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# Customer Credit Transfer Initiation <pain.001.001.02>

## Estonian domestic payments

Index	XML Tag	Message Item	Occur.	Type	Format	Guideline
<b>1.0</b>	<b>&lt;GrpHdr&gt;</b>	<b>GroupHeader</b>	<b>1..1</b>			
1.1	<MsgId>	MessageIdentification	1..1	Text	1-35	Recommended to remain unique for at least 3 months.
1.2	<CreDtTm>	CreationDateTime	1..1	ISODate Time		Not processed.
1.5	<NbOfTxs>	NumberOfTransactions	1..1	Integer	[0-9]{1,9}	
1.6	<CtrlSum>	ControlSum	0..1	Decimal	Total: 18 Fraction: 17	
1.7	<Grpg>	Grouping	1..1	Code	MIXD	Not processed. Always treated as 'MIXD'.
1.8	<InitgPty>	InitiatingParty	1..1			Not processed. Allowed to be empty.
<b>2.0</b>	<b>&lt;PmtInf&gt;</b>	<b>PaymentInformation</b>	<b>1..n</b>			
2.1	<PmtInfd>	PaymentInformationIdentification	0..1	Text	1-35	If present, added to the report.
2.2	<PmtMtd>	PaymentMethod	1..1	Code	TRF	Not processed. Always treated as 'TRF'.
2.3	<PmtTpInf>	PaymentTypeInformation	1..1			
2.5	<SvcLvl>	ServiceLevel	1..1			
2.7	<Prtry>	Proprietary	1..1	Code	N	Always treated as 'N'.
2.13	<ReqdExctnDt>	RequestedExecutionDate	1..1	ISODate		
2.15	<Dbtr>	Debtor	1..1			Not processed. Allowed to be empty.
2.16	<DbtrAcct>	DebtorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
2.17	<DbtrAgt>	DebtorAgent	1..1			Not processed.
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1 {or	Text	8-11	
	<ClrSysMmbld>	ClearingSystemMemberIdentification	1..1 or			
	<Id>	Identification	1..1 {{or	Text	1-35	
	<Prtry>	Proprietary	1..1 or}}	Text	1-35	
	<NmAndAdr>	NameAndAddress	1..1 or			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	
	<PrtryId>	ProprietaryIdentification	1..1 or			
	<Id>	Identification	1..1	Text	1-35	
	<CmbndId>	CombinedIdentification	1..1 or}			Allowed to be empty.
<b>2.23</b>	<b>&lt;CdtTrfTxInf&gt;</b>	<b>CreditTransferTransactionInformation</b>	<b>1..n</b>			
2.24	<PmtId>	PaymentIdentification	1..1			
2.25	<InstrId>	InstructionIdentification	1..1	Text	1-35	Recommended to be unique in the message.
2.26	<EndToEndId>	EndToEndIdentification	1..1	Text	1-8	Recommended to remain unique for at least 3 months. If the length is exceeded, the last 8 characters will be used.
2.27	<PmtTpInf>	PaymentTypeInformation	0..1			
2.29	<SvcLvl>	ServiceLevel	1..1			
2.31	<Prtry>	Proprietary	1..1	Code	N	Always treated as 'N'.
2.37	<Amt>		1..1			
2.38	<InstdAmt>	InstructedAmount	1..1	Decimal	Total: 16 Fraction: 2	Must be used with the Currency (Ccy) attribute.
	Ccy	Currency	<i>attribute</i>	Code	[A-Z]{3,3}	
2.57	<Cdtr>	Creditor	1..1			
	<Nm>	Name	1..1	Text	1-70	
2.58	<CdtrAcct>	CreditorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
2.84	<RmtInf>	RemittanceInformation	1..1			
2.85	<Ustrd>	Unstructured	0..3 {*	Text	1-140	Maximum 300 characters in total, the rest will be ignored.
2.86	<Strd>	Structured	0..1 {*}			*Either Unstructured or Structured item may be missing.
2.100	<CdtrRefInf>	CreditorReferenceInformation	1..1			
2.105	<CdtrRef>	CreditorReference	1..1	Text	1-20	If the length is exceeded, the transaction will be rejected.

## Example with 1 transaction

```
<?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.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>ABC/123/100</MsgId>
      <CreDtTm>2012-10-23T12:30:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <Grpg>MIXD</Grpg>
      <InitgPty/>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>N</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2012-10-23</ReqdExctnDt>
      <Dbtr/>
      <DbtrAcct>
        <Id>
          <IBAN>EE392200221000429253</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <CmbndId/>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>ABC/123/100/01</InstrId>
          <EndToEndId>10001</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">7.50</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>Goods Company AS</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>EE742200221000164589</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Payment for invoice no 10</Ustrd>
          <Strd>
            <CdtrRefInf>
              <CdtrRef>7605262</CdtrRef>
            </CdtrRefInf>
          </Strd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
  </pain.001.001.02>
</Document>
```

### Example with 3 transactions

```
<?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.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>ABC/123/101</MsgId>
      <CreDtTm>2012-10-23T12:00:00</CreDtTm>
      <NbOfTxes>3</NbOfTxes>
      <CtrlSum>15.45</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty/>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>N</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2012-10-23</ReqdExctnDt>
      <Dbtr/>
      <DbtrAcct>
        <Id>
          <IBAN>EE392200221000429253</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <CmbndId/>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>ABC/123/101/01</InstrId>
          <EndToEndId>10101</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="EUR">10.15</InstdAmt>
        </Amt>
        <Cdtr>
          <Nm>Goods Company AS</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <IBAN>EE742200221000164589</IBAN>
          </Id>
        </CdtrAcct>
        <RmtInf>
          <Ustrd>Payment for invoice no 15</Ustrd>
          <Strd>
            <CdtrRefInf>
              <CdtrRef>7605262</CdtrRef>
            </CdtrRefInf>
          </Strd>
        </RmtInf>
      </CdtTrfTxInf>
    </PmtInf>
    <PmtInf>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>N</Prtry>
        </SvcLvl>
```

```
</PmtTpInf>
<ReqdExctnDt>2012-10-23</ReqdExctnDt>
<Dbtr/>
<DbtrAcct>
  <Id>
    <IBAN>EE392200221000429242</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <CmbndId/>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>ABC/123/101/02</InstrId>
    <EndToEndId>10102</EndToEndId>
  </PmtId>
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  </Amt>
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  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>EE742200221000164588</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Payment for invoice no 18</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>ABC/123/101/03</InstrId>
    <EndToEndId>10103</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">5.25</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>Goods Company AS</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>EE742200221000164589</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
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      <CdtrRefInf>
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      </CdtrRefInf>
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  </RmtInf>
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## Latvian domestic payments

Index	XML Tag	Message Item	Occur.	Type	Format	Guideline
<b>1.0</b>	<b>&lt;GrpHdr&gt;</b>	<b>GroupHeader</b>	<b>1..1</b>			
1.1	<MsgId>	MessageIdentification	1..1	Text	1-35	Recommended to remain unique for at least 3 months.
1.2	<CreDtTm>	CreationDateTime	1..1	ISODate Time		Not processed.
1.5	<NbOfTxs>	NumberOfTransactions	1..1	Integer	[0-9]{1,9}	
1.6	<CtrlSum>	ControlSum	0..1	Decimal	Total: 18 Fraction: 17	
1.7	<Grpg>	Grouping	1..1	Code	MIXD	Not processed. Always treated as 'MIXD'.
1.8	<InitgPty>	InitiatingParty	1..1			Not processed. Allowed to be empty.
<b>2.0</b>	<b>&lt;PmtInf&gt;</b>	<b>PaymentInformation</b>	<b>1..n</b>			
2.1	<PmtInfd>	PaymentInformationIdentification	0..1	Text	1-35	If present, added to the report.
2.2	<PmtMtd>	PaymentMethod	1..1	Code	TRF	Not processed. Always treated as 'TRF'.
2.3	<PmtTplnf>	PaymentTypeInformation	1..1			
2.5	<SvcLvl>	ServiceLevel	1..1			
2.7	<Prtry>	Proprietary	1..1	Code	N, U, URGP	'U' or 'URGP' – Urgent payment; 'N' – Normal payment.
2.13	<ReqdExctnDt>	RequestedExecutionDate	1..1	ISODate		
2.15	<Dbtr>	Debtor	1..1			Not processed. Allowed to be empty.
2.16	<DbtrAcct>	DebtorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
2.17	<DbtrAgt>	DebtorAgent	1..1			Not processed.
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1 {or	Text	8-11	
	<ClrSysMmbld>	ClearingSystemMemberIdentification	1..1 or			
	<Id>	Identification	1..1 {{or	Text	1-35	
	<Prtry>	Proprietary	1..1 or}}	Text	1-35	
	<NmAndAdr>	NameAndAddress	1..1 or			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	
	<PrtryId>	ProprietaryIdentification	1..1 or			
	<Id>	Identification	1..1	Text	1-35	
	<CmbndId>	CombinedIdentification	1..1 or}			Allowed to be empty.
<b>2.23</b>	<b>&lt;CdtTrfTxInf&gt;</b>	<b>CreditTransferTransactionInformation</b>	<b>1..n</b>			
2.24	<PmtId>	PaymentIdentification	1..1			
2.25	<InstrId>	InstructionIdentification	1..1	Text	1-35	Recommended to be unique in the message.
2.26	<EndToEndId>	EndToEndIdentification	1..1	Text	1-10	Recommended to remain unique for at least 3 months. If the length is exceeded, the last 10 characters will be used.
2.27	<PmtTplnf>	PaymentTypeInformation	0..1			
2.29	<SvcLvl>	ServiceLevel	1..1			
2.31	<Prtry>	Proprietary	1..1	Code	N, U, URGP	If present, overrides the PaymentInformation level item.
2.37	<Amt>	Amount	1..1			
2.38	<InstdAmt>	InstructedAmount	1..1	Decimal	Total: 16 Fraction: 2	Must be used with the Currency (Ccy) attribute.
	Ccy	Currency	<i>attribute</i>	Code	[A-Z]{3,3}	
2.55	<CdtrAgt>	CreditorAgent	1..1			
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1	Text	8-11	
2.57	<Cdtr>	Creditor	1..1			
	<Nm>	Name	1..1	Text	1-70	
	<Id>	Identification	0..1			
	<OrgId>	OrganisationIdentification	1..1 {or			
	<PrtryId>	ProprietaryIdentification	1..1			
	<Id>	Identification	1..1	Text	1-15	
	<PrvtId>	PrivateIdentification	1..1 or}			
	<OthrId>	OtherIdentification	1..1			
	<Id>	Identification	1..1	Text	1-15	
	<IdTp>	IdentificationType	1..1	Code	NIDN	If the code is not 'NIDN', the transaction will be rejected.
	<CtryOfRes>	CountryOfResidence	1..1	Code	[A-Z]{2,2}	
2.58	<CdtrAcct>	CreditorAccount	1..1			

	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
2.67	<RgltryRptg>	RegulatoryReporting	0..1*			*Mandatory from 1000 LVL equivalent for LV.
2.72	<RgltryDtls>	RegulatoryDetails	1..1			
2.73	<Cd>	Code	1..1	Code	[0-9]{3,3}	
2.84	<RmtInf>	RemittanceInformation	1..1			
2.85	<Ustrd>	Unstructured	1..3	Text	1-140	Maximum 300 characters in total, the rest will be ignored.

## Example with 1 transaction

```
<?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.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>ABC/123/102</MsgId>
      <CreDtTm>2012-10-23T12:30:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty/>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Prtry>U</Prtry>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2012-10-23</ReqdExctnDt>
      <Dbtr/>
      <DbtrAcct>
        <Id>
          <IBAN>LV26HABA0551032709404</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <CmbndId/>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>ABC/123/102/01</InstrId>
          <EndToEndId>10201</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="LVL">1000.10</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>HABALV22</BIC>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Test Company</Nm>
          <Id>
            <OrgId>
              <PrtryId>
                <Id>TestCompTFC</Id>
              </PrtryId>
            </OrgId>
          </Id>
          <CtryOfRes>LV</CtryOfRes>
        </Cdtr>
      </CdtTrfTxInf>
    </PmtInf>
  </pain.001.001.02>
</Document>
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  </Id>
</CdtrAcct>
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  <RgltryDtls>
    <Cd>101</Cd>
  </RgltryDtls>
</RgltryRptg>
<RmtInf>
  <Ustrd>Invoice no 35</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

## Lithuanian domestic payments

Index	XML Tag	Message Item	Occur.	Type	Format	Guideline
<b>1.0</b>	<b>&lt;GrpHdr&gt;</b>	<b>GroupHeader</b>	<b>1..1</b>			
1.1	<MsgId>	MessageIdentification	1..1	Text	1-35	Recommended to remain unique for at least 3 months.
1.2	<CreDtTm>	CreationDateTime	1..1	ISODate Time		Not processed.
1.5	<NbOfTxs>	NumberOfTransactions	1..1	Integer	[0-9]{1,9}	
1.6	<CtrlSum>	ControlSum	0..1	Decimal	Total: 18 Fraction: 17	
1.7	<Grpg>	Grouping	1..1	Code	MIXD	Not processed. Always treated as 'MIXD'.
1.8	<InitgPty>	InitiatingParty	1..1			Not processed. Allowed to be empty.
<b>2.0</b>	<b>&lt;PmtInf&gt;</b>	<b>PaymentInformation</b>	<b>1..n</b>			
2.1	<PmtInfd>	PaymentInformationIdentification	0..1	Text	1-35	If present, added to the report.
2.2	<PmtMtd>	PaymentMethod	1..1	Code	TRF	Not processed. Always treated as 'TRF'.
2.3	<PmtTpInf>	PaymentTypeInformation	1..1			
2.5	<SvcLvl>	ServiceLevel	1..1			
2.7	<Prtry>	Proprietary	1..1	Code	N, U, URGP	'U' or 'URGP' – Urgent payment; 'N' – Normal payment.
2.13	<ReqdExctnDt>	RequestedExecutionDate	1..1	ISODate		
2.15	<Dbtr>	Debtor	1..1			
	<Id>	Identification	0..1			
	<OrgId>	OrganisationIdentification	1..1 {or			
	<PrtryId>	ProprietaryIdentification	1..1			
	<Id>	Identification	1..1	Text	1-16	
	<PrvtId>	PrivateIdentification	1..1 or}			
	<OthrId>	OtherIdentification	1..1			
	<Id>	Identification	1..1	Text	1-16	
	<IdTp>	IdentificationType	1..1	Code	NIDN	If the code is not 'NIDN', the transaction will be rejected.
2.16	<DbtrAcct>	DebtorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
2.17	<DbtrAgt>	DebtorAgent	1..1			Not processed.
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1 {or	Text	8-11	
	<ClrSysMmbld>	ClearingSystemMemberIdentification	1..1 or			
	<Id>	Identification	1..1 {{or	Text	1-35	
	<Prtry>	Proprietary	1..1 or}}	Text	1-35	
	<NmAndAdr>	NameAndAddress	1..1 or			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	
	<PrtryId>	ProprietaryIdentification	1..1 or			
	<Id>	Identification	1..1	Text	1-35	
	<CmbndId>	CombinedIdentification	1..1 or}			Allowed to be empty.
2.19	<UltmtDbtr>	UltimateDebtor	0..1			



	<Nm>	Name	0..1	Text	1-70	
	<Id>	Identification	0..1			
	<OrgId>	OrganisationIdentification	1..1 {or			
	<PrtryId>	ProprietaryIdentification	1..1			
	<Id>	Identification	1..1	Text	1-11	
	<PrvtId>	PrivateIdentification	1..1 or}			
	<OthrId>	OtherIdentification	1..1			
	<Id>	Identification	1..1	Text	1-11	
	<IdTp>	IdentificationType	1..1	Code	NIDN	If the code is not 'NIDN', the transaction will be rejected.
<b>2.23</b>	<b>&lt;CdtTrfTxInf&gt;</b>	<b>CreditTransferTransactionInformation</b>	<b>1..n</b>			
2.24	<PmtId>	PaymentIdentification	1..1			
2.25	<InstrId>	InstructionIdentification	1..1	Text	1-35	Recommended to be unique in the message.
2.26	<EndToEndId>	EndToEndIdentification	1..1	Text	1-10	Recommended to remain unique for at least 3 months. If the length is exceeded, the last 10 characters will be used.
2.27	<PmtTpInf>	PaymentTypeInformation	0..1			
2.29	<SvcLvl>	ServiceLevel	1..1			
2.31	<Prtry>	Proprietary	1..1	Code	N, U, URGP	If present, overrides the PaymentInformation level item.
2.37	<Amt>	Amount	1..1			
2.38	<InstAmt>	InstructedAmount	1..1	Decimal	Total: 16 Fraction: 2	Must be used with the Currency (Ccy) attribute.
	Ccy	Currency	<i>attribute</i>	Code	[A-Z]{3,3}	
2.57	<Cdtr>	Creditor	1..1			
	<Nm>	Name	1..1	Text	1-70	
	<Id>	Identification	0..1			
	<OrgId>	OrganisationIdentification	1..1 {or			
	<PrtryId>	ProprietaryIdentification	1..1			
	<Id>	Identification	1..1	Text	1-15	
	<PrvtId>	PrivateIdentification	1..1 or}			
	<OthrId>	OtherIdentification	1..1			
	<Id>	Identification	1..1	Text	1-15	
	<IdTp>	IdentificationType	1..1	Code	NIDN	If the code is not 'NIDN', the transaction will be rejected.
2.58	<CdtrAcct>	CreditorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
2.59	<UltmtCdtr>	UltimateCreditor	0..1			
	<Nm>	Name	0..1	Text	1-70	
	<Id>	Identification	0..1			
	<OrgId>	OrganisationIdentification	1..1 {or			
	<PrtryId>	ProprietaryIdentification	1..1			
	<Id>	Identification	1..1	Text	1-11	
	<PrvtId>	PrivateIdentification	1..1 or}			
	<OthrId>	OtherIdentification	1..1			
	<Id>	Identification	1..1	Text	1-11	
	<IdTp>	IdentificationType	1..1	Code	NIDN	If the code is not 'NIDN', the transaction will be rejected.
2.84	<RmtInf>	RemittanceInformation	1..1			
2.85	<Ustrd>	Unstructured	1..3	Text	1-140	Maximum 300 characters in total, the rest will be ignored.
2.86	<Strd>	Structured	0..1			
2.100	<CdtrRefInf>	CreditorReferenceInformation	1..1			
2.105	<CdtrRef>	CreditorReference	1..1	Text	1-28	If the length is exceeded, the transaction will be rejected.

## Example with 1 transaction

```
<?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.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>ABC/123/103</MsgId>
      <CreDtTm>2012-10-23T12:00:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty/>
```

```
</GrpHdr>
<PmtInf>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>N</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2012-10-23</ReqdExctnDt>
  <Dbtr>
    <Id>
      <OrgId>
        <PrtryId>
          <Id>TEST11</Id>
        </PrtryId>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>LT507300010130546703</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <CmbndId/>
    </FinInstnId>
  </DbtrAgt>
  <UltmtDbtr>
    <Nm>AABBCC Corp</Nm>
    <Id>
      <OrgId>
        <PrtryId>
          <Id>TEST22</Id>
        </PrtryId>
      </OrgId>
    </Id>
  </UltmtDbtr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>ABC/123/103/01</InstrId>
      <EndToEndId>10301</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="LTL">10.00</InstdAmt>
    </Amt>
    <Cdtr>
      <Nm>Print Company</Nm>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>TEST33</Id>
            <IdTp>NIDN</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>LT277300010130546729</IBAN>
      </Id>
    </CdtrAcct>
    <UltmtCdtr>
      <Nm>Smith John</Nm>
      <Id>
```

```

    <OrgId>
      <PrtryId>
        <Id>TEST44</Id>
      </PrtryId>
    </OrgId>
  </Id>
</UltmtCdtr>
<RmtInf>
  <Ustrd>Invoice no 82</Ustrd>
  <Strd>
    <CdtrRefInf>
      <CdtrRef>111999888</CdtrRef>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

## International payments

Index	XML Tag	Message item	Occur.	Type	Format	Guideline
<b>1.0</b>	<b>&lt;GrpHdr&gt;</b>	<b>GroupHeader</b>	<b>1..1</b>			
1.1	<MsgId>	MessageIdentification	1..1	Text	1-35	Recommended to remain unique for at least 3 months.
1.2	<CreDtTm>	CreationDateTime	1..1	ISODate Time		Not processed.
1.5	<NbOfTxs>	NumberOfTransactions	1..1	Integer	[0-9]{1,9}	
1.6	<CtrlSum>	ControlSum	0..1	Decimal	Total: 18 Fraction: 17	
1.7	<Grpg>	Grouping	1..1	Code	MIXD	Not processed. Always treated as 'MIXD'.
1.8	<InitgPty>	InitiatingParty	1..1			Not processed. Allowed to be empty.
<b>2.0</b>	<b>&lt;PmtInf&gt;</b>	<b>PaymentInformation</b>	<b>1..n</b>			
2.1	<PmtInfId>	PaymentInformationIdentification	0..1	Text	1-35	If present, added to the report.
2.2	<PmtMtd>	PaymentMethod	1..1	Code	TRF	Not processed. Always treated as 'TRF'.
2.3	<PmtTpInf>	PaymentTypeInformation	1..1			
2.5	<SvcLvl>	ServiceLevel	1..1			
2.7	<Prtry>	Proprietary	1..1	Code	N, U, URGP, E, SDVA	'U' or 'URGP' – Urgent payment; 'E' or 'SDVA' – Express payment; 'N' – Normal payment.
2.13	<ReqdExctnDt>	RequestedExecutionDate	1..1	ISODate		
2.15	<Dbtr>	Debtor	1..1			
	<CtryOfRes>	CountryOfResidence	1..1	Code	[A-Z]{2,2}	
2.16	<DbtrAcct>	DebtorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1	Text	5-34	Must be a valid IBAN.
	<Ccy>	Currency	1..1	Code	[A-Z]{3,3}	If missing, the InstructedAmount currency will be used instead.
2.17	<DbtrAgt>	DebtorAgent	1..1			Not processed.
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1 {or	Text	8-11	
	<ClrSysMmbld>	ClearingSystemMemberIdentification	1..1 or			
	<Id>	Identification	1..1 {{or	Text	1-35	
	<Prtry>	Proprietary	1..1 or}}	Text	1-35	
	<NmAndAdr>	NameAndAddress	1..1 or			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	
	<PrtryId>	ProprietaryIdentification	1..1 or			
	<Id>	Identification	1..1	Text	1-35	
	<CmbndId>	CombinedIdentification	1..1 or}			Allowed to be empty.
2.20	<ChrgBr>	ChargeBearer	1..1	Code	DEBT, SHAR	If missing, will be treated as 'SHAR'.
<b>2.23</b>	<b>&lt;CdtTrfTxInf&gt;</b>	<b>CreditTransferTransactionInformation</b>	<b>1..n</b>			
2.24	<PmtId>	PaymentIdentification	1..1			
2.25	<InstrId>	InstructionIdentification	1..1	Text	1-35	Recommended to be unique in the

2.26	<EndToEndId>	EndToEndIdentification	1..1	Text	1-8	message. Recommended to remain unique for at least 3 months. If the length is exceeded, the last 8 characters will be used.
2.27	<PmtTpInf>	PaymentTypeInformation	0..1			
2.29	<SvcLvl>	ServiceLevel	1..1			
2.31	<Prtry>	Proprietary	1..1	Code	N, U, URGP, E, SDVA	If present, overrides the PaymentInformation level item.
2.37	<Amt>	Amount	1..1			
2.38	<InstdAmt>	InstructedAmount	1..1	Decimal	Total: 16 Fraction: 2	Must be used with the Currency (Ccy) attribute.
2.46	Ccy <ChrgBr>	Currency ChargeBearer	attribute 0..1	Code Code	[A-Z]{3,3} DEBT, SHAR	If present, overrides the PaymentInformation level item.
2.49	<IntrmyAgt1>	IntermediaryAgent1	0..1			
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1* {or	Text	8-11	*Will be treated as a name.
	<NmAndAdr>	NameAndAddress	1..1 or}			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	Will be added to the name.
2.50	<IntrmyAgt1Acct>	IntermediaryAgent1Account	0..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1 {or	Text	5-34	Must be a valid IBAN.
	<BBAN>	BBAN	1..1 or}	Text	1-30	
2.51	<IntrmyAgt2>	IntermediaryAgent2	0..1			
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1* {or	Text	8-11	*Will be treated as a name.
	<NmAndAdr>	NameAndAddress	1..1 or}			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	Will be added to the name.
2.52	<IntrmyAgt2Acct>	IntermediaryAgent2Account	0..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1 {or	Text	5-34	Must be a valid IBAN.
	<BBAN>	BBAN	1..1 or}	Text	1-30	
2.55	<CdtrAgt>	CreditorAgent	1..1			
	<FinInstnId>	FinancialInstitutionIdentification	1..1			
	<BIC>	BIC	1..1* {or	Text	8-11	*Will be treated as a name.
	<NmAndAdr>	NameAndAddress	1..1 or}			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	1..1			
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	Will be added to the name.
2.57	<Cdtr>	Creditor	1..1			
	<Nm>	Name	1..1	Text	1-70	
	<PstlAdr>	PostalAddress	0..1			
	<AdrLine>	AddressLine	1..1	Text	1-70	Only the first occurrence is processed, the rest are ignored.
	<Ctry>	Country	1..1	Code	[A-Z]{2,2}	Not processed.
	<CtryOfRes>	CountryOfResidence	1..1	Code	[A-Z]{2,2}	
2.58	<CdtrAcct>	CreditorAccount	1..1			
	<Id>	Identification	1..1			
	<IBAN>	IBAN	1..1 {or	Text	5-34	Must be a valid IBAN.
	<BBAN>	BBAN	1..1 or}	Text	1-30	
2.67	<RgltryRptg>	RegulatoryReporting	0..1*			*Mandatory from 50,000 EUR equivalent for EE, and from 1000 LVL equivalent for LV. Not used for LT.
2.72	<RgltryDtls>	RegulatoryDetails	1..1			
2.73	<Cd>	Code	1..1	Code	[0-9]{3,3}	
2.84	<RmtInf>	RemittanceInformation	1..1			
2.85	<Ustrd>	Unstructured	1..1	Text	1-140	Only the first occurrence is processed, the rest are ignored.

## Example with 1 transaction

```
<?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.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>ABC/123/105</MsgId>
```

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<CreDtTm>2012-10-23T12:30:00</CreDtTm>
<NbOfTxs>1</NbOfTxs>
<Grpg>MIXD</Grpg>
<InitgPty/>
</GrpHdr>
<PmtInf>
  <PmtInfId>E1</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Prtry>E</Prtry>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2012-10-23</ReqdExctnDt>
  <Dbtr>
    <CtryOfRes>EE</CtryOfRes>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>EE392200221000429253</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <CmbndId/>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>ABC/123/105/01</InstrId>
      <EndToEndId>10501</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="AUD">12.20</InstdAmt>
    </Amt>
    <ChrgBr>DEBT</ChrgBr>
    <IntrmyAgt1>
      <FinInstnId>
        <NmAndAdr>
          <Nm>Australia Bank</Nm>
          <PstlAdr>
            <Ctry>AU</Ctry>
          </PstlAdr>
        </NmAndAdr>
      </FinInstnId>
    </IntrmyAgt1>
    <IntrmyAgt1Acct>
      <Id>
        <BBAN>481327732</BBAN>
      </Id>
    </IntrmyAgt1Acct>
    <IntrmyAgt2>
      <FinInstnId>
        <NmAndAdr>
          <Nm>Australia Bank</Nm>
          <PstlAdr>
            <Ctry>AU</Ctry>
          </PstlAdr>
        </NmAndAdr>
      </FinInstnId>
    </IntrmyAgt2>
    <IntrmyAgt2Acct>
      <Id>
```

```

    <BBAN>481327733</BBAN>
  </Id>
</IntrmyAgt2Acct>
<CdtrAgt>
  <FinInstnId>
    <NmAndAdr>
      <Nm>Australia Bank</Nm>
      <PstlAdr>
        <Ctry>AU</Ctry>
      </PstlAdr>
    </NmAndAdr>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Australia Corp</Nm>
  <PstlAdr>
    <AdrLine>93J Carters Road, Dural, Sydney</AdrLine>
    <Ctry>AU</Ctry>
  </PstlAdr>
  <CtryOfRes>AU</CtryOfRes>
</Cdtr>
<CdtrAcct>
  <Id>
    <BBAN>481327735</BBAN>
  </Id>
</CdtrAcct>
<RgltryRptg>
  <RgltryDtls>
    <Cd>200</Cd>
  </RgltryDtls>
</RgltryRptg>
<RmtInf>
  <Ustrd>B4B payment no 72</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

## Relation between pain.001.001.02 and SGW payment message

Index	XML Tag	International	EE	LV	LT
1.0	<GrpHdr>				
1.1	<MsgId>				
1.2	<CreDtTm>				
1.5	<NbOfTxes>				
1.6	<CtrlSum>				
1.7	<Grpg>				
1.8	<InitgPty>				
2.0	<PmtInf>				
2.1	<PmtInfd>				
2.2	<PmtMtd>				
2.3	<PmtTplnf>				
2.5	<SvcLvl>				
2.7	<Prtry>	Priority	Priority	Priority	Priority
2.13	<ReqdExctnDt>	ValueDate	ValueDate	ValueDate	ValueDate
2.15	<Dbtr>				
	<Id>				
	<OrgId>				
	<PrtryId>				
	<Id>				ReferenceToBeneficiary
	<PrvtId>				
	<OthrId>				
	<Id>				ReferenceToBeneficiary
	<IdTp>				

	<CtryOfRes>	BalanceOfPaymentsCountry			
2.16	<DbtrAcct>				
	<Id>				
	<IBAN>	RemitterIBAN	RemitterIBAN	RemitterIBAN	RemitterIBAN
	<Ccy>	DebitCurrency			
2.17	<DbtrAgt>				
	<FinInstnId>				
	<BIC>				
	<ClrSysMmbld>				
	<Id>				
	<Prtry>				
	<NmAndAdr>				
	<Nm>				
	<PstlAdr>				
	<Ctry>				
	<PrtryId>				
	<Id>				
	<CmbndId>				
2.19	<UltmtDbtr>				
	<Nm>				OrderingParty/Name
	<Id>				
	<OrgId>				
	<PrtryId>				
	<Id>				OrderingParty/Id
	<PrvtId>				
	<OthrId>				
	<Id>				OrderingParty/Id
	<IdTp>				
2.20	<ChrgBr>	Costs			
2.23	<CdtTrfTxInf>				
2.24	<PmtId>				
2.25	<InstrId>	ID	ID	ID	ID
2.26	<EndToEndId>	DocumentNumber	DocumentNumber	DocumentNumber	DocumentNumber
2.27	<PmtTpInf>				
2.29	<SvcLvl>				
2.31	<Prtry>	Priority	Priority	Priority	Priority
2.37	<Amt>				
2.38	<InstdAmt>	Amount	Amount	Amount	Amount
	Ccy	Currency	Currency	Currency	Currency
2.46	<ChrgBr>	Costs			
2.49	<IntrmyAgt1>				
	<FinInstnId>				
	<BIC>	CorrespondentBank/BIC			
	<NmAndAdr>				
	<Nm>	CorrespondentBank/Name			
	<PstlAdr>				
	<Ctry>				
2.50	<IntrmyAgt1Acct>				
	<Id>				
	<IBAN>	CorrespondentBank/Account			
	<BBAN>	CorrespondentBank/Account			
2.51	<IntrmyAgt2>				
	<FinInstnId>				
	<BIC>	IntermediaryBank/BIC			
	<NmAndAdr>				
	<Nm>	IntermediaryBank/Name			
	<PstlAdr>				
	<Ctry>				
2.52	<IntrmyAgt2Acct>				
	<Id>				
	<IBAN>	IntermediaryBank/Account			
	<BBAN>	IntermediaryBank/Account			
2.55	<CdtrAgt>				
	<FinInstnId>				
	<BIC>	BeneficiaryBank/BIC		BeneficiaryBankCode	
	<NmAndAdr>				
	<Nm>	BeneficiaryBank/Name			
	<PstlAdr>				
	<Ctry>				
2.57	<Cdtr>				
	<Nm>	BeneficiaryName	BeneficiaryName	BeneficiaryName	BeneficiaryName
	<PstlAdr>				
	<AdrLine>	BeneficiaryAddress			
	<Ctry>				

	<Id>				
	<OrgId>				
	<PrtryId>				
	<Id>			BeneficiaryID	BeneficiaryRegistrationCode
	<PrvtId>				
	<OthrId>				
	<Id>			BeneficiaryID	BeneficiaryRegistrationCode
	<IdTp>				
	<CtryOfRes>	BeneficiaryResidence		BeneficiaryResidence	
2.58	<CdtrAcct>				
	<Id>				
	<IBAN>	BeneficiaryBank/Account	BeneficiaryIBAN	BeneficiaryIBAN	BeneficiaryIBAN
	<BBAN>	BeneficiaryBank/Account			
2.59	<UltmtCdtr>				
	<Nm>				Assignee/Name
	<Id>				
	<OrgId>				
	<PrtryId>				
	<Id>				Assignee/Id
	<PrvtId>				
	<OthrId>				
	<Id>				Assignee/Id
	<IdTp>				
2.67	<RgltryRptg>				
2.72	<RgltryDtls>				
2.73	<Cd>	BalanceOfPaymentsCode		BalanceOfPaymentsCode	
2.84	<RmtInf>				
2.85	<Ustrd>	Details	Details	Details	Details
2.86	<Strd>				
2.100	<CdtrRefInf>				
2.105	<CdtrRef>		ReferenceNumber		ReferenceNumber



# Payment Status Report <pain.002.001.02>

Index	XML Tag	Message Item	Occur.	Type	Format	Guideline
<b>1.0</b>	<b>&lt;GrpHdr&gt;</b>	<b>GroupHeader</b>	<b>1..1</b>			
1.1	<MsgId>	MessageIdentification	1..1	Text	1-35	Unique ID generated by Swedbank Gateway
1.2	<CreDtTm>	CreationDateTime	1..1	ISODate Time		
<b>2.0</b>	<b>&lt;OrgnlGrpInfAndSts&gt;</b>	<b>OriginalGroupInformationAndStatus</b>	<b>1..1</b>			
2.1	<OrgnlMsgId>	OriginalMessageIdentification	1..1 {or	Text	1-35	
2.2	<NtwkFileNm>	NetworkFileName	1..1 or}	Text	1-35	Present only if MessageIdentification item cannot be retrieved (eg, XSD validation failure).
2.3	<OrgnlMsgNmId>	OriginalMessageNameIdentification	1..1	Text	1-35	'Pain.001.001.02'
2.7	<GrpSts>	GroupStatus	0..1	Code	RJCT	Present only if the message is rejected.
2.9	<StsRsnInf>	StatusReasonInformation	0..1*			*Always present if GroupStatus item is present.
2.10	<StsOrgtr>	StatusOriginator	1..1			
	<Id>	Identification	1..1			
	<OrgId>	OrganisationIdentification	1..1			
	<BIC>	BIC	1..1	Text	8-11	Always is 'HABAE2X'.
2.11	<StsRsn>	StatusReason	1..1			
2.12	<Cd>	Code	1..1	Code	See <a href="#">Table 1</a>	
2.14	<AddtlStsRsnInf>	AdditionalStatusReasonInformation	1..n	Text	1-105	The information is specified in SGW terms.
<b>3.0</b>	<b>&lt;TxInfAndSts&gt;</b>	<b>TransactionInformationAndStatus</b>	<b>0..n</b>			
3.2	<OrgnlPmtInfId>	OriginalPaymentInformationIdentification	0..1	Text	1-35	
3.3	<OrgnlInstrId>	OriginalInstructionIdentification	1..1	Text	1-35	
3.4	<OrgnlEndToEndId>	OriginalEndToEndIdentification	1..1	Text	1-35	
3.6	<TxSts>	TransactionStatus	1..1	Code	RJCT, ACSP, ACSC	'RJCT' – Transaction is rejected; 'ACSP' – Transaction is in process; 'ACSC' – Transaction is completed.
3.7	<StsRsnInf>	StatusReasonInformation	1..1			
3.8	<StsOrgtr>	StatusOriginator	1..1			
	<Id>	Identification	1..1			
	<OrgId>	OrganisationIdentification	1..1			
	<BIC>	BIC	1..1	Text	8-11	'HABAE2X', 'HABALV22' or 'HABALT22'.
3.9	<StsRsn>	StatusReason	0..1			
3.10	<Cd>	Code	1..1	Code	See <a href="#">Table 1</a>	
3.12	<AddtlStsRsnInf>	AdditionalStatusReasonInformation	0..n	Text	1-105	The information is specified in SGW terms.
3.17	<OrgnlTxRef>	OriginalTransactionReference	1..1			
3.19	<Amt>	Amount	1..1			
3.20	<InstdAmt>	InstructedAmount	1..1	Decimal	Total: 18 Fraction: 5	
	Ccy	Currency	attribute	Code	[A-Z]{3,3}	

Code	Name	Definition
AC01	IncorrectAccountNumber	Format of the account number specified is not correct.
AG01	TransactionForbidden	Transaction forbidden on this type of account.
AM03	NotAllowedCurrency	Specified message amount is in a non processable currency outside of existing agreement.
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	This message appears to have been duplicated.
AM10	InvalidControlSum	Sum of instructed amounts does not equal the control sum.
BE01	InconsistentWithEndCustomer	Identification of end customer is not consistent with associated account number.
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct.
DT01	InvalidDate	Invalid date (eg, wrong settlement date).
ED03	BalanceInfoRequested	Balance of payments complementary info is requested.
MD03	InvalidFileFormatForOtherReasonThan GroupingIndicator	File format incomplete or invalid.
NARR	Narrative	Reason is provided as narrative information in the additional reason information.
RC01	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format.

**Table 1: Transaction rejection reason codes**

## Example of rejected message ( XSD vadilation failure)

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>20120215-114821711-41</MsgId>
      <CreDtTm>2012-10-23T12:19:40</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <NtwkFileNm>iso_domestic_paymentsLT1329301170.x</NtwkFileNm>
      <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <StsOrgtr>
          <Id>
            <OrgId>
              <BIC>HABAE2X</BIC>
            </OrgId>
          </Id>
        </StsOrgtr>
        <StsRsn>
          <Cd>MD03</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Validation error: line=11, col=19. cvc-complex-type.2.4.b: The content
of element 'pain.001.001.02' is no
        </AddtlStsRsnInf>
        <AddtlStsRsnInf>t complete. One of
'{"urn:iso:std:iso:20022:tech:xsd:pain.001.001.02":PmtInf}' is expected.
        </AddtlStsRsnInf>
      </StsRsnInf>
    </OrgnlGrpInfAndSts>
  </pain.002.001.02>
</Document>
```

## Example of rejected message

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>20120215-114821711-42</MsgId>
      <CreDtTm>2012-10-23T12:19:52</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>ABC/090928/CCT001</OrgnlMsgId>
      <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <StsOrgtr>
          <Id>
            <OrgId>
              <BIC>HABAE2X</BIC>
            </OrgId>
          </Id>
        </StsOrgtr>
        <StsRsn>
          <Cd>NARR</Cd>
        </StsRsn>
        <AddtlStsRsnInf>The specified number of transactions is not equal to the actual number
of transactions in the message!
        </AddtlStsRsnInf>
      </StsRsnInf>
    </OrgnlGrpInfAndSts>
  </pain.002.001.02>
</Document>
```

```

    </AddtlStsRsnInf>
  </StsRsnInf>
</OrgnlGrpInfAndSts>
</pain.002.001.02>
</Document>

```

### Example of rejected transaction

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>20120215-114821711-33/36</MsgId>
      <CreDtTm>2012-10-23T12:11:21</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>ABC/123/1</OrgnlMsgId>
      <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>E1</OrgnlPmtInfId>
      <OrgnlInstrId>ABC/123/1/1</OrgnlInstrId>
      <OrgnlEndToEndId>10</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <StsOrgtr>
          <Id>
            <OrgId>
              <BIC>HABAE2X</BIC>
            </OrgId>
          </Id>
        </StsOrgtr>
        <StsRsn>
          <Cd>AM03</Cd>
        </StsRsn>
        <AddtlStsRsnInf>Currency not found!</AddtlStsRsnInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="XXX">0.01</InstdAmt>
        </Amt>
      </OrgnlTxRef>
    </TxInfAndSts>
  </pain.002.001.02>
</Document>

```

### Example of transaction in process

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>20120215-114821711-33/36</MsgId>
      <CreDtTm>2012-10-23T12:11:21</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId> ABC/123/2</OrgnlMsgId>
      <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>

```

```

<OrgnlPmtInfId>E1</OrgnlPmtInfId>
<OrgnlInstrId>ABC/123/2/1</OrgnlInstrId>
<OrgnlEndToEndId>11</OrgnlEndToEndId>
<TxSts>ACSP</TxSts>
<StsRsnInf>
  <StsOrgtr>
    <Id>
      <OrgId>
        <BIC>HABAE2X</BIC>
      </OrgId>
    </Id>
  </StsOrgtr>
</StsRsnInf>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="AUD">0.01</InstdAmt>
  </Amt>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

### Example of completed transaction

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>20120215-114821711-19/23</MsgId>
      <CreDtTm>2012-10-23T12:03:52</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>ABC/123/3</OrgnlMsgId>
      <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
      <OrgnlPmtInfId>E1</OrgnlPmtInfId>
      <OrgnlInstrId>ABC/123/3/1</OrgnlInstrId>
      <OrgnlEndToEndId>12</OrgnlEndToEndId>
      <TxSts>ACSC</TxSts>
      <StsRsnInf>
        <StsOrgtr>
          <Id>
            <OrgId>
              <BIC>HABAE2X</BIC>
            </OrgId>
          </Id>
        </StsOrgtr>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">0.01</InstdAmt>
        </Amt>
      </OrgnlTxRef>
    </TxInfAndSts>
  </pain.002.001.02>
</Document>

```