

ISO20022 Business Application Header

ISO Message: "head.001.001.01 BusinessApplicationHeaderV01"

ISO20022 Message - head.001.001.01 BusinessApplicationHe aderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
	<apphdr></apphdr>	Root tag		[11]	[11]			
From	<fr></fr>	The sending MessagingEndpoin t that has created this Business Message for the receiving MessagingEndpoin t that will process this Business Message.	2.0	[11]	[11]			
FinancialInstitutionIde ntification	<fininstnid></fininstnid>	Identification of a financial institution	2.34	[01]	[11]			
ClearingSystemMemb erIdentification	<clrsysmmbi d></clrsysmmbi 	ClearingSystemM emberIdentificati on	2.37	[01]	[11]			
Member Identification	<mmbld></mmbld>	IFSC of the Sending participant	2.41	[11]	[11]		<pre><from><fininstnid><clrsysmmbid>< MmbId>CANB0239777<cl rsysmmbid=""></cl></clrsysmmbid></fininstnid></from></pre>	Max35Te xt
То	<to></to>	The MessagingEndpoin t designated by the sending MessagingEndpoin t to be the recipient who will ultimately process	3.0	[11]	[11]			



		10010				bbage implementation			
ISO20022 Message - head.001.001.01 BusinessApplicationHe aderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example		Data Type
		this Business Message							
FinancialInstitutionIde ntification	<fininstnid></fininstnid>	Identification of a financial institution	3.34	[01]	[11]				
ClearingSystemMemb erIdentification	<clrsysmmbl d></clrsysmmbl 	ClearingSystemM emberIdentificati on	3.37	[01]	[11]				
Member Identification	<mmbld></mmbld>	IFSC of the Sending participant	3.41	[11]	[11]		HDFC0239777bld>FinInstnId>	SysMmbid>Mmbid> Mmbid> <td>Max35Te xt</td>	Max35Te xt
							Validation are: Character position	<u>Information</u>	
							First four characters	Bank code	
							Fifth character	Zero	
							Last six characters	Branch code	
BusinessMessageIden tifier	<bizmsgldr></bizmsgldr>	Uniquely identifies the business message	4.0	[11]	[11]	Same as MessageIdentification <msgid> in the associated business message</msgid>	<bizmsgldr>HDF 218</bizmsgldr>	C201210180000000	Max35Te xt
MessageDefinitionIde	<msgdefldr></msgdefldr>	Message	5.0	[11]	[11]	Contains the Messageldentifier that	<msgdefldr></msgdefldr>		Max35Te
ntifier		Identifier				defines the Business Message as published on the ISO 20022 website. E.g. pacs.008.001.03	pacs.008.001.03		xt
BusinessService	<bizsvc></bizsvc>	Business service	6.0	[01]	[11]	Comprises a fixed value of "RTGS", and in the case of BAH for pacs.008 and pacs.009 the fixed value of "RTGS" must be followed by the	<bizsvc>RTGS<td>BizSvc></td><td>Max35Te xt</td></bizsvc>	BizSvc>	Max35Te xt



ISO20022 Message -	XML tag	Description	Index	ISO	RTGS	Rules	Example	Data Type
head.001.001.01	AIVIL LAB	Description	illuex	Multi	/NEFT	Nuics	Liample	Data Type
				iviuiti	Multi			
BusinessApplicationHe					iviuiti			
aderV01								
Message Item								
						local instrument name, i.e. for		
						RTGS, BAH for pacs.008:		
						'RTGSFIToFICustomerCredit'.		
						For RTGS, BAH for pacs.009:		
						-'RTGSFIToFICredit' or		
						-'RTGSOwnAccTtransfer' or		
						-'RTGSNetSettlement <u>XX</u> z <u>NN</u> '		
						Where 'XX' is the clearing type		
						which may take values 'GC', 'IB',		
						'FX', MC, SE, OT & so on.		
						177, 1110, 32, 31 & 30 011.		
						'z' is the indicator which may take		
						values C –Original, R-Return, L-Last		
						Return.		
						"NN" is the return serial.		
						"GC" stands for guaranteed		
						settlement of Securities and CBLO		
						segment.		
						IIIDII standa fan susanata si		
						"IB" stands for guaranteed		
						settlement of FOREX segment.		
						"FX" stands for non guaranteed		
						settlement.		
						"MC" Stands for MICR Clearing		
						"SE" stands for non-guaranteed		
						MNSB		
						"OT" stored of or Other MANCE		
					1	"OT" stands for Other MNSB		



ISO20022 Message -	XML tag	Description	Index	ISO	RTGS	Rules	Example	Data Type
head.001.001.01				Multi	/NEFT			
BusinessApplicationHe					Multi			
aderV01								
Message Item								
CreationDate	<credt></credt>	Date and time when this Business Message (header) was created.	7.0	[11]	[11]	Time up to seconds only	<credt>2012-09-30T09:50Z</credt>	ISONorm alisedDat eTime
CopyDuplicate	<cpydplct></cpydplct>	Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.	8.0	[01]	[01]	DUPL Duplicate(Message is for information/ confirmation purposes. It is a duplicate of a message previously sent). Valid Values are: CODU COPY DUPL	<cpydplct>DUPL</cpydplct>	Code
Signature	<sgntr></sgntr>	Contains the digital signature of the Business Entity authorised to sign this Business Message.	11.0	[01]	[01]	Optional (possibly future use) XML digital signature http://www.w3.org/2000/09/xmldsig# The Sgntr block contains the following elements. Message XML Tag item XMLSigna < XML Sgntrs>		
Related	<rltd></rltd>	Specifies the Business Application Header of the Business Message to which this Business	12.0	[01]	[01]			



ISO20022 Message - head.001.001.01 BusinessApplicationHe aderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
		Message relates. Can be used when replying to a query; can also be used when canceling or amending.						
From	<fr></fr>	Element description is same as that provided for the same element above. This message item is the part of the Ritd block.	12.2	[11]	[11]	Content is identical to corresponding element content found in BAH of the message to which this BAH (and the business message) is in response to.		
То	<to></to>	-As Above-	12.53	[11]	[11]	-As Above-		
BusinessMessagelden tifier	<bizmsgidr></bizmsgidr>	-As Above-	12.104	[11]	[11]	-As Above-		Max35Te xt
MessageDefinitionIde ntifier	<msgdefldr></msgdefldr>	-As Above-	12.105	[11]	[11]	-As Above-		Max35Te xt
Business Service	<bizsvc></bizsvc>	-As Above-	12.106	[01]	[01]	-As Above-		Max35Te xt
CreationDate	<credt></credt>	-As Above-	12.107	[11]	[11]	-As Above-		ISONorm alisedDat eTime
CopyDuplicate	<cpydplct></cpydplct>	-As Above-	12.108	[01]	[01]	-As Above-		Code



Customer Credit Transfer

ISO Message: "pacs.008.001.03 FIToFICustomerCreditTransferV03" *

Applicable Areas: RTGS and NEFT

- i) For defining Customer Transaction Messages in RTGS
- (ii) For defining Outward Debit Message in NEFT
- (iii) For Defining Credit List message in NEFT originating from RBI

This message formats would replace the current R41 used in current RTGS.

*Corresponds to R41 in current RTGS, N06 and N02 in NEFT.

The ISO 20022 Business Message consists of two parts: (1) ISO 20022 Business Appl. Header (2) ISO 20022 Messages



Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header **since it does contain the business sender, receiver and document details**. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")



ISO 20022 Message

<u> </u>	0 2002	<u>zz iviessage</u>								
	Map ping	ISO20022 Message - FIToFICustomerCre ditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS/ NEFT Multi	Rules	Example	Data Type
		FIToFICustomerCred itTransfer	<fitoficstmr CdtTrf></fitoficstmr 	Message Root tag for FIToFICustomer CreditTransfer						
		GroupHeader	<grphdr></grphdr>	Fields common to all the transaction in the message	1.0	[11]	[11]			
GROUP HEADER - GROUP HEADER	Message Identification	MessageIdentificati on	<msgld></msgld>	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.	1.1	[11]	[11]	Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel Identification (X) is the same as defined for TransactionIdentification <txid></txid>	<pre><msgld> HDFC201210181000000218</msgld></pre> // Msgld>	Max35Text
	Creation Date & Time	CreationDateTime	<credttm></credttm>	Payment origination date time Date and time at which the	1.2	[11]	[11]	Time up to seconds only	<pre><credttm>2011-04- 24T09:30:32</credttm></pre>	ISODateTime



				message was created.						
3.5	No. of Txs.	NumberOfTransacti ons	<nboftxs></nboftxs>	Number of transaction	1.4	[11]	[11]	Always 1 for customer payment in RTGS system and 10 or more for NEFT	<nboftxs>1</nboftxs>	Max15Numer icText
		TotalinterbankSettl ementAmount	<ttlintrbksttl mAmt></ttlintrbksttl 	Total Settlement Amount + Currency	1.6	[01]	[11]	Total amount transferred between debtor and creditor	<ttlintrbksttlmamt Ccy='INR'>3400.00SttlmAmt> Currency as per the ISO 4217 list</ttlintrbksttlmamt 	Amount
		InterbankSettlemen tDate	<intrbksttlm Dt></intrbksttlm 	Settlement Date	1.7	[01]	[11]	Settlement date	<pre><intrbksttimdt>2011-04- 24</intrbksttimdt></pre>	ISO date
	nation	SettlementInformat ion	<sttlminf></sttlminf>	Details on how settlement of transaction happens	1.8	[11]	[11]			
1	Settlement Settlement Information	SettlementMethod	<sttlmmtd></sttlmmtd>	Method used to settle payments		[11]	[11]	Must be CLRG (i.e., Settlement done through a payment clearing system) Other Codes are:	<sttlmmtd>CLRG</sttlmmtd>	Code
	S	InstructingAgent	<instgagt></instgagt>	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	1.21	[01]	[11]	CLRG, COVE, INDA, INGA Mandatory in RTGS implementation		
		FinancialInstitutionI dentification	<fininstnid></fininstnid>			[11]	[11]			
		ClearingSystemMe mberIdentification	<clrsysmmbl d=""></clrsysmmbl>			[01]	[11]			



		Member Identification	<mmbld></mmbld>	IFSC of the Sending participant		[11]	[11]	Sender IFSC	<pre><instgagt><fininstnid><clrsys mmbid=""><mmbid>HDFC02397 77</mmbid> </clrsys></fininstnid></instgagt></pre>	Max35Text
		InstructedAgent	<instdagt></instdagt>	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	1.22	[01]	[11]	Mandatory in RTGS implementation		
		FinancialInstitutionI dentification	<fininstnid></fininstnid>			[11]	[11]			
		ClearingSystemMe mberIdentification	<clrsysmmbl d></clrsysmmbl 			[01]	[11]			
		Member Identification	<mmbld></mmbld>	IFSC of the Receiving participant		[11]	[11]	Receiver IFSC	<pre><instdagt><fininstnid><cirsys mmbid=""><mmbid>HDFC02397 77</mmbid> </cirsys></fininstnid></instdagt></pre>	Max35Text
RANSFER INFOR	Payment Identification	CreditTransferTrans actionInformation	<cdttrftxinf></cdttrftxinf>	Contains information on individual transactions	2.0	[1n]	[11]	Only one occurrence allowed for Customer Payment in RTGS system and 10 or more for NEFT.		
CREDIT T MATION	Paym	PaymentIdentificati on	<pmtld></pmtld>	Contains references to a payment	2.1	[11]	[11]			



EndToEndIdentification	<endtoendid></endtoendid>	End to End Identification (Related Reference)	2.3	[11]	[11]	Unique identification, as assigned by the bank's customer, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain to the beneficiary. For MT101, this field corresponds to field 21(Related Reference) For MT103 this field corresponds to field 70 (Remittance Information) with codeword ROC (Ordering customer's reference). If field 70 does not carry this optional reference, then field 20 (Sender's Reference) should be used. For MT202 COV, this field corresponds to field 21(Related Reference). If not known a fixed value of 'NOTPROVIDED' must be used. As per the description, it should be unique transaction reference	<endtoendid>TREF23121354 65781</endtoendid>	Max35Text
TransactionIdentific ation	<txid></txid>	Transaction Identification	2.4	[11]	[11]	to identify the transaction. Use UTR (Unique Transaction Reference) format (22 characters) XXXX- Sender IFSC [4]	<txld> HDFCR12012042400000023<!--<br-->Txld></txld>	Max35Text



							X-Payment System [1] X-Channel [1] YYYYMMDD-Date [8] nnnnnnnn- Sequence Number [8] Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.	In FAQ Channels are mentioned as ATM, Internet banking etc., Codes for Payment System (X) are: R->RTGS N->NEFT A-> ACH For Further Information on Channel, pl refer to FAQ on Channel.	
	PaymentTypeInfor mation	<pmttpinf></pmttpinf>	Payment Information	2.6	[01]	[11]	Priority is mandatory in RTGS implementation		
Payment Information	InstructionPriority	<instrprty></instrprty>	Instruction Priority	2.7	[01]	[11]	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction at application level. Priority "NORM" will result in liquidity Savings.	<instrprty>HIGH</instrprty>	Code



ServiceLevel	<svclvl></svclvl>	Service level	2.9	[01]	[01]	HIGH: Priority Level is high. NORM: Priority Level is normal Default is HIGH. Agreement under which or rules under which the transaction should be processed.		
Proprietary	<prtry></prtry>	Proprietary Service Level Code	2.11	[01]	[11]	For RTGS processing priority is in range 00 – 99. To be used for managing queues by sending bank before settlement.	<prtry>80</prtry>	Max35Text (For RTGS lower the number highest will be the priority. For Banks priority range is from 11 to 99. Priority from 00 to 10 is reserved for RBI.
LocalInstrument	<lclinstrm></lclinstrm>	Local instrument type (User community specific instrument.)	2.12	[01]	[11]			
Proprietary	<prtry></prtry>	Proprietary instrument type code	2.13	[01]	[11]	Type of local instrument. For RTGS pacs.008 use: - 'FIToFICustomerCredit'	<prtry> FIToFICustomerCredit </prtry>	Max35Text
CategoryPurpose	<ctgypurp></ctgypurp>	Purpose of the Instrument. Payment purpose must be a value listed	2.15	[01]	[11]			



			in ISO category				_		
			purpose code						
	Code	<cd></cd>	ISO External	2.16	[11]	[11]	FROM ISO 20022External Code	<cd>OTHR</cd>	Code
			category		[]	[]	list	, , , , , , , , , , , , , , , , , , , ,	
			purpose code						(Max4Text)
			list. Codes are				The following codes are		(ax cxc)
			"SALA -				available.		
			SalaryPayment,				CASH:		
			Loan-Loan,				CashManagementTransfer		
			PENS-				CORT: TradeSettlementPayment		
			PensionPaymen				DIVI: Dividend		
			t, etc. Details in				GOVT: GovernmentPayment		
			3.55 of UNIFI				HEDG: Hedging		
			(ISO20022) Msg				INTC: IntraCompanyPayment		
			Definition Rpt.				INTE: Interest		
			Deminition Kpt.				LOAN: Loan		
							PENS: PensionPayment		
							SALA: SalaryPayment		
							SECU: Securities		
							SSBE: SocialSecurityBenefit		
							SUPP: SupplierPayment		
							TAXS: TaxPayment		
							TRAD: Trade		
							TREA: TreasuryPayment		
							VATX:		
							Value Added Tax Payment		
							WHLD: WithHolding OTHR: Other		
							OTHR: Other		
							The generic code for the normal		
					1		funds transfer may be 'OTHR'.		
							This code will be the default		
							purpose code which stands for		
							"Other Payment Purpose".		
							Example:		
							<ctgypurp><cd>OTHR</cd></ctgypurp>		
							-		



				allaa		LODDU	ge impiementant		
Interbank Settlement Amt	InterbankSettlemen tAmount	<intrbksttlm Amt></intrbksttlm 	Settlement Amount + Currency	2.18	[11]	[11]	For additional codes, please refer to document ExternalcodeLists_3Q2012_22 Oct2012_v4.xls available at www.iso20222.org Banks to suggest additional India Specific codes. Amount transferred between debtor and creditor	<intrbksttlmamt Ccy='INR'>3400.00mAmt></intrbksttlmamt 	Amount
Charge Bearer	ChargeBearer	<chrgbr></chrgbr>	Code =CRED/DEBT/SH AR/SLEV	2.33	[11]	[11]	Codes & meanings are: DEBT -> BorneByDebtor CRED-> BorneByCreditor SHAR-> Shared SLEV-> FollowingServiceLevel	<chrgbr>DEBT</chrgbr>	Code
Charges Information	ChargesInformation	<chrgsinf></chrgsinf>		2.34	[0*]	[01]	If ChargeBearer contains DEBT, then ChargesInformation may be present If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.		
CI	Amount	<amt></amt>	Transaction charges to be paid by the charge bearer.	2.35	[11]	[11]		<amt Ccy='IND'>5000.00</amt 	Amount



		Agent	<agt></agt>		2.36	[11]	[11]	Agent that takes the transaction charges or to which the transaction charges are due.		
		FinancialInstitution Identification	<fininstnid></fininstnid>			[11]	[11]			
		ClearingSystemMe mberIdentification	<clrsysmmbi d></clrsysmmbi 			[01]	[11]			
		Member Identification	<mmbld></mmbld>			[11]	[11]			Max35Text
	er)	Debtor	<dbtr></dbtr>	ORDERING CUSTOMER	2.49	[11]	[11]			
	(Ordering Customer)	Name	<nm></nm>	Ordering Customer's Name		[01]	[11]	Name is mandatory	<nm>Umesh Kapoor</nm>	Max140Text
	ır (Orderir	Postal Address	<pstiadr></pstiadr>	Ordering Customer's Postal Address		[01]	[01]			
	Debtor	AddressLine	<adrline></adrline>	Adress in free form text		[07]	[04]	Number of occurrences is restricted to 4 in RTGS implementation.	<adrline>Boulevard Road</adrline>	Max70Text
	(Ordefilig Castofiler's A/C)	DebtorAccount	<dbtracct></dbtracct>	Identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	2.50	[01]	[11]			
3	A/ C	Identification	<id></id>			[11]				
-	2	Other	<0thr>	5.1.		[11]	[11]		11 05E00E54:555 //:1	
-	Debiors	Identification	<ld></ld>	Debtor's Account number		[11]	[11]		<ld><ld>265385644663</ld></ld>	Max35Text
000	ERIN	DebtorAgent	<dbtragt></dbtragt>	ORDERING INSTITUTION	2.51	[11]	[11]	PI see FAQ for more details on DebtorAgent		



			(Financial institution servicing an account for the debtor.)				(i.e Sub-Member) For Participant, IFSC		
	FinancialInstitutionI dentification	<fininstnid></fininstnid>			[11]	[11]			
	ClearingSystemIden tification	<clrsysmmbi d></clrsysmmbi 	ClearingSystemI dentification	2.1.6	[01]	[11]			
	Member Identification	<mmbid></mmbid>	IndianFinancialS ystemCodelden tifier for participants / Name and Identification for non Participants is mandatory	2.1.6	[11]	[11]	For Participant, IFSC code to be keyed in. For Non- Participant, IFSC, or Name and Other Identification with optional Address.	<pre><dbtragt><fininstnid><clrsys mmbid=""><mmbid>HDFC02397 77</mmbid>></clrsys></fininstnid></dbtragt></pre>	
	Name	<nm></nm>	Ordering Institution Name		[01]	[01]	Optional. To be filled if Ordering Customer is other than the Sender of the msg.	<nm>Bank A</nm>	Max140Text
	PostalAddress	<pstladr></pstladr>	Ordering Institution Postal Address		[01]	[01]			
	AddressLine	<adrline></adrline>	Address in free format text		[07]	[04]	Number of occurrences is restricted to 4 in RTGS implementation	<adrline>Corn Exchange 5th Floor</adrline> <adrline>Mark Lane 55</adrline> <adrline>EC3R7NE London</adrline> <adrline>GB</adrline>	Max70Text
(NOITI	CreditorAgent	<cdtragt></cdtragt>	Beneficiary Institution identification	2.53	[11]	[11]			
NSTITI	FinancialInstitutionI dentification	<fininstnid></fininstnid>			[11]	[11]			
	ClearingSystemMe	<clrsysmmbi< td=""><td>ClearingSystemI</td><td>3.37</td><td>[01]</td><td>[11]</td><td></td><td></td><td></td></clrsysmmbi<>	ClearingSystemI	3.37	[01]	[11]			



	mberIdentification	d>	dentification						
	Member Identification	<mmbld></mmbld>	IndianFinancialS ystemCodelden tifier		[11]	[11]	For Participant, IFSC code to be keyed in. For Non- Participant (i.e. Participant who do not have IFSC code), Name and Other Identification to be keyed in	<pre><cdtragt><fininstnid><clrsys mmbid=""><mmbid>HDFC02397 77</mmbid> <</clrsys></fininstnid></cdtragt></pre>	Text
	Name	<nm></nm>	Beneficiary Institution Name		[01]	[01]		<nm>Bank B</nm>	Max140Text
4RY	Creditor	<cdtr></cdtr>	Beneficiary Customer Information	2.55	[11]	[11]			
Creditor (BENEFICIARY CUSTOMER)	Name	<nm></nm>	Beneficiary Customer Name		[01]	[11]	Mandatory in view of Indian Context (Ref. Circular issued by RBI)	<nm>Beneficiary</nm>	Max70Text
reditor (E	PostalAddress	<pstladr></pstladr>	Beneficiary Customer's Postal Address		[01]	[01]	Optional Field. Enter Beneficiary customer Address if reqd.		
	AddressLine	<adrline></adrline>	Adress in free form text		[07]	[04]	Number of occurrence is restricted to 4.	<adrline>Boulevard Road</adrline>	Max70Text
ARY	CreditorAccount	<cdtracct></cdtracct>	Beneficiary Institution identification	2.56	[01]	[11]	Mandatory in RTGS implementation		
	Identification	<id></id>			[11]	[11]			
BENEF R's A/0	Other	<othr></othr>	ClearingSystemI dentification		[11]	[11]			
Creditor's A/c (BENEFICIARY CUSTOMER's A/C)	Identification	<ld></ld>	IndianFinancialS ystemCodelden tifier		[11]	[11]	Existing account number	<ld>2147743292</ld>	Max35Text
Credit	Currency	<ccy></ccy>	Identification of the currency in which account is held		[01]	[01]	For NG-RTGS, "INR" is the only currency that can be specified.	<ccy>INR</ccy>	Code



r Agent	InstructionForCredit orAgent	<instrforcdtr Agt></instrforcdtr 	Beneficiary Customer Information	2.58	[0n]	[02]			
Instruction For Creditor	Code	<cd></cd>	Coded information related to the processing of the payment instrument, provided by the initiating party.	2.59	[01]	[01]	PHOB = Phone Beneficiary PI see FAQ for other Codes	<cd>PHOB</cd>	Max4Text
_	RemittanceInforma	<rmtinf></rmtinf>	Beneficiary	2.69	[01]	[01]			
tio	tion		Customer's						
E a			Postal Address						
Beneficiary Information	Unstructured	<ustrd></ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	2.69	[0n]	[04]	Size restricted to a maximum of 4 repeats of 140 characters.		Max140Text

Note:- [1..1] -> Mandatory; [0..1] -> Optional; [1..n] -> Mandatory and n times repeated; [0..n] -> Optional and n times repeated;



Customer Debit Credit Notification

ISO Message "camt.054.001.003 BankToCustomerDebitCreditNotificationV03"

Applicable Areas: RTGS & NEFT

- 1. For defining Debit Notification in MNSB (RTGS)
- 2. For defining Credit Notification in MNSB (RTGS)

The ISO 20022 Business Message consists of two parts: (1) ISO 20022 Business Appl. Header (2) ISO 20022 Messages



Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header **since it does contain the business sender, receiver and document details**. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")

ISO 20022 Message



ISO20022 Message - camt.054.001.03 BankToCustomerDebitCredit NotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
	<bktocstmrdbtc dtNtfctn></bktocstmrdbtc 	Root tag		[11]	[11]			
GroupHeader	<grphdr></grphdr>	Fields common to all the transaction in the message	1.0	[11]	[11]			
MessageIdentification	<msgld></msgld>	Uniquely identifies the message	1.1	[11]	[11]	Uniquely identifies message Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel Identification (X) is the same as defined for TransactionIdentification <txid></txid>	<pre><msgld> HDFC201210181000000218</msgld></pre>	Max35Text
CreationDateTime	<credttm></credttm>	Payment origination date time	1.2	[11]	[11]	Time upto seconds only	<pre><credttm>2011-04-24T09:30:32</credttm></pre>	ISODateTim e
Notification	<ntfctn></ntfctn>	Notifies debit and credit entries for the account. This msg element is the part of the Ntfctn block.	2.0	[1n]	[11] or [110]	Occurs once in RTGS, but [110] in NEFT		
Identification	<ld></ld>	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.	2.1	[11]	[11]		<id>EODZERO</id>	Max35Text
CreationDateTime	<credttm></credttm>	Date and time at which the message was created. This msg element is the part of the	2.5	[11]	[11]		<credttm>2011-04-24T07:30:32</credttm>	ISODateTim e

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ISO20022 Message - camt.054.001.03 BankToCustomerDebitCredit	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
NotificationV03 Message Item					Widiti			
		Ntfctn block.						
Account	<acct></acct>	Unambiguous identification of the account to which credit and debit entries are made. This msg element is the part of the Ntfctn block.	2.11	[11]	[11]			
Identification	<ld></ld>			[11]	[11]			
Other	<othr></othr>			[11]	[11]			
Identification	<ld></ld>	Settlement account number		[11]	[11]		<acct><ld><othr><ld>353565651234</ld></othr></ld></acct>	Max35Text
Entry	<ntry></ntry>	Set of elements used to specify an entry in the debit credit notification. This msg element is the part of the Ntfctn block.	2.45	[0n]	[11]			
Amount	<amt></amt>	Amount and currency This msg element is the part of the Ntry block.		[11]	[11]		<amt ccy="INR">10000.00</amt>	Amount
CreditDebitIndicator	<cdtdbtind></cdtdbtind>	Indicates whether the total net entry amount is a credit or a debit amount. Usage: A zero balance is considered to be a credit balance. This msg element is the part of the Ntry block.		[11]	[11]	Codes to be used are: CRDT: Credit -> Operation is an increase DBIT: Debit -> Operation is an decrease	<cdtdbtind>DBIT</cdtdbtind>	Code
Status	<sts></sts>	Status of an entry on the books of the		[11]	[11]	Always BOOK meaning booked amount. Status Booked is the only status that	<sts>BOOK</sts>	Code



ISO20022 Message - camt.054.001.03 BankToCustomerDebitCredit NotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
		account service.r Code for status BOOK/INFO/PDNG/F UTR This msg element is the part of the Ntry block.				can be reversed. Others Code for status are: BOOK/INFO/PDNG/FUTR For more details pl refer para 2.81 of ISO documentation "Payment Maintenance 2009.pdf".		
ValueDate	<valdt></valdt>	This msg element is the part of the Ntry block.		[01]	[11]			
DateTime	<dttm></dttm>	Value date time		[01]	[11]	Settlement time	<valdt><dttm>2010-10- 18T13:15:00</dttm></valdt>	DateTime
BankTransactionCode	<bktxcd></bktxcd>	Set of elements used to fully identify the type of underlying transaction resulting in an entry. This msg element is the part of the Ntry block.		[11]	[11]			
Proprietary	<prtry></prtry>	Bank transaction code in a proprietary form, as defined by the issuer.		[11]	[11]			
Code	<cd></cd>	Proprietary bank transaction code to identify the underlying transaction.		[11]	[11]		<bktxcd><prtry><cd>0001</cd></prtry></bktxcd>	Max35Text
EntryDetails	<ntrydtls></ntrydtls>	Provides details on the entry This msg element is the part of the Ntry block.		[0n]	[11]			
TransactionDetails	<txdtls></txdtls>			[0n]	[11]			
References	<refs></refs>			[01]	[11]			
EndToEndIdentification	<endtoendid></endtoendid>	Transaction reference number. <u>This msg element is</u>	2.128	[01]	[11]	Unique identification, as assigned by the bank's customer, to	<endtoendid>TREF765628561242 </endtoendid>	Max35Text



ISO20022 Message - camt.054.001.03 BankToCustomerDebitCredit NotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
		the part of the Refs block.				unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain to the beneficiary. For MT101, this field corresponds to field 21(Related Reference) For MT103 this field corresponds to field 70 (Remittance Information) with codeword ROC (Ordering customer's reference). If field 70 does not carry this optional reference, then field 20 (Sender's Reference) should be used. For MT202 COV, this field corresponds to field 21(Related Reference).		
TransactionIdentification	<txid></txid>	Related reference number. This msg element is the part of the Refs block.	2.129	[01]	[11]	Use UTR (Unique Transaction Reference) format (22 characters) XXXX- Sender IFSC [4] X-Payment System [1] X-Channel [1] YYYYMMDD-Date [8] nnnnnnnn- Sequence Number [8] Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged,	<txid> HDFCR12012042400000023</txid> For Further Information, pl refer to FAQ on Channel.	Max35Text



ISO20022 Message - camt.054.001.03 BankToCustomerDebitCredit NotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
						throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a preagreed		
Amount	<amt></amt>	Transaction amount This msg element is the part of the TxDtls block.		[11]	[11]		<amt ccy="INR">10000.00</amt>	Amount
CreditDebitIndicator	<cdtdbtind></cdtdbtind>	Indicates whether the transaction is a credit or a debit transaction. This msq element is the part of the TxDtls block.	2.59	[11]	[11]	Codes are DBIT & CRDT. Codes Meanings DBIT Debit CRDT Credit	<cdtdbtind>DBIT</cdtdbtind>	CreditDebit Code
RelatedParties	<rltdpties></rltdpties>	Set of elements used to identify the parties related to the underlying transaction. This msg element is the part of the TxDtls block.	2.179	[01]	[11]			
Debtor	<dbtr></dbtr>	IFSC of the participant which caused the credit	2.184	[01]	[11]	Must reflect the pacs.008 and pacs.009 structure for BOTH Debtor and Creditor		
Identification	<ld></ld>	Identification		[01]	[11]			



ISO20022 Message - camt.054.001.03 BankToCustomerDebitCredit NotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
OrganisationIdentification	<orgid></orgid>	organization identifier		[11]	[11]			
Other	<othr></othr>			[0n]	[11]			
Identification	<id></id>	ifsc		[11]	[11]		<rltdpties><dbtr><ld><orgld><othr><ld>CAN B0239777</ld></othr></orgld></ld></dbtr> </rltdpties>	Max35Text
Purpose	<purp></purp>	Underlying reason for the payment transaction. This msq element is the part of the TxDtls block.		[01]	[01]	<u>Usage:</u> Purpose is used by the end- customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment.		
Proprietary	<prtry></prtry>	Purpose, in a proprietary form.		[11]	[11]	Code values are: REPO or REVREPO		Max35Text
RemittanceInformation	<rmtinf></rmtinf>	Remittance Information. This msg element is the part of the TxDtls block.	2.214	[01]	[01]			
Unstructured	<ustrd></ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	2.215	[0n]	[14]	Size restricted to a maximum of 4 repeats of 140 characters.		Max140Text

Note:- [1..1] -> Mandatory; [1..0] -> Optional; [1..n] -> Mandatory and n times repeated; [0..n] -> Optional and n times repeated



Interbank Transfer

ISO Message: "pacs.009.001.03 - FinancialInstitutionCreditTransferV03" *

Applicable Areas: RTGS

1) For defining Interbank message in RTGS. The same is not applicable to NEFT as there is no concept of Interbank in NEFT.

This message formats would replace the current R42 used in current RTGS.

*Corresponds to R42 in current RTGS.

The ISO 20022 Business Message consists of two parts: (1) ISO 20022 Business Appl. Header (2) ISO 20022 Messages



Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header **since it does contain the business sender, receiver and document details**. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")

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ISO 20022 Message

10	0 200	22 Message								
	Map ping	ISO20022 Message - pacs.009.001.03- FinancialInstitution CreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
		FinancialInstitution CreditTransfer	<fininstn CdtTrf></fininstn 	Root tag						
		GroupHeader	<grphdr></grphdr>	Fields common to all the transaction in the message	1.0	[11]	[11]			
GROUP HEADER - GROUP HEADER	Message Identification	Messageldentificati on	<msgid></msgid>	Uniquely identifies the message	1.1		[11]	Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnnn- Sequence Number [9] The values of Channel Identification (X) is the same as defined for TransactionIdentification <txid></txid>	<pre><msgld> HDFC201210181000000218</msgld></pre> d>	Max35T ext
	Creation Date & Time	CreationDateTime	<credtt m></credtt 	Payment origination date time	1.2	[11]	[11]	Time up to seconds only	<pre><credttm>2011-04- 24T09:30:32</credttm></pre>	ISODateT ime



No. of Txs.	NumberOfTransacti ons	<nboftx s></nboftx 	Number of transactions	1.4	[11]	11]	Always 1 for Interbank payment in RTGS	<nboftxs>1</nboftxs>	Max15N umericTe xt
	TotalInterbankSettl ementAmount	<ttlintrb kSttImA mt></ttlintrb 	Total Settlement Amount + Currency	1.6	[01]	[11]	Total amount transferred between debtor and creditor.	<ttlintrbksttlmamt Ccy='INR'>3400</ttlintrbksttlmamt >	Amount
	InterbankSettleme ntDate	<intrbkst tlmDt></intrbkst 	Settlement Date	1.7	[01]	[11]		<intrbksttlmdt>2011-04- 24</intrbksttlmdt>	ISO date
	SettlementInformat ion	<sttlminf ></sttlminf 	Details on how settlement of transaction happens	1.8	[11]	[11]			
Settlement Information	SettlementMethod	<sttlmmt d></sttlmmt 	Method used to settle payments	1.9	[11]	[11]	Must be CLRG (i.e., Settlement done through a payment clearing system) Other Codes are: CLRG, COVE, INDA, INGA	<sttlmmtd>CLRG</sttlmmtd>	Code
Settler	InstructingAgent	<instgag t></instgag 	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	1.21	[01]	[11]			
	FinancialInstitutionI dentification	<fininstn Id></fininstn 			[11]	[11]			
	ClearingSystemMe mberIdentification	<clrsysm mbId></clrsysm 			[01]	[11]			
	Member Identification	<mmbld ></mmbld 	IFSC of the Sending participant		[11]	[11]	Sender IFSC	<instgagt><fininstnid><clrsysmmb Id><mmbid>HDFC0239777d></mmbid></clrsysmmb </fininstnid>nstgAgt></instgagt>	Max35Te xt



		InstructedAgent	<instdag t></instdag 	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	1.22	[01]	[11]	Mandatory in RTGS implementation		
		FinancialInstitutionI dentification	<fininstn Id></fininstn 			[11]	[11]			
		ClearingSystemMe mberIdentification	<clrsysm mbId></clrsysm 			[01]	[11]			
		Member Identification	<mmbld></mmbld>	IFSC of the Receiving participant		[11]	[11]	Receiver IFSC	<pre><instdagt><fininstnid><clrsysmmb id=""><mmbid>HDFC0239777</mmbid></clrsysmmb></fininstnid></instdagt></pre>	Max35Te xt
		CreditTransferTran sactionInformation	<cdttrft xlnf></cdttrft 	Contains information on individual transactions	2.0	[1n]	[11]	Only one occurrence allowed for Interbank Payment		
NOIT		PaymentIdentificat ion	<pmtld></pmtld>	Contains references to a payment	2.1	[11]	[11]			
FORMA	cation	EndToEndIdentifica tion	<endtoe ndId></endtoe 	End to End Identification (Related Reference)	2.3	[11]	[11]	For FI Credit Transfer (pacs.009), this must be the same value as TransactionIdentification.	<endtoendid>TREF2312135465781 </endtoendid>	Max35Te xt
CREDIT TRANSFER IN	Payment Identification	TransactionIdentific ation	<txid></txid>	Transaction Identification	2.4	[11]	[11]	Use UTR (Unique Transaction Reference) format (22 characters) XXXX- Sender IFSC [4] X-Payment System [1] X-Channel [1] YYYYMMDD-Date [8] nnnnnnnn- Sequence Number [8] Unique identification, as assigned by the first instructing agent, to	<pre><txid> HDFCR12012042400000023</txid> For Further Information, pl refer to FAQ on Channel.</pre>	Max35Te xt



								unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a preagreed period.		
	nt	PaymentTypeInfor mation	<pmttpi nf></pmttpi 	Payment Information	2.6	[01]	[11]	Priority is mandatory in RTGS implementation		
Payment Information	Payment Information Payment Information	InstructionPriority	<instrprt y></instrprt 	Priority	2.7	[01]	[11]	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction at application level. Priority "NORM" will result in liquidity Savings. HIGH: Priority Level is high. NORM: Priority Level is normal.	<instrprty>NORM</instrprty>	Code
	Paymen	ServiceLevel	<svclvl></svclvl>	Service level	2.9	[01]	[01]	Agreement under which or rules under which the transaction should be processed.		

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Proprietary	<prtry></prtry>	Proprietary Service Level Code	2.11	[01]	[11]	For RTGS used to indicate RTGS processing priority in range 00–99.	<prtry>80</prtry>	Max35Te xt
						To be used for managing queues by sending bank before settlement.		
LocalInstrument	<lclinstr m></lclinstr 	Local instrument type (User community specific	2.12	[01]	[11]			
Proprietary	<prtry></prtry>	instrument.) Proprietary instrument type code	2.13	[01]	[11]	Type of local instrument. For RTGS, pacs.009 use: - 'FIToFICredit'	<prtry> FIToFICredit </prtry>	Max35Te xt
CategoryPurpose	<ctgypur p></ctgypur 	Purpose of the Instrument. Payment purpose must be a value listed in ISO category purpose code	2.15	[01]	[11]			
Code	<cd></cd>	ISO External category purpose code list. Codes are "SALA - SalaryPayment, Loan-Loan, PENS-PensionPayment, etc. Details in 3.55 of UNIFI (ISO20022) Msg Definition Rpt.	2.16	[11]	[11]	FROM ISO 20022External Code list The following codes are available. CASH: CashManagementTransfer CORT: TradeSettlementPayment DIVI: Dividend GOVT: GovernmentPayment HEDG: Hedging INTC: IntraCompanyPayment INTE: Interest LOAN: Loan PENS: PensionPayment SALA: SalaryPayment SECU: Securities SSBE: SocialSecurityBenefit	<cd>SALA</cd>	Code (Max4Te xt)



							SUPP: SupplierPayment TAXS: TaxPayment TRAD: Trade TREA: TreasuryPayment VATX: ValueAddedTaxPayment WHLD: WithHolding OTHR: Other		
							The generic code for the normal funds transfer may be 'OTHR'. This code will be the default purpose code which stands for "Other Payment Purpose". Example: <ctgypurp><cd>OTHR</cd></ctgypurp>		
							For additional codes, please refer to document ExternalcodeLists_3Q2012_22Oct 2012_v4.xls available at www.iso20222.org Banks to suggest additional India Specific codes.		
Interbank Settlement Amt	InterbankSettleme ntAmount	<intrbkst tlmAmt></intrbkst 	Settlement Amount + Currency	2.18	[11]	[11]	Amount transferred between participants	<intrbksttlmamt ccy="INR">3400</intrbksttlmamt>	Amount
NG (NC	Debtor	<dbtr></dbtr>	ORDERING INSTITUTION	2.40	[11]	[11]			
ORDERING	FinancialInstitutionI	<fininstn ld></fininstn 			[11]	[11]			
IO)	ClearingSystemMe mberIdentification	<clrsysm mbId></clrsysm 			[01]	[11]			

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		Member Identification	<mmbid ></mmbid 	IndianFinancialSys temCodeIdentifier for participants / Name and Identification for non Participants is mandatory		[11]	[11]		<dbtr><fininstnid><clrsysmmbid> <mmbid>HDFC0239777</mmbid>< /ClrSysMmbId></clrsysmmbid></fininstnid></dbtr>	Max35Te xt
		Name	<nm></nm>	Ordering Institution Name		[01]	[01]		<nm>Bank A</nm>	Max140T ext
		Creditor	<cdtr></cdtr>	Beneficiary Institution identification	2.46	[11]	[11]			
(BENEFICIARY INSTITUTION)		FinancialInstitutionI dentification	<fininstn Id></fininstn 			[11]	[11]			
	UTION)	ClearingSystemMe mberIdentification	<clrsysm mbId></clrsysm 			[01]	[11]			
	(BENEFICIARY INSTITU	Member Identification	<mmbid></mmbid>	IndianFinancialSys temCodeIdentifier for participants / Name and Identification for non Participants is mandatory		[11]	[11]		<cdtr><fininstnid><clrsysmmbid>< MmbId>HDFC0239777<!--<br-->ClrSysMmbId></clrsysmmbid></fininstnid></cdtr>	Max35Te xt
	Creditor	Name	<nm></nm>	Beneficiary Institution Name		[01]	[01]		<nm>Bank b</nm>	Max70Te xt
	Cre	PostalAddress	<pstladr></pstladr>	Beneficiary Institution Postal Address		[01]	[01]			
		AddressLine	<adrline></adrline>	Adress in free form text		[07]	[04]	Number of occurrence is restricted to 4	<adrline>Boulevard Road</adrline>	Max70Te xt

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	Other	<othr></othr>	used when correspondants are involved		[01]	[01]			
	Identification	<id></id>	Identification assigned by an institution		[11]	[11]			Max35Te xt
	CreditorAccount	<cdtracct ></cdtracct 	Beneficiary Customer account identification	2.47	[01]	[01]			
	Identification	<ld></ld>	Account number of Beneficiary		[11]	[11]	It must be used for recording account number for the beneficiary bank for STP process.	<ld>0510085</ld>	Max35Te xt
	RemittanceInforma tion	<rmtinf></rmtinf>	Remittance Information	2.55	[01]	[01]			
Remittance Information	Unstructured	<ustrd></ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	2.56	[0n]	[04]	Size restricted to a maximum of 4 repeats of 140 characters.		Max140T ext

Note:- [1..1] -> Mandatory; [0..1] -> Optional; [1..n] -> Mandatory and n times repeated; [0..n] -> Optional and n times repeated;



Multilateral Net Settlement Batch (MNSB) Request *

ISO message pacs.009.001.03 FinancialInstitutionCreditTransferV03 is used for defining the MNSB request.

If clearing member in debit, the credit leg will have the clearing house identifier and vice versa.

This message formats would replace the current R12 used in current RTGS.

*Corresponds to R12 in current RTGS.

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Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header **since it does contain the business sender, receiver and document details**. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")

ISO 2002 Message



pacs.09.001.03 FITOFICustomerCreditT ransferV03 Message Item Cinupleader Cinuplea	ICO20022 Mossage	VMI tog	Description	Indox	ISO	RTGS	Bules	Evample	Data Type
FiToFiCustomerCreditT ransferV03 Message Item CininstnCd tTrf> Root tag [11] [11] CininstnCd tTrf> Fields common to all the transaction in the message MessageIdentification Cininstruction Cininst	ISO20022 Message -	XML tag	Description	Index			Rules	Example	Data Type
ransferV03 Message Item Composition Com	•				Williti	Multi			
Message Item CFinInstnCd Root tag CI1 CII1 CI1									
CroupHeader CroupHeader Fields common to all the transaction in the message Coll_20121018100000218									
GroupHeader	Wessage item	∠EinInstnCd	Poot tag		[1 1]	[1 1]			
the transaction in the message MessageIdentification MessageIdentification MessageIdentification MessageIdentification MessageIdentification MessageIdentification Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel		tTrf>	ŭ						
MessageIdentification <msgld> Uniquely identifies the message 1.1 [11] [11] Uniquely identifies message <msgld> CCIL20121018100000218 Max35Te Recommend MessageIdentification be structured as: XXXX-Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn-Sequence Number [9] [8] X - Channel [1] nnnnnnnnn-Sequence Number [9] The values of Channel The values of Channel</msgld></msgld>	GroupHeader	<grphdr></grphdr>		1.0	[11]	[11]			
MessageIdentification									
the message Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel			i						
Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel	MessageIdentification	<msgid></msgid>		1.1	[11]	[11]	Uniquely identifies message		Max35Text
MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel			the message					CCIL201210181000000218	
structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel							Recommend		
structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel							MessageIdentification be		
XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel									
YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel									
YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel							XXXX- Sender IESC [4]		
Reverse [8] X – Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel									
X – Channel [1] nnnnnnnn- Sequence Number [9] The values of Channel									
nnnnnnnn- Sequence Number [9] The values of Channel									
[9] The values of Channel									
The values of Channel							· ·		
							[9]		
Identification (A) to the course							The values of Channel		
							Identification (X) is the same as		
defined for							defined for		
TransactionIdentification < TxId>							TransactionIdentification <txid></txid>		
	CreationDateTime	<credttm></credttm>		1.2	[11]	[11]		<credttm>2011-04-24T09:30:32</credttm>	ISODateTime
	NumberOfTransaction	<nhoftys></nhoftys>		1.4	[1 1]	[1 1]	Equal to number of participants in the	<nhoftys>3</nhoftys>	Max15Numeri
s transactions transactions batch		14001173		1.4	[11]	[11]		NAPOLI VOS ALIMONIAS A	
S Garage Clexic	3		ti diisactions				Batch		CIEAL
TotalInterbankSettlem <ttlintrbks 1.6="" <ttlintrbksttlmamt="" [01]="" [11]="" amount="" amount<="" money="" moved="" of="" settlement="" td="" total=""><td>TotalInterbankSettlem</td><td><ttlintrbks< td=""><td>Total Settlement</td><td>1.6</td><td>[01]</td><td>[11]</td><td>Total amount of money moved</td><td><ttlintrbksttlmamt< td=""><td>Amount</td></ttlintrbksttlmamt<></td></ttlintrbks<></td></ttlintrbks>	TotalInterbankSettlem	<ttlintrbks< td=""><td>Total Settlement</td><td>1.6</td><td>[01]</td><td>[11]</td><td>Total amount of money moved</td><td><ttlintrbksttlmamt< td=""><td>Amount</td></ttlintrbksttlmamt<></td></ttlintrbks<>	Total Settlement	1.6	[01]	[11]	Total amount of money moved	<ttlintrbksttlmamt< td=""><td>Amount</td></ttlintrbksttlmamt<>	Amount
entAmount ttlmAmt> Amount + between the instructing agent and Ccy='INR'>3400.00	entAmount	ttlmAmt>	Amount +				•	Ccv='INR'>3400.00	
Currency the instructed agent.								,	
InterbankSettlementD <intrbksttl -="" 1.7="" <intrbksttlmdt="" [01]="" [11]="" be="" date="" must="" of="" payment="" same="" settlement="" value="">2011-04-24 ISODate</intrbksttl>	InterbankSettlementD	<intrbksttl< td=""><td>·</td><td>1.7</td><td>[01]</td><td>[11]</td><td></td><td><intrbksttlmdt>2011-04-24</intrbksttlmdt></td><td>ISODate</td></intrbksttl<>	·	1.7	[01]	[11]		<intrbksttlmdt>2011-04-24</intrbksttlmdt>	ISODate
ate mDt> will settle only as RTGS date. Mandatory in RTGS		mDt>	will settle only					,	
current day ' implementation '			·				The state of the s		



_						bage implementation		
ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditT ransferV03 Message Item	XML tag	Description	Index	Multi	RTGS Multi	Rules	Example	Data Type
SettlementInformation	<sttlminf></sttlminf>	Details on how settlement of transaction happens	1.8	[11]	[11]			
SettlementMethod	<sttlmmtd></sttlmmtd>	Method used to settle payments	1.9	[11]	[11]	Must be CLRG (i.e., Settlement done through a payment clearing system) Other Codes are: CLRG, COVE, INDA, INGA	<sttlmmtd>CLRG</sttlmmtd>	Code
InstructingAgent	<instgagt></instgagt>	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	1.21	[01]	[11]			
FinancialInstitutionId entification	<fininstnid></fininstnid>			[11]	[11]			
ClearingSystemMem berIdentification	<clrsysmm bld></clrsysmm 			[01]	[11]			
Member Identification	<mmbld></mmbld>	IFSC of the Sending participant		[11]	[11]	Sender IFSC	<instgagt><fininstnid><clrsysmmbid><m mbId>CCIL0PI0001bId></m </clrsysmmbid></fininstnid></instgagt>	Max35Text
InstructedAgent	<instdagt></instdagt>	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	1.22	[01]	[11]			
FinancialInstitutionId entification	<fininstnid></fininstnid>			[11]	[11]			
ClearingSystemMem berIdentification	<clrsysmm bld></clrsysmm 			[01]	[11]			

3 | Page



ISO20022 Message -	XML tag	Description	Index	ISO	RTGS	Rules	Example	Data Type
pacs.009.001.03				Multi	Multi			
FIToFICustomerCreditT								
ransferV03								
Message Item								
Member	<mmbid></mmbid>	IFSC of the		[11]	[11]	Receiver IFSC	<instdagt><fininstnid><clrsysmmbid><m< td=""><td>Max35Text</td></m<></clrsysmmbid></fininstnid></instdagt>	Max35Text
Identification		Receiving					mbId>RBIS0RTGS00 <td></td>	
		participant					bld>	
CreditTransferTransact	<cdttrftxinf< td=""><td>Contains information</td><td>2.0</td><td>[1n]</td><td>[1n]</td><td>Multiple occurrence based on number</td><td></td><td></td></cdttrftxinf<>	Contains information	2.0	[1n]	[1n]	Multiple occurrence based on number		
ionInformation	>	on individual				of participants		
		transactions						
PaymentIdentification	<pmtid></pmtid>	Contains references	2.1	[11]	[11]			
Frank - Franklada sakifi anaki a sa	4E to al Tio E to al I	to a payment End to End	2.2	[4 4]	[4 4]	5 51 C 19 T (, , , , , , , , , , , , , , , , , ,	.E. IT. E. II.I. TDEE224242E46E704 ./E. IT.	NA 25T .
EndToEndIdentification	<endtoendi d></endtoendi 	Identification	2.3	[11]	[11]	For FI Credit Transfer (pacs.009),	<endtoendid>TREF2312135465781<td>Max35Text</td></endtoendid>	Max35Text
	u>	(Related Reference)				this must be the same value as	oEndId>	
						TransactionIdentification.		
TransactionIdentificati	<txid></txid>	Transaction	2.4	[11]	[11]	Use UTR (Unique Transaction	<txid> CCILR12012042400000023</txid>	Max35Text
on		Identification				Reference) format (22 characters)		
		Main clearing				XXXX- Sender IFSC [4]	For Further Information, pl refer to FAQ	
		Reference Number				X-Payment System [1]	on Channel.	
		for return clearing				X-Channel [1]		
		0				YYYYMMDD-Date [8]		
						nnnnnnn- Sequence Number [8]		
						Unique identification, as assigned		
						by the first instructing agent, to		
						unambiguously identify the		
						transaction		
						that is passed on, unchanged,		
						throughout the entire interbank		
						chain.		
						Usage: The transaction		
						identification can be used for		
						reconciliation, tracking or to link		
						tasks relating to the		
						transaction on the interbank level.		
						Usage: The instructing agent has		
						to make sure that the transaction		



ICO20022 Massace	VN41 +					Bules		Data Turas
ISO20022 Message - pacs.009.001.03	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
FIToFICustomerCreditT				iviuiti	iviuiti			
ransferV03								
Message Item								
Wicssage item						identification is unique for a pre-		
						agreed		
						period.		
Down out Type Informat	∠DuntTuluf>	Dayment	2.6	[0 1]	[4 4]	period.		
PaymentTypeInformat ion	<pmttpinf></pmttpinf>	Payment Information	2.0	[01]	[11]			
InstructionPriority	al matur Durtus		2.7	[01]	[11]	LUCII / NORM	dispatur District NODAA di Israhu District	Codo
instructionPriority	<instrprty></instrprty>	Priority	2.7	[01]	[11]	HIGH / NORM	<instrprty>NORM</instrprty>	Code
						Indicator of the urgency or order		
						of importance that the instructing		
						party would like the instructed		
						party to apply to the processing of		
						the instruction at application level.		
						Priority "NORM" will result in		
						liquidity Savings.		
						, , ,		
						HIGH: Priority Level is high.		
						NORM: Priority Level is normal.		
ServiceLevel	<svclvl></svclvl>	Service level	2.9	[01]	[01]	Agreement under which or rules		
Jei viceLevei	\3VCLVI>	Jei vice ievei	2.3	[01]	[0]	under which the transaction		
						should be processed.		
Dropriotory	<drtm< td=""><td>Dropriotory Comice</td><td>2 11</td><td>[01]</td><td>[11]</td><td>For PTCS used to indicate PTCS</td><td><prtry>80</prtry></td><td>Max35Text</td></drtm<>	Dropriotory Comice	2 11	[01]	[11]	For PTCS used to indicate PTCS	<prtry>80</prtry>	Max35Text
Proprietary	<prtry></prtry>	Proprietary Service	2.11	[01]	[11]	For RTGS used to indicate RTGS	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	iviaxsorext
		Level code				processing priority in range 0 0–		
						99.		
						To be used for managing queues0		
						by sending bank before		
						settlement.		
LocalInstrument	<lclinstrm></lclinstrm>	Local instrument	2.12	[01]	[11]			
		type						
		(User community						
			1	1	1			



Sozonoz Message pass con 9.00.13 propriets pro			1				sage milpromision		
Proprietary Proprietary structure type code 2.13 [01] Type of local instrument. For RTGS, pacs.009 use: -'RTGSNetSettlement(XX:NN') Where 'XX' is the clearing type which may take values 'GC', 'IB', 'f'X', MC, SE, OT & so on. "NN" is the Return serial. "GC" stands for guaranteed settlement of FOREX segment. "IB" stands for guaranteed settlement of FOREX segment. "FX" stands for non-guaranteed settlement. "MC" Stands for non-guaranteed MNSB "OT" stands for Other MNSB	FIToFICustomerCreditT ransferV03	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
instrument type code For RTGS, pacs.009 use: -RTGSNetSettlement_XZxNV Where "Xx" is the clearing type which may take values 'GC', '1B', 'FX', MC, SE, OT & so on. 'z' is the indicator which may take values C -Original, R-Return, L-Last Return. "NN" is the Return serial. "GC" stands for guaranteed settlement of Securities and CBLO segment. "IB" stands for guaranteed settlement of FOREX segment. "FX" stands for non guaranteed settlement. "MC" Stands for MICR Clearing. "SE" stands for non-guaranteed MNSB "OT" stands for Other MNSB									
	Proprietary	<prtry></prtry>	Proprietary instrument type	2.13	[01]	[11]	For RTGS, pacs.009 use: -'RTGSNetSettlementXXzNN' Where 'XX' is the clearing type which may take values 'GC', 'IB', 'FX', MC, SE, OT & so on. 'z' is the indicator which may take values C – Original, R-Return, L-Last Return. "NN" is the Return serial. "GC" stands for guaranteed settlement of Securities and CBLO segment. "IB" stands for guaranteed settlement of FOREX segment. "FX" stands for non guaranteed settlement. "MC" Stands for MICR Clearing. "SE" stands for non-guaranteed MNSB	<prtry> NetSettlement </prtry>	Max35Text
	InterbankSettlementA	<intrbksttlm< td=""><td>Settlement Amount</td><td>2.18</td><td>[11]</td><td>[11]</td><td></td><td><intrbksttlmamt< td=""><td>Amount</td></intrbksttlmamt<></td></intrbksttlm<>	Settlement Amount	2.18	[11]	[11]		<intrbksttlmamt< td=""><td>Amount</td></intrbksttlmamt<>	Amount

Reserve Bank of India



		10020022	Duali	aarc	LIVIOL	sage implementation		
ISO20022 Message -	XML tag	Description	Index		RTGS	Rules	Example	Data Type
pacs.009.001.03				Multi	Multi			
FIToFICustomerCreditT								
ransferV03								
Message Item								
mount	Amt>						Ccy='INR'>3400.00	
Debtor	<dbtr></dbtr>	Debtor	2.40	[11]	[11]	If net credit then RBI-RTGS IFSC. If net debit the Member IFSC If net debit of RBI current account then RBI-CBS IFSC. If net credit of RBI current account then RBI-RTGS IFSC.		
FinancialInstitutionIden tification	<fininstnid></fininstnid>			[11]	[11]			
ClearingSystemMembe rIdentification	<clrsysmm bld></clrsysmm 			[01]	[11]	Mandatory in RTGS implementation		
Member Identification	<mmbld></mmbld>	IndianFinancialSyste mCodeldentifier for participants / Name and Identification for non Participants is mandatory		[11]	[11]		<pre><dbtr><fininstnid><clrsysmmbid><mmbid>H DFC0239777</mmbid></clrsysmmbid></fininstnid></dbtr></pre>	Max35Text
Creditor	<cdtr></cdtr>	creditor	2.46	[11]	[11]	If net credit then Member IFSC. If net debit then RBI-RTGS IFSC. If net debit of RBI current account then RBI-RTGS IFSC. If net credit of RBI current account then RBI-CBS IFSC.		
FinancialInstitutionIden tification	<fininstnid></fininstnid>			[11]	[11]			
ClearingSystemMembe rIdentification	<clrsysmm bld></clrsysmm 			[01]	[11]	Mandatory in RTGS implementation		
Member Identification	<mmbld></mmbld>	IndianFinancialSyste mCodeldentifier for participants / Name and Identification for non Participants is mandatory		[11]	[11]		<cdtr><fininstnid><clrsysmmbid><mmbid>HD FC0239777</mmbid></clrsysmmbid>nId></fininstnid></cdtr>	Max35Text
RemittanceInformatio	<rmtinf></rmtinf>	Remittance	2.75	[01]	[01]			
n		Information						



ISO20022 Message -	XML tag	Description	Index	ISO	RTGS	Rules	Example	Data Type
pacs.009.001.03				Multi	Multi			
FIToFICustomerCreditT								
ransferV03								
Message Item								
Unstructured	<ustrd></ustrd>	Remittance Information 140 characters up to 4 can be used	2.76	[0n]	[04]	Size restricted to a maximum of 4 repeats of 140 characters.		Max140Text
		Sender to Receiver Information						

Note:- [1..1] -> Mandatory; [0..1] -> Optional; [1..n] -> Mandatory and n times repeated; [0..n] -> Optional and n times repeated;

Reserve Bank of India

Own Account Transfer (OAT)*

ISO message "pacs.009.001.03 FinancialInstitutionCreditTransferV03" is used for defining the Own account transfer in RTGS.

This message formats would replace the current R10 used in current RTGS.

*Corresponds to R10 in current RTGS.

The ISO 20022 Business Message consists of two parts: (1) ISO 20022 Business Appl. Header (2) ISO 20022 Messages



Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header **since it does contain the business sender, receiver and document details**. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")

ISO 20022 Message

ice seessinge								
ISO20022 Message -	XML tag	Description	Index	ISO	RTGS	Rules	Example	Data Type
pacs.009.001.03				Multi	Multi			
FIToFICustomerCreditTr								
ansferV03								
Message Item								
	<fininstncd< td=""><td>Root tag</td><td></td><td></td><td></td><td></td><td></td><td></td></fininstncd<>	Root tag						
	tTrf>							
GroupHeader	<grphdr></grphdr>	Fields	1.0	[11]	[11]			
		common to all						

ISO20022 Message - pacs.009.001.03 FITOFICustomerCreditTr ansferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
		the transaction in the message						
MessageIdentification	<msgld></msgld>	Uniquely identifies the message	1.1	[11]	[11]	Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel Identification (X) is the same as defined for TransactionIdentification <txid></txid>	<msgld> HDFC201210181000000218</msgld>	Max35T ext
CreationDateTime	<credttm></credttm>	Payment origination date time	1.2	[11]	[11]	Time upto seconds only	<credttm>2011-04-24T09:30:32</credttm>	ISODateTi me
NumberOfTransactions	<nboftxs></nboftxs>	Number of transactions	1.4	[11]	[11]	Always 1 for own account transfer	<nboftxs>1</nboftxs>	Max15Nu mericText
TotalinterbankSettleme ntAmount	<ttlintrbkst tlmAmt></ttlintrbkst 	Total Settlement Amount + Currency	1.6	[01]	[11]			Amount
InterbankSettlementDa te	<intrbksttl mDt></intrbksttl 	Settlement Date – will settle only current day	1.7	[01]	[11]			ISODate
SettlementInformation	<sttlminf></sttlminf>	Details on how settlement of	1.8	[11]	[11]			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTr ansferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
		transaction happens						
SettlementMethod	<sttlmmtd></sttlmmtd>	Method used to settle payments	1.9	[11]	[11]	Must be CLRG (i.e., Settlement done through a payment clearing system) Other Codes are: CLRG, COVE, INDA, INGA	<sttlmmtd>CLRG</sttlmmtd>	Code
InstructingAgent	<instgagt></instgagt>	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	1.21	[01]	[11]	Mandatory in RTGS implementation IFSC of the bank initiating OAT.		
FinancialInstitutionIde ntification	<fininstni d></fininstni 			[11]	[11]			
ClearingSystemMemb erIdentification	<clrsysm mbId></clrsysm 			[01]	[11]			
Member Identification	<mmbld></mmbld>	IFSC of the Sending participant		[11]	[11]		<pre><instgagt><fininstnid><clrsysmmbid><mmbi d="">HDFC0239777</mmbi></clrsysmmbid>< /FinInstnId></fininstnid></instgagt></pre>	Max35Te xt
InstructedAgent	<instdagt></instdagt>	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	1.22	[01]	[11]	Mandatory in RTGS Implementation IFSC of RBI		
FinancialInstitutionIde ntification	<fininstni d></fininstni 			[11]	[11]			
ClearingSystemMemb erIdentification	<clrsysm mbId></clrsysm 			[01]	[11]			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTr ansferV03	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
Message Item								
Member Identification	<mmbld></mmbld>	IFSC of the Receiving participant		[11]	[11]		<instdagt><fininstnid><clrsysmmbid><mmbid>RBIS0000001</mmbid></clrsysmmbid></fininstnid></instdagt>	Max35Te xt
CreditTransferTransacti onInformation	<cdttrftxin f></cdttrftxin 	Credit transfer information containing credit and debit information	2.0	[1n]	[11]	Only one occurrence allowed for own account transfer		
PaymentIdentification	<pmtld></pmtld>	Payment Identification	2.1	[11]	[11]			
EndToEndIdentification	<endtoendi d></endtoendi 	End to End Identification (Related Reference)	2.3	[11]	[11]	Related reference. In case of returned transaction. Else same as TransactionIdentification	<endtoendid>TREF2312135465781</endtoendid>	Max35Te xt
TransactionIdentificatio n	<txld></txld>	Transaction Identification	2.4	[11]	[11]	Use UTR (Unique Transaction Reference) format (22 characters) XXXX- Sender IFSC [4] X-Payment System [1] X-Channel [1] YYYYMMDD-Date [8] nnnnnnnn- Sequence Number [8] Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for	<txid> HDFCR12012042400000023</txid> For Further Information, pl refer to FAQ on Channel.	Max35Te xt
						reconciliation, tracking or to link tasks relating to the		

ISO20022 Message - pacs.009.001.03 FITOFICustomerCreditTr ansferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
						transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a preagreed period.		
PaymentTypeInformati on	<pmttpinf></pmttpinf>	Payment Information	2.6	[01]	[11]	Priority is mandatory in RTGS implementation.		
InstructionPriority	<instrprty></instrprty>	Priority must be valid ISO priority code value	2.7	[01]	[11]	Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction at application level. Priority "NORM" will result in liquidity Savings. HIGH: Priority Level is high. NORM: Priority Level is normal.	<instrprty>NORM</instrprty>	
ServiceLevel	<svclvl></svclvl>	Service level	2.9	[01]	[01]	Agreement under which or rules under which the transaction should be processed.		
Proprietary	<prtry></prtry>	Proprietary Service Level Code	2.11	[01]	[11]	For RTGS used to indicate RTGS processing priority in range 00–99. To be used for managing queues by sending bank before settlement.	<prtry>80</prtry>	Max35Te xt
LocalInstrument	<lclinstrm< td=""><td>Local</td><td>2.12</td><td>[01]</td><td>[11]</td><td></td><td></td><td></td></lclinstrm<>	Local	2.12	[01]	[11]			

ISO20022 Message -	XML tag	Description	Index	ISO	RTGS	Rules	Example	Data Type
pacs.009.001.03		·		Multi	Multi			
FIToFICustomerCreditTr								
ansferV03								
Message Item								
	>	instrument						
		type						
		(User						
		community						
		specific						
Duamietem	4Darkon is	instrument.)	2.42	[0 4]	[4 4]	Tura of land instrument	(Dutus) Over A paTramafan (/Dutus)	Max35Te
Proprietary	<prtry></prtry>	Proprietary	2.13	[01]	[11]	Type of local instrument.	<prtry> OwnAccTransfer </prtry>	
		instrument				For RTGS, pacs.009 use: -'OwnAccTransfer'		xt
InterbankSettlementA	<intrbksttl< td=""><td>type code Settlement</td><td>2.18</td><td>[11]</td><td>[11]</td><td>Amount transferred between</td><td><intrbksttlmamt< td=""><td>Amount</td></intrbksttlmamt<></td></intrbksttl<>	type code Settlement	2.18	[11]	[11]	Amount transferred between	<intrbksttlmamt< td=""><td>Amount</td></intrbksttlmamt<>	Amount
mount	mAmt>	Amount	2.10	[11]	[11]	accounts	Ccy='INR'>3400.00	Amount
mount	IIIAIIIC>	Amount				accounts	CCy = NVV > 3400.00 \text{inti BRSttimAnite}	
Debtor	<dbtr></dbtr>	ORDERING	2.40	[11]	[11]			
		INSTITUTION						
FinancialInstitutionIdent	<fininstnid< td=""><td></td><td></td><td>[11]</td><td>[11]</td><td></td><td></td><td></td></fininstnid<>			[11]	[11]			
ification ClearingSystemMemberI				[01]	[11]	Mandatory in RTGS implementation		
dentification	mbld>			[01]	[1.1.2]	Wandatory in Kres implementation		
Member Identification	<mmbld></mmbld>	IndianFinanci		[11]	[11]	IFSC of participant sending the	<dbtr><fininstnid><clrsysmmbid><mmbid>HDFC</mmbid></clrsysmmbid></fininstnid></dbtr>	Max35Tex
		alSystemCodel				payment request	0239777<	t
		dentifier for					/Dbtr>	
		participants /						
		Name and						
		Identification						
		for non						
		Participants is						
		mandatory						
DebtorAccount	<dbtracct< td=""><td>,</td><td>2.41</td><td>[01]</td><td>[11]</td><td>Mandatory in RTGS implementation</td><td></td><td></td></dbtracct<>	,	2.41	[01]	[11]	Mandatory in RTGS implementation		
	>							
Identification	<ld></ld>			[11]	[11]			
Other	<othr></othr>			[11]	[11]			
Identification	<id></id>	Account		[11]	[11]	From account of participant	<dbtracct><id><othr><id>34545353</id><td>Max35Tex</td></othr></id></dbtracct>	Max35Tex
		Number					>	t

ISO20022 Message - pacs.009.001.03	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
FIToFICustomerCreditTr ansferV03 Message Item								
Currency	<ccy></ccy>	Account currency		[01]	[01]		<ccy>INR</ccy>	
Creditor	<cdtr></cdtr>	Beneficiary Institution identification	2.46	[11]	[11]			
FinancialInstitutionIdent ification	<fininstnid< td=""><td></td><td></td><td>[11]</td><td>[11]</td><td></td><td></td><td></td></fininstnid<>			[11]	[11]			
ClearingSystemMemberl dentification	<clrsysmm bld></clrsysmm 			[01]	[11]	Mandatory in RTGS implementation		
Member Identification	<mmbld></mmbld>	IFSC		[11]	[11]	IFSC of participant receiving the payment request.	<cdtr><fininstnid><clrsysmmbid><mmbid>RBISO 000001</mmbid></clrsysmmbid></fininstnid><!--<br-->Cdtr></cdtr>	Max35Tex t
CreditorAccount	<cdtracct></cdtracct>		2.47	[01]	[11]	Mandatory in RTGS implementation		
Identification	<ld></ld>			[11]	[11]			
Other	<othr></othr>			[11]	[11]			
Identification	<ld></ld>			[11]	[11]	To account of participant	<cdtracct><ld><othr><ld>546545353</ld>></othr></ld></cdtracct>	Max35Tex t
Currency	<ccy></ccy>	Account currency		[01]	[01]		<ccy>INR</ccy>	
RemittanceInformation	<rmtinf></rmtinf>	Remittance Information	2.55	[01]	[01]			
Unstructured	<ustrd></ustrd>	Remittance Information 140 characters up to 4 can be used.	2.56	[0n]	[04]	Size restricted to a maximum of 4 repeats of 140 characters.		Max140T ext



Payment Return

ISO message "pacs.004.001.03 PaymentReturnV03"

Bank-to-Bank message, settlement already completed in NG-RTGS. Function of the pacs.004 message is "sent by an agent to the previous agent in the payment chain to undo a payment previously settled."

This message formats would replace the current R42 for return & N07 in NEFT messages.

The ISO 20022 Business Message consists of two parts: (1) ISO 20022 Business Appl. Header (2) ISO 20022 Messages



Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header **since it does contain the business sender, receiver and document details**. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")

ISO 20022 Message

^{*}Corresponds to R42 in current RTGS & N07 in NEFT messages



Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multip licity	Rules	Example	Data Type
Message root	<pmtrtr></pmtrtr>	Root tag for PaymentReturn Message		[11]				
GroupHeader	<grphdr></grphdr>	Fields common to all the transaction in the message	1.0	[11]				
MessageIdentification	<msgid></msgid>	Uniquely identifies the message	1.1	[11]	[11]	Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnn- Sequence Number [9] The values of Channel Identification (X) is the same as defined for TransactionIdentification <txid></txid>	<msgld> HDFC201210181000 000218</msgld>	
CreationDateTime	<credttm></credttm>	Payment origination date time	1.2	[11]	[11]			ISODateT ime
NumberOfTransactions	<nboftxs></nboftxs>	Number of transactions	1.7	[11]	[11]			Max15N umericTe xt
TotalReturnedInterban kSettlementAmount	<ttlrtrdintrbksttl mAmt></ttlrtrdintrbksttl 	Total amount of money moved between the instructing agent and the instructed agent in the return message	1.10	[01]	[11]			Amount



Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multip licity	Rules	Example	Data Type
InterbankSettlementDat e	<intrbksttlmdt></intrbksttlmdt>		1.11	[01]	[01]			ISO Date
SettlementInformation	<sttlminf></sttlminf>	Specifies the details on how the settlement of the transactions between the instructing agent and the instructed agent is completed.	1.12	[11]	[11]			
SettlementMethod	<sttlmmtd></sttlmmtd>	Method used to settle payments		[11]	[11]	Default value 'CLRG' Other Codes are: CLRG, COVE, INDA, INGA		Code
OriginalGroupInformati on	<orgnlgrpinf></orgnlgrpinf>		2.0	[01]				
OriginalMessageIdentif ication	<orgnlmsgid></orgnlmsgid>		2.1	[11]				Max35T ext
OriginalMessageNameI dentification	<orgnlmsgnmid></orgnlmsgnmid>		2.2	[11]				Max35T ext
OriginalCreationDateTi me	<orgnlcredttm></orgnlcredttm>		2.3	[01]	[01]			ISODate
TransactionInformatio n	<txinf></txinf>	Contains information on individual transactions	3.0	[0n]	[110] NEFT [11] RTGS			



Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multip	Rules	Example	Data Type
ReturnIdentification	<rtrid></rtrid>	Transaction Identification, as assigned by an returning party for an sending party, to unambiguously Identify the returned transaction.	3.1	[01]	[11]	Transaction Reference Number of 22 Chars of Instucting Party Use UTR (Unique Transaction Reference) format (22 characters) XXXX- Sender IFSC [4] X-Payment System [1] X-Channel [1] YYYYMMDD-Date [8] nnnnnnnn- Sequence Number [8]		Max35T ext
OriginalTransactionIde ntification	<orgnltxid></orgnltxid>	Unique Transaction reference, as assigned by the original first instructing agent(sender), to unambiguously identify the Transaction. This must contain Transaction Reference Number of the received inward credit message at bank branch that is returned.	3.8	[01]	[11]	Original Transaction Reference Number Instructing party.		Max35Te xt
ReturnedInterbankSettl ementAmount	<rtrdintrbksttima mt></rtrdintrbksttima 	Amount being returned between instructing and instructed parties on account of returned transaction. This amount should be same as the amount requested by the originator as NEFT doesn't have concept of settling a part amount and returning the rest.	3.11	[11]	[11]	Amount		Amount



Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multip licity	Rules	Example	Data Type
InterbankSettlementD ate	<intrbksttlmdt></intrbksttlmdt>	Settlement Date. Date on which reversal of the settlement takes place. It can be only the current date. It will have the Date of the return transaction and not the original instruction	3.12	[01]	[11]			ISODate
InstructingAgent	<instgagt></instgagt>	Sender IFSC .This should be the IFSC that is sending the return request and not the branch that has sent the original instruction	3.20	[01]	[11]			
FinancialInstitutionIden tification	<fininstnid></fininstnid>			[11]	[11]			
ClearingSystemMembe rldentification	<cirsysmmbid></cirsysmmbid>	This should contain the Sender IFSC of the transaction i.e branch IFSC code .This is the Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362		[01]	[11]	Sending Branch's IFSC		
MemberIdentification	<mmbid></mmbid>			[11]	[11]	Sending Branch's IFSC		Max35Te xt
	sMmbId>nId>							
InstructedAgent	<instdagt></instdagt>	Receiver IFSC .This should be the IFSC to which the return transaction is being sent i.e. the IFSC which is receiving the return message	3.21	[01]	[11]			
FinancialInstitutionIden tification	<fininstnid></fininstnid>			[11]	[11]			



Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multip licity	Rules	Example	Data Type
ClearingSystemIdentific ation	<clrsysmmbid></clrsysmmbid>			[01]	[11]			
MemberIdentification	<mmbid></mmbid>	This should contain the Receiver IFSC of the transaction i.e. beneficiary branch where the account needs to be credited back because of return request. This is the Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362		[11]	[11]	Beneficiary branch's IFSC		
ReturnReasonInformati on	<rtrrsninf></rtrrsninf>	Provides detailed information on the return reason.	3.22	[0n]	[11]			
Originator	<orgtr></orgtr>	Originator of remittance information (Party that issues the return) [This message item is composed of the following PartyIdentification43 element(s). i.e., Name, Postal Address, Contact Details, etc.]	3.23	[01]	[01]	Originator of Remittance		
Name	<nm></nm>			[01]	[01]			Max140Te xt
PostalAddress	<pstladr></pstladr>			[01]	[01]			
AddressLine	<adrline></adrline>			[07]	[04]			Max70Tex t



Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multip licity	Rules	Example	Data Type
ContactDetails	<ctctdtls></ctctdtls>			[01]	[01]			
MobileNumber	<mobnb></mobnb>			[01]	[01]			PhoneNu mber
EmailAddress	<emailadr></emailadr>	Address for electronic mail (e-mail).		[01]	[01]			Max2048 Text
	<td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Reason	<rsn></rsn>	Specifies the reason for the return.	3.24	[01]	[11]			
Code	<cd></cd>	This must contain the reason codes for rejection		[11]	[11]	<pre><rsn><cd>NARR</cd></rsn> For Other Reason Codes are: NARR, BE01, BE06, CUST, For detail pl refer to External CodeLists_3Q2012_22Oct201 2_v4</pre>		External ReturnRe ason1Co de
AdditionalInformation	<addtlinf></addtlinf>	Further details on the return reason	3.27	[0n]	[11]	<pre><addtlinf>RETURN DUE TO WRONG ACCOUNT CREDIT</addtlinf></pre> /Addtlinf>		Max105T ext
	gnITxRef> 							

Reserve Bank of India



Payment Status Report *

ISO message "pacs.002.001.04, FIToFIPaymentStatusReportV04"

Applicable Areas: RTGS

- 1) For defining "MNSB Response" in RTGS.
- 2) For defining "Own Account Transfer Response" in RTGS

This message formats would replace the current R13 used in current RTGS for MNSB response & R40 used in Current RTGS for Own A/c Transfer (OAT) response.

*Corresponds to R13 & R 40 in current RTGS.

The ISO 20022 Business Message consists of two parts: (1) ISO 20022 Business Appl. Header (2) ISO 20022 Messages



Business Application Header is a business header and should not be confused with a file or transport header. It is created before the transport routing header is applied to the business message and is retained after the transport header is removed. So any parties between the two business applications that don't perform a business function are not mentioned in the BAH. Such 'technical' middle men don't open or change the Business Message; they only forward it to the correct business application. Although the BAH is not the transport header, data in the BAH can be used by transport applications to determine the routing header since it does contain the business sender, receiver and document details. It can also be used by the business applications to determine the appropriate process to perform on the business message.

Message fields description

ISO Business Application Header

Business Application Header (Refer related documentation "RBI_NG_RTGS_ISO20022_BusinessApplicationHeader")



ISO 20022 Message

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusRep ortV04 Message Item	XML tag <fitofipmtsts rpt=""></fitofipmtsts>	Description Root tag	Index	ISO Multi	RTGS	Rules	Example	Data Type
GroupHeader	<grphdr></grphdr>	Fields common to all the transaction in the message	1.0	[11]	[11]			
MessageIdentification	<msgld></msgld>	Uniquely identifies the message Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.	1.1	[11]	[11]	Uniquely identifies message Recommend MessageIdentification be structured as: XXXX- Sender IFSC [4] YYYYMMDD - Creation Date Reverse [8] X - Channel [1] nnnnnnnnn- Sequence Number [9] The values of Channel Identification (X) is the same as defined for TransactionIdentification <txid></txid>	<msgld> HDFC20121018100000218</msgld>	Max35Te xt
CreationDateTime	<credttm></credttm>	Message date time	1.2	[11]	[11]	Time upto seconds only	<pre><credttm>2011-04- 24T09:30:32</credttm></pre> /CreDtTm>	ISODateT ime
OriginalGroupInformatio nAndStatus	<orgnigrpinfa ndSts></orgnigrpinfa 	Original group information concerning the group of transactions, to which the status report message	2.0	[11]	[11]			



ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusRep ortV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
		refers to.						
Original Message Identific ation	<orgnlmsgld></orgnlmsgld>	Transaction reference. This msg element is part of OrgnlGrpInfAndSts block.	2.1	[11]	[11]		<pre><orgnlmsgld>TREF097865123125</orgnlmsgld></pre>	Max35Te xt
OriginalMessageNameId entification	<pre><orgnlmsgnml d=""></orgnlmsgnml></pre>	Specifies the original message name identifier to which the message refers. This msg element is part of OrgnlGrpInfAndSts block.	2.2	[11]	[11]		<orgnlmsgnmid>pacs.009.001.03IMsgNmId></orgnlmsgnmid>	Max35Te xt
OriginalCreationDateAnd Time	<orgnlcredttm ></orgnlcredttm 	Original Message date time. This msg element is part of OrgnlGrpInfAndSts block.	2.3	[01]	[11]	Mandatory in RTGS implementation	<pre><orgnlcredttm>2011-04- 24T09:30:32</orgnlcredttm></pre> /OrgnlCreDtTm>	ISODateT ime
GroupStatus	<grpsts></grpsts>	Specifies the status of a group of transactions. Status code-ACSC/ACSP/ACTC/PDNG/RCVD/RJCT. This msg element is part of OrgnIGrpInfAndSts block.	2.6	[01]	[11]	Mandatory in RTGS implementation For details on status code, pl refer to para 2.6 of documentation "Payment Clearing & Settlement – Maintenance 2012 by ISO".	<grpsts>ACSC</grpsts>	Code
StatusReasonInformation	<stsrsninf></stsrsninf>	Reason for success / failure. This msg element is	2.7	[0n]	[01]	Repeats only once		



ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusRep ortV04	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
Message Item		part of OrgnIGrpInfAndSts block.						
Reason	<rsn></rsn>	Reason code	2.9	[01]	[11]			
Proprietary	<prtry></prtry>	Actual reason code and reason description	2.11	[11]	[11]	/!3x Reason desc	/012 No Liquidity	Max35Te xt
Original Transaction Reference	<orgnltxref></orgnltxref>	Key elements used to identify the original .transaction that is being referred to.	3.20	[01]	[11]	Mandatory in RTGS implementation for Net Clearing response		
InterbankSettlementAmo unt	<intrbksttlma mt></intrbksttlma 	This msg element is the part of OrgnITxRef block	3.21	[01]	[11]	Mandatory in RTGS implementation	<pre><intrbksttlmamt ccy="INR">10000.00</intrbksttlmamt></pre>	Amoun t
PaymentTypeInformatio n	<pmttpinf></pmttpinf>	Set of elements used to provide further details of the type of payment. This msg element is the part of OrgnITxRef block.		[01]	[11]			
LocalInstrument	<lclinstrm></lclinstrm>	User community specific instrument. This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level		[01]	[11]			



ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusRep ortV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
Proprietary	<prtry></prtry>	Proprietary instrument type code		[01]	[11]	Type of Local Instrument. RTGSFIToFICredit' or -'RTGSOwnAccTtransfer' or -'RTGSNetSettlementXXzNN' Where 'XX' is the clearing type which may take values 'GC', 'IB', 'FX', MC, SE, OT & so on. 'z' is the indicator which may take values C -Original, R-Return, L-Last Return. "NN" is the return serial. "GC" stands for guaranteed settlement of Securities and CBLO segment. "IB" stands for guaranteed settlement of FOREX segment. "FX" stands for non guaranteed settlement. "MC" Stands for MICR Clearing "SE" stands for non-guaranteed MNSB "OT" stands for Other MNSB.		Max35T ext
Debtor	<dbtr></dbtr>	Clearing party / sponsoring institution. This msg element is the part of OrgnITxRef block.	3.1.63	[01]	[01]	Mandatory in RTGS implementation for Own Account Transfer and Net Clearing response		
FinancialInstitutionIdenti fication	<fininstnid></fininstnid>			[11]	[11]			
ClearingSystemMemberl dentification	<clrsysmmbid></clrsysmmbid>			[01]	[11]			
Member Identification	<mmbld></mmbld>			[11]	[11]		<pre><dbtr><fininstnid><cirsysmmbid><mm bid="">HDFC0239777</mm></cirsysmmbid></fininstnid></dbtr></pre>	Max35Te xt
DebtorAccount	<dbtracct></dbtracct>	Unambiguous	3.1.677	[01]	[01]	Mandatory in RTGS implementation for		



ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusRep ortV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
message nem		identification of the account of the debtor to which a debit entry will be made as a result of the transaction. This msg element is the part of OrgnITxRef block.				Own Account		
Identification	<id></id>			[11]	[11]			
Other	<othr></othr>			[11]	[11]			
Identification	<id></id>	Account Number		[11]	[11]	From account of participant	<dbtracct><ld><othr><ld>34545353</ld></othr></ld></dbtracct>	Max35Te xt
Currency	<ccy></ccy>	Account currency		[01]	[11]	For NG-RTGS , "INR" is the only currency that can be specified.	<ccy>INR</ccy>	Code
Creditor	<cdtr></cdtr>	Clearing party / sponsoring institution. This msg element is the part of OrgnITxRef block.	3.1.79. 9	[01]	[01]	Mandatory in RTGS implementation for Own Account Transfer and Net Clearing response		
FinancialInstitutionIdenti fication	<fininstnid></fininstnid>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		[11]	[11]			
ClearingSystemMemberl dentification	<clrsysmmbid></clrsysmmbid>			[01]	[11]			
Member Identification	<mmbld></mmbld>			[11]	[11]		<cdtr><fininstnid><clrsysmmbid><mmb id="">HDFC0239777</mmb></clrsysmmbid></fininstnid></cdtr>	Max35Te xt
CreditorAccount	<cdtracct></cdtracct>	Unambiguous identification of the account of the creditor to which a	3.1.842	[01]	[01]	Mandatory in RTGS implementation for Own Account		



ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusRep ortV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
		credit entry will be made as a result of the transaction. This msg element is the part of OrgnITxRef block.						
Identification	<ld><ld><</ld></ld>			[11]	[11]			
Other	<othr></othr>			[11]	[11]			
Identification	<ld></ld>	Account Number		[11]	[11]	From account of participant	<cdtracct><id><othr><id>34545353</id></othr></id></cdtracct>	Max35Te xt
Currency	<ccy></ccy>	Account currency		[01]	[11]	For NG-RTGS , "INR" is the only currency that can be specified.	<ccy>INR</ccy>	Code

Note:- [1..1] -> Mandatory; [0..1] -> Optional; [1..n] -> Mandatory and n times repeated; [0..n] -> Optional and n times repeated;