>		Set of elements used to provide detailed information on the status reason.
3.19		[1..1]	++++Originator	<Orgtr>		Party that issues the status.
		[0..1]	+++++Identification	<Id>		
		[1..1]	++++++OrganisationIdentification	<OrgId>		
		[1..1]	+++++++AnyBIC	<AnyBIC>	Identifier	ARTEA bank's BIC code.
3.20		[1..1]	++++Reason	<Rsn>		Specifies the reason for the status report.
3.21		[1..1]	+++++Code	<Cd>	Code	Reason for the status, as published in an external reason code list.
3.23		[0..1]	++++AdditionalInformation	<AddtlInf>	Max105Text	Further details on the status reason. If Reason/Code is equal to NARR, then AdditionalInformation must be present.
3.26		[0..1]	+++AcceptanceDateTime	<AcptncDtTm>	DateTime	Payment acceptance date and time
3.27		[0..1]	+++AccountServicerReference	<AcctSvcrRef>	Text	ARTEA's reference to identify the entry.
3.29		[0..1]	+++OriginalTransactionReference	<OrgnlTxRef>		Set of key elements used to identify the original transaction that is being referred to.
3.31		[0..1]	++++Amount	<Amt>		Amount of money to be moved between the debtor and the creditor.
		[1..1]	+++++InstructedAmount	<InstdAmt>	Amount	Payment amount and the currency ordered by the initiating party.
3.43		[0..1]	++++DebtorAccount	<DbtrAcct>		Account number, from which the amount of payment is to be debited.
		[1..1]	+++++Identification	<Id>		
		[1..1]	++++++IBAN	<IBAN>	Identifier	Debtor's IBAN.
		[0..1]	+++++Currency	<Ccy>	Code	Currency of the debtor's account.
3.49		[0..1]	++++CreditorAccount	<CdtrAcct>		Creditor's account.
		[1..1]	+++++Identification	<Id>		
	{Or	[1..1]	+++++IBAN	<IBAN>	Identifier	IBAN
	Or}	[1..1]	+++++Other	<Othr>		
		[1..1]	++++++Identification	<Id>	Max34Text	Account of creditor's not in IBAN format.
		[0..1]	+++++Currency	<Ccy>	Code	Currency of the creditor's account.

GroupStatus, PaymentInformationStatus and TransactionStatus combinations

USE CASE	GroupStatus <GrpSts>	PaymentInformationStatus <PmtInfSts>	TransactionStatus <TxSts>
Status for payments, when technical validation is in progress	ACTC	ACTC	ACTC
Future payments after customer profile checking	ACCP	ACCP	ACCP
All payments are executed successfully	ACSC	ACSC	ACSC
All payments are rejected	RJCT	RJCT	RJCT
At least one payment is executed successfully, but others are rejected	PART	ACSC	ACSC
		PART	ACSC+RJCT
		RJCT	RJCT
At least one payment is still pending (waiting for execution)	PDNG	ACSC	ACSC
		PART	ACSC+RJCT
		PDNG	PDNG+ACSC/RJCT
		RJCT	RJCT

6. List of Bank Transaction Codes used in ARTEA bank

Supported encodings in account statement and official account statement message.

Described values can be found in these xml tags:

Statement/Entry/BankTransactionCode/Domain/Code and .../Domain/Family/CODE and .../DomainSubFamilyCode

ISO combinations				
Domain	Family	Sub-Family	D/C	Description
PMNT	RCDT	DMCT	C	incoming domestic payment
PMNT	RCDT	BOOK	C	Incoming Intrabank payment
PMNT	RCDT	FEES	D	Incoming payment fee
PMNT	RCDT	RRTN	C	Returned payment
PMNT	RCDT	XBCT	C	incoming cross-border payment
PMNT	RCDT	ESCT	C	incoming SEPA payment
PMNT	RCDT	FICT	C	Incoming bank to bank payment
PMNT	MDOP	FEES	D	Other fees related to payments
PMNT	MDOP	ADJT	D	Transaction adjustment
PMNT	MCOP	ADJT	C	Transaction adjustment
PMNT	MDOP	COMI	D	Bank fees with VAT
PMNT	MDOP	COMM	D	Bank commission
PMNT	MCOP	INTR	C	incoming interest
PMNT	IDDT	PMDD	D	Automatical payments (before SEPA direct debit)
PMNT	IDDT	COMI	D	Direct debit fees with VAT
PMNT	IDDT	ESDD	D	SEPA Direct Debit
PMNT	IDDT	PRDD	C	SEPA Direct Debit returning
PMNT	IDDT	FEES	D	Direct debit fee
PMNT	ICDT	BOOK	D	Intrabank payment
PMNT	ICDT	DMCT	D	Domestic payment
PMNT	ICDT	ESCT	D	SEPA payment
PMNT	ICDT	FEES	D	Outgoing payment fee
PMNT	ICDT	XBCT	D	Cross-border payment
PMNT	ICDT	FICT	D	Bank to bank payment

PMNT	ICDT	RPCR	C	Payment reversal due to Payment Cancellation Request
PMNT	OTHR	OTHR	D/C	Other payments
PMNT	CCRD	CDPT	C	Cash collection in ATM
PMNT	CCRD	CWDL	D	Cash withdrawal with card
PMNT	CCRD	FEES	D	Card fee
PMNT	CCRD	OTHR	D/C	Card transaction
PMNT	CCRD	POSC	D	Cashback transactions
PMNT	MCRD	COMI	D	Merchant fees with VAT
PMNT	MCRD	COMM	D	POS transactions processing fee
PMNT	MCRD	TAXE	D	Taxe for POS administration
PMNT	MCRD	POSP	D/C	Point-of Sale (POS) Payments
PMNT	MCRD	FEES	D	Merchant fees
PMNT	CNTR	CDPT	C	Cash Collection
PMNT	CNTR	FEES	D	Cash transaction fee
PMNT	CNTR	CWDL	D	Cash withdrawal
PMNT	ICHQ	FEES	D	Cheque purchase fee
PMNT	ICHQ	OTHR	D	Cheque purchase
PMNT	RCHQ	FEES	D	Cheque honouring fee
PMNT	RCHQ	OTHR	C	Cheque honouring
ACMT	MCOP	ADJT	C	canceled transactions (charges) for account administration
ACMT	MDOP	CHRG	D	With account administration related fees based on agreement (escrow account opening)
ACMT	MDOP	COMI	D	With account administration related fees with VAT
ACMT	MDOP	FEES	D	With account administration related fees (Ibank, Telebank, sms, account maintenance etc.)
CAMT	MDOP	FEES	D	charges for cash pool
CAMT	MDOP	INTR	D	Cash pool account interests for internal limit usage
CAMT	MCOP	INTR	C	Cash pool account interests
CAMT	ACCB	TOPG	C	Topping

CAMT	ACCB	SWEP	D	Sweeping
CAMT	ACCB	ZABA	D/C	Account balancing
CAMT	ACCB	FEES	D	Account balancing fee
TRAD	DOCC	FEES	D	Documentary Collection fee

TRAD	GUAR	FEES	D	Guarantee fee
TRAD	DCCT	FEES	D	Documentary Credit fee
TRAD	MDOP	FEES	D	Trade Finance (letter of credit, guarantee, documentary collection) related fees
TRAD	DCCT	OTHR	D	Payment related to letter of credit
FORX	OTHR	FEES	D	Fee of foreign exchange transaction
FORX	OTHR	OTHR	D/C	Foreign exchange transaction
LDAS	MDOP	OTHR	D	Loan related penalty
LDAS	MDOP	TAXE	D	Taxe transafering from earned deposit/overnight interests
LDAS	MDOP	FEES	D	Loan charges
LDAS	MCOP	INTR	C	incoming interest
LDAS	OTHR	OTHR	D/C	Loan disbursement (C)/loan repayment (D)
LDAS	NTAV	NTAV	D	Other loan related fees
LDAS	CSLN	INTR	D	Payment of interest
LDAS	CSLN	PPAY	D	Payment of principal
LDAS	MGLN	FEES	D	Loan administration fee
LDAS	MDOP	ADJT	D	Loan adjustment
LDAS	MCOP	ADJT	C	Loan adjustment
SECU	OTHR	OTHR	D/C	Other movements related to securities
SECU	MDOP	FEES	D	Other fees related to securities
SECU	SETT	SUBS	C	Subscription of fund units
SECU	SETT	REDM	C	Redemption of fund units
SECU	SETT	FEES	D	Service fee of securities transaction
SECU	SETT	TRAD	D/C	Securities transaction with other broker

SECU	SETT	OTCG	D/C	Securities transfer delivery versus payment
SECU	SETT	XCHG	D/C	Securities transaction on market
SECU	CUST	DVCA	C	Reciept of securities dividends
SECU	CUST	REDM	C	Redemption of bonds
SECU	MCOP	INTR	C	Interest income from bonds
SECU	COLL	FEES	D	Fees related to pledging of securities
SECU	CORP	OTHR	C	Split of securities
XTND	NTAV	NTAV	D/C	Different bank transactions/charges

7. Appendix

Supported code sets under xml tags in account statement and payment initiation messages.

Balance <Bal>

Code	Description
OPBD	Opening booked balance.
ITBD	Interim booked balance
ITAV	Interim available balance
CLBD	Closing booked balance.
INFO	Information

PrivateIdentification <PrvtId>

Code	Description
ARNU	Number assigned by a social security agency to identify a non-resident person.
CCPT	Number assigned by an authority to identify the passport number of a person.
CUST	Number assigned by an issuer to identify a customer.
DRLC	Number assigned by an authority to identify a driver's license.
EMPL	Number assigned by a registration authority to an employee.
NIDN	Number assigned by an authority to identify the national identity number of a person.
SOSE	Number assigned by an authority to identify the social security number of a person.
TXID	Number assigned by a tax authority to identify a person.

OrganisationIdentification <OrgId>

Code	Description
BANK	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.

CBID	A unique identification number assigned by a central bank to identify an organisation.
CHID	A unique identification number assigned by a clearing house to identify an organisation
CINC	A unique identification number assigned by a designated authority to a certificate of incorporation and used to identify an organisation.
COID	Country authority given organisation identification (e.g., corporate registration number)
CUST	Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship.
DUNS	A unique identification number provided by Dun & Bradstreet to identify an organisation.
EMPL	Number assigned by a registration authority to an employer.
GS1G	Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
SREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity
TXID	Number assigned by a tax authority to identify an organisation.

ServiceLevel <SvcLvl>

Code	Description
SEPA	SEPA payment
NURG	Normal payment

URGP	Urgent payment
SDVA	Extra urgent payment

ChargeBearer <ChrgBr>

Code	Description
SLEV	FollowingServiceLevel
SHAR	Shared
DEBT	BorneByDebtor