ISO20022 standard Message Implementation

ISO20022 Business Application Header

ISO Message: **"head.001.001.01 BusinessApplicationHeaderV01"**

ISO20022 Message - head.001.001.01 BusinessApplicationHeaderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
	<AppHdr>	Root tag		**[1..1]**	**[1..1]**			
From	**<Fr>**	The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.	**2.0**	**[1..1]**	**[1..1]**			
FinancialInstitutionIdentification	<FinInstnId>	Identification of a financial institution	**2.34**	**[0..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>	ClearingSystemMemberIdentification	**2.37**	**[0..1]**	**[1..1]**			
Member Identification	<MmbId>	IFSC of the Sending participant	**2.41**	**[1..1]**	**[1..1]**		<From><FinInstnId><ClrSysMmbId><MmbId>CANB0239777</MmbId><ClrSysMmbId></FinInstnId></From>	Max35Text
To	**<To>**	The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process	**3.0**	**[1..1]**	**[1..1]**			

ISO20022 standard Message Implementation

ISO20022 Message - head.001.001.01 BusinessApplicationHeaderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
		this Business Message						
FinancialInstitutionIdentification	<FinInstnId>	Identification of a financial institution	**3.34**	**[0..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>	ClearingSystemMemberIdentification	**3.37**	**[0..1]**	**[1..1]**			
Member Identification	<MmbId>	IFSC of the Sending participant	**3.41**	**[1..1]**	**[1..1]**		<FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId>FinInstnId> Validation are: **Character position** / **Information** First four characters / Bank code Fifth character / Zero Last six characters / Branch code	Max35Text
BusinessMessageIdentifier	**<BizMsgIdr>**	Uniquely identifies the business message	**4.0**	**[1..1]**	**[1..1]**	Same as MessageIdentification <MsgId> in the associated business message	<BizMsgIdr>HDFC201210180000000218</BizMsgIdr>	Max35Text
MessageDefinitionIdentifier	**<MsgDefIdr>**	Message Identifier	**5.0**	**[1..1]**	**[1..1]**	Contains the MessageIdentifier that defines the Business Message as published on the ISO 20022 website. E.g. pacs.008.001.03	<MsgDefIdr> pacs.008.001.03</MsgDefIdr>	Max35Text
BusinessService	**<BizSvc>**	Business service	**6.0**	**[0..1]**	**[1..1]**	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</BizSvc>	Max35Text

ISO20022 standard Message Implementation

ISO20022 Message - head.001.001.01 BusinessApplicationHeaderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
						local instrument name, i.e. for RTGS, BAH for pacs.008: 'RTGSFIToFICustomerCredit'. For RTGS, BAH for pacs.009: -'RTGSFIToFICredit' or -'RTGSOwnAccTtransfer' or -'RTGSNetSettlement**XX**z**NN**' 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		

ISO20022 standard Message Implementation

ISO20022 Message - head.001.001.01 BusinessApplicationHeaderV01 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
CreationDate	**<CreDt>**	Date and time when this Business Message (header) was created.	**7.0**	**[1..1]**	**[1..1]**	Time up to seconds only	<CreDt>2012-09-30T09:50Z</CreDt>	ISONormalisedDateTime
CopyDuplicate	<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**	**[0..1]**	**[0..1]**	**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>**	Contains the digital signature of the Business Entity authorised to sign this Business Message.	**11.0**	**[0..1]**	**[0..1]**	Optional (possibly future use) XML digital signature http://www.w3.org/2000/09/xmldsig# The **Sgntr** block contains the following elements. Message item: XMLSignatures — XML Tag: *<XML Sgntrs>*		
Related	**<Rltd>**	Specifies the Business Application Header of the Business Message to which this Business	**12.0**	**[0..1]**	**[0..1]**			

ISO20022 standard Message Implementation

ISO20022 Message - head.001.001.01 BusinessApplicationHeaderV01 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>**	Element description is same as that provided for the same element above. *This message item is the part of the **Rltd** block.*	**12.2**	**[1..1]**	**[1..1]**	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.		
To	**<To>**	-As Above-	**12.53**	**[1..1]**	**[1..1]**	-As Above-		
BusinessMessageIdentifier	**<BizMsgIdr>**	-As Above-	**12.104**	**[1..1]**	**[1..1]**	-As Above-		Max35Text
MessageDefinitionIdentifier	**<MsgDefIdr>**	-As Above-	**12.105**	**[1..1]**	**[1..1]**	-As Above-		Max35Text
Business Service	**<BizSvc>**	-As Above-	**12.106**	**[0..1]**	**[0..1]**	-As Above-		Max35Text
CreationDate	**<CreDt>**	-As Above-	**12.107**	**[1..1]**	**[1..1]**	-As Above-		ISONormalisedDateTime
CopyDuplicate	**<CpyDplct>**	-As Above-	**12.108**	**[0..1]**	**[0..1]**	-As Above-		Code

ISO20022 standard Message Implementation

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")

ISO20022 standard Message Implementation

ISO 20022 Message

	Mapping	ISO20022 Message - FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS/ NEFT Multi	Rules	Example	Data Type
		FIToFICustomerCreditTransfer	<FIToFICstmrCdtTrf>	Message Root tag for FIToFICustomerCreditTransfer						
GROUP HEADER - GROUP HEADER		GroupHeader	<GrpHdr>	Fields common to all the transaction in the message	1.0	[1..1]	[1..1]			
	Message Identification	**MessageIdentification**	**<MsgId>**	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	[1..1]	[1..1]	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>**	<MsgId> **HDFC**20121018**1000000218**</MsgId>	Max35Text
	Creation Date & Time	**CreationDateTime**	**<CreDtTm>**	Payment origination date time Date and time at which the	1.2	[1..1]	[1..1]	Time up to seconds only	<CreDtTm>2011-04-24T09:30:32</CreDtTm>	ISODateTime

				message was created.						
	No. of Txs.	**NumberOfTransactions**	**<NbOfTxs>**	Number of transaction	1.4	**[1..1]**	**[1..1]**	Always 1 for customer payment in RTGS system and 10 or more for NEFT	<NbOfTxs>1</NbOfTxs>	Max15NumericText
	Settlement Information	**TotalInterbankSettlementAmount**	**<TtlIntrBkSttlmAmt>**	Total Settlement Amount + Currency	1.6	**[0..1]**	**[1..1]**	Total amount transferred between debtor and creditor	<TtlIntrBkSttlmAmt Ccy='INR'>3400.00</TtlIntrBkSttlmAmt> Currency as per the ISO 4217 list	Amount
		InterbankSettlementDate	**<IntrBkSttlmDt>**	Settlement Date	1.7	**[0..1]**	**[1..1]**	Settlement date	<IntrBkSttlmDt>2011-04-24</IntrBkSttlmDt>	ISO date
		SettlementInformation	**<SttlmInf>**	Details on how settlement of transaction happens	1.8	**[1..1]**	**[1..1]**			
		SettlementMethod	<SttlmMtd>	Method used to settle payments		**[1..1]**	**[1..1]**	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>	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	**1.21**	**[0..1]**	[1..1]	Mandatory in RTGS implementation		
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			

		Member Identification	<MmbId>	IFSC of the Sending participant		[1..1]	[1..1]	Sender IFSC	<InstgAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></InstgAgt>	Max35Text
		InstructedAgent	**<InstdAgt>**	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	**1.22**	**[0..1]**	**[1..1]**	Mandatory in RTGS implementation		
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
		Member Identification	<MmbId>	IFSC of the Receiving participant		**[1..1]**	**[1..1]**	Receiver IFSC	<InstdAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></InstdAgt>	Max35Text
CREDIT TRANSFER INFORMATION	Payment Identification	**CreditTransferTransactionInformation**	**<CdtTrfTxInf>**	Contains information on individual transactions	2.0	**[1..n]**	**[1..1]**	Only one occurrence allowed for Customer Payment in RTGS system and 10 or more for NEFT.		
		PaymentIdentification	**<PmtId>**	Contains references to a payment	2.1	**[1..1]**	**[1..1]**			

		EndToEndIdentification	<EndToEndId>	End to End Identification (Related Reference)	2.3	[1..1]	[1..1]	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 to identify the transaction.*	<EndToEndId>TREF2312135465781</EndToEndId>	Max35Text
		TransactionIdentification	<TxId>	Transaction Identification	2.4	[1..1]	[1..1]	Use UTR (Unique Transaction Reference) format (22 characters) XXXX- Sender IFSC [4]	<TxId> **HDFC**R1**20120424**00000023</TxId>	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.	
Payment Information	**PaymentTypeInformation**	**<PmtTpInf>**	Payment Information	2.6	**[0..1]**	**[1..1]**	Priority is mandatory in RTGS implementation		
	InstructionPriority	<InstrPrty>	Instruction Priority	2.7	**[0..1]**	[1..1]	HIGH / NORM 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

							HIGH: Priority Level is high. **NORM**: Priority Level is normal Default is HIGH.		
	ServiceLevel	<SvcLvl>	Service level	2.9	**[0..1]**	**[0..1]**	Agreement under which or rules under which the transaction should be processed.		
	Proprietary	<Prtry>	Proprietary Service Level Code	2.11	**[0..1]**	**[1..1]**	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>	Local instrument type (User community specific instrument.)	2.12	**[0..1]**	**[1..1]**			
	Proprietary	<Prtry>	Proprietary instrument type code	2.13	**[0..1]**	**[1..1]**	Type of local instrument. For RTGS pacs.008 use: - 'FIToFICustomerCredit'	<Prtry> FIToFICustomerCredit </Prtry>	Max35Text
	CategoryPurpose	<CtgyPurp>	Purpose of the Instrument. Payment purpose must be a value listed	2.15	**[0..1]**	**[1..1]**			

				in ISO category purpose code						
		Code	<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	[1..1]	[1..1]	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 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>	<Cd>OTHR</Cd>	Code (Max4Text)

							For additional codes, please refer to document **ExternalcodeLists_3Q2012_22Oct2012_v4.xls** available at www.iso20222.org **Banks to suggest additional India Specific codes .**		
Interbank Settlement Amt	**InterbankSettlementAmount**	**<IntrBkSttlmAmt>**	Settlement Amount + Currency	2.18	**[1..1]**	**[1..1]**	Amount transferred between debtor and creditor	<IntrBkSttlmAmt Ccy='INR'>3400.00</IntrBkSttlmAmt>	Amount
Charge Bearer	**ChargeBearer**	**<ChrgBr>**	Code =CRED/DEBT/SHAR/SLEV	2.33	**[1..1]**	**[1..1]**	Codes & meanings are: DEBT -> BorneByDebtor CRED-> BorneByCreditor SHAR-> Shared SLEV-> FollowingServiceLevel	<ChrgBr>DEBT</ChrgBr>	Code
Charges Information	**ChargesInformation**	**<ChrgsInf>**		2.34	**[0..*]**	**[0..1]**	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.		
	Amount	**<Amt>**	Transaction charges to be paid by the charge bearer.	2.35	**[1..1]**	**[1..1]**		<Amt Ccy='IND'>5000.00</Amt>	Amount

		Agent	<Agt>		2.36	[1..1]	[1..1]	Agent that takes the transaction charges or to which the transaction charges are due.		
		FinancialInstitution Identification	<FinInstnId>			[1..1]	[1..1]			
		ClearingSystemMemberIdentification	<ClrSysMmbId>			[0..1]	[1..1]			
		Member Identification	<MmbId>			[1..1]	[1..1]			Max35Text
	Debtor (Ordering Customer)	**Debtor**	**<Dbtr>**	ORDERING CUSTOMER	2.49	[1..1]	[1..1]			
		Name	<Nm>	Ordering Customer's Name		[0..1]	[1..1]	Name is mandatory	<Nm>Umesh Kapoor</Nm>	Max140Text
		PostalAddress	<PstlAdr>	Ordering Customer's Postal Address		[0..1]	[0..1]			
		AddressLine	<AdrLine>	Adress in free form text		[0..7]	[0..4]	Number of occurrences is restricted to 4 in RTGS implementation.	<AdrLine>Boulevard Road</AdrLine>	Max70Text
	Debtor's A/c (Ordering Customer's A/C)	**DebtorAccount**	**<DbtrAcct>**	Identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	2.50	[0..1]	[1..1]			
		Identification	<Id>			[1..1]	[1..1]			
		Other	<Othr>			[1..1]	[1..1]			
		Identification	<Id>	Debtor's Account number		[1..1]	[1..1]		<Id>265385644663</Id>	Max35Text
	(ORDERIN	**DebtorAgent**	**<DbtrAgt>**	ORDERING INSTITUTION	2.51	[1..1]	[1..1]	Pl see FAQ for more details on DebtorAgent		

			(Financial institution servicing an account for the debtor.)				(i.e Sub-Member) For Participant, IFSC		
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemIdentification	<ClrSysMmbId>	ClearingSystemIdentification	**2.1.6**	**[0..1]**	**[1..1]**			
		Member Identification	<MmbID>	IndianFinancialSystemCodeIdentifier for participants / Name and Identification for non Participants is mandatory	**2.1.6**	**[1..1]**	**[1..1]**	For Participant, IFSC code to be keyed in. For Non- Participant, IFSC, or Name and Other Identification with optional Address.	<DbtrAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></DbtrAgt>	
		Name	<Nm>	Ordering Institution Name		**[0..1]**	**[0..1]**	Optional. To be filled if Ordering Customer is other than the Sender of the msg.	<Nm>Bank A</Nm>	Max140Text
		PostalAddress	<PstlAdr>	Ordering Institution Postal Address		**[0..1]**	**[0..1]**			
		AddressLine	<AdrLine>	Address in free format text		**[0..7]**	**[0..4]**	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
	Creditor's Agent (BENEFICIARY INSTITUTION)	**CreditorAgent**	**<CdtrAgt>**	Beneficiary Institution identification	**2.53**	**[1..1]**	**[1..1]**			
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemMe	<ClrSysMmbI	**ClearingSystemI**	**3.37**	**[0..1]**	**[1..1]**			

		mberIdentification	d>	**dentification**						
		Member Identification	<MmbId>	IndianFinancialSystemCodeIdentifier		**[1..1]**	**[1..1]**	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..	<CdtrAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId><</FinInstnId></CdtrAgt>	Text
		Name	<Nm>	Beneficiary Institution Name		**[0..1]**	**[0..1]**		<Nm>Bank B</Nm>	Max140Text
	Creditor (BENEFICIARY CUSTOMER)	**Creditor**	**<Cdtr>**	Beneficiary Customer Information	**2.55**	**[1..1]**	**[1..1]**			
		Name	<Nm>	Beneficiary Customer Name		**[0..1]**	**[1..1]**	Mandatory in view of Indian Context (Ref. Circular issued by RBI)	<Nm>Beneficiary</Nm>	Max70Text
		PostalAddress	<PstlAdr>	Beneficiary Customer's Postal Address		**[0..1]**	**[0..1]**	Optional Field. Enter Beneficiary customer Address if reqd.		
		AddressLine	<AdrLine>	Adress in free form text		**[0..7]**	**[0..4]**	Number of occurrence is restricted to 4.	<AdrLine>Boulevard Road</AdrLine>	Max70Text
	Creditor's A/c (BENEFICIARY CUSTOMER'S A/C)	**CreditorAccount**	**<CdtrAcct>**	Beneficiary Institution identification	**2.56**	**[0..1]**	**[1..1]**	Mandatory in RTGS implementation		
		Identification	<Id>			**[1..1]**	**[1..1]**			
		Other	<Othr>	**ClearingSystemIdentification**		**[1..1]**	**[1..1]**			
		Identification	<Id>	IndianFinancialSystemCodeIdentifier		**[1..1]**	**[1..1]**	Existing account number	<Id>2147743292</Id>	Max35Text
		Currency	<Ccy>	Identification of the currency in which account is held		**[0..1]**	**[0..1]**	For NG-RTGS, "INR" is the only currency that can be specified.	<Ccy>INR</Ccy>	Code

Instruction For Creditor Agent	InstructionForCreditorAgent	<InstrForCdtrAgt>	Beneficiary Customer Information	**2.58**	**[0..n]**	**[0..2]**			
	Code	<Cd>	Coded information related to the processing of the payment instrument, provided by the initiating party.	**2.59**	**[0..1]**	**[0..1]**	PHOB = Phone Beneficiary Pl see FAQ for other Codes	<Cd>PHOB</Cd>	Max4Text
Beneficiary Information	**RemittanceInformation**	**<RmtInf>**	Beneficiary Customer's Postal Address	**2.69**	**[0..1]**	**[0..1]**			
	Unstructured	<Ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	**2.69**	**[0..n]**	**[0..4]**	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;

ISO20022 standard Message Implementation

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 standard Message Implementation

ISO20022 Message - camt.054.001.03 BankToCustomerDebitCreditNotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
	<BkToCstmrDbtCdtNtfctn>	Root tag		**[1..1]**	**[1..1]**			
GroupHeader	**<GrpHdr>**	Fields common to all the transaction in the message	1.0	**[1..1]**	**[1..1]**			
MessageIdentification	<MsgId>	Uniquely identifies the message	1.1	**[1..1]**	**[1..1]**	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>**	<MsgId> **HDFC**20121018**1000000218**</MsgId>	Max35Text
CreationDateTime	<CreDtTm>	Payment origination date time	1.2	**[1..1]**	**[1..1]**	Time upto seconds only	<CreDtTm>2011-04-24T09:30:32</CreDtTm>	ISODateTime
Notification	**<Ntfctn>**	Notifies debit and credit entries for the account. *This msg element is the part of the **Ntfctn** block.*	2.0	**[1..n]**	**[1..1] or [1..10]**	Occurs once in RTGS, but [1..10] in NEFT		
Identification	<Id>	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.	2.1	**[1..1]**	**[1..1]**		<Id>EODZERO</Id>	Max35Text
CreationDateTime	<CreDtTm>	Date and time at which the message was created. *This msg element is the part of the*	2.5	**[1..1]**	**[1..1]**		<CreDtTm>2011-04-24T07:30:32</CreDtTm>	ISODateTime

ISO20022 standard Message Implementation

ISO20022 Message - camt.054.001.03 BankToCustomerDebitCreditNotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
		Ntfctn *block.*						
Account	<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	**[1..1]**	**[1..1]**			
Identification	<Id>			**[1..1]**	**[1..1]**			
Other	<Othr>			**[1..1]**	**[1..1]**			
Identification	<Id>	Settlement account number		**[1..1]**	**[1..1]**		<Acct><Id><Othr><Id>353565651234</Id></Othr></Id></Acct>	Max35Text
Entry	<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**	**[0..n]**	**[1..1]**			
Amount	<Amt>	Amount and currency *This msg element is the part of the* ***Ntry*** *block.*		**[1..1]**	**[1..1]**		<Amt Ccy="INR">10000.00</Amt>	Amount
CreditDebitIndicator	<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.*		**[1..1]**	**[1..1]**	Codes to be used are: CRDT: Credit -> Operation is an increase DBIT: Debit -> Operation is an decrease	<CdtDbtInd>DBIT</CdtDbtInd>	Code
Status	<Sts>	Status of an entry on the books of the		**[1..1]**	**[1..1]**	Always BOOK meaning booked amount. Status Booked is the only status that	<Sts>BOOK</Sts>	Code

ISO20022 Message - camt.054.001.03 BankToCustomerDebitCreditNotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
		account service.r Code for status BOOK/INFO/PDNG/FUTR *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>	*This msg element is the part of the **Ntry** block.*		**[0..1]**	**[1..1]**			
DateTime	*<DtTm>*	Value date time		**[0..1]**	**[1..1]**	Settlement time	<ValDt><DtTm>2010-10-18T13:15:00</DtTm></ValDt>	DateTime
BankTransactionCode	<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.*		**[1..1]**	**[1..1]**			
Proprietary	<Prtry>	Bank transaction code in a proprietary form, as defined by the issuer.		**[1..1]**	**[1..1]**			
Code	<Cd>	Proprietary bank transaction code to identify the underlying transaction.		**[1..1]**	**[1..1]**		<BkTxCd><Prtry><Cd>0001</Cd></Prtry></BkTxCd>	Max35Text
EntryDetails	<NtryDtls>	Provides details on the entry *This msg element is the part of the **Ntry** block.*		**[0..n]**	**[1..1]**			
TransactionDetails	<TxDtls>			**[0..n]**	**[1..1]**			
References	<Refs>			**[0..1]**	**[1..1]**			
EndToEndIdentification	<EndToEndId>	Transaction reference number. *This msg element is*	**2.128**	**[0..1]**	**[1..1]**	Unique identification, as assigned by the bank's customer, to	<EndToEndId>TREF765628561242 </EndToEndId>	Max35Text

ISO20022 Message - camt.054.001.03 BankToCustomerDebitCreditNotificationV03 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>	Related reference number. *This msg element is the part of the **Refs** block.*	**2.129**	**[0..1]**	**[1..1]**	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> **HDFC**R1**20120424**00000023</TxId> For Further Information, pl refer to FAQ on Channel.	Max35Text

ISO20022 Message - camt.054.001.03 BankToCustomerDebitCreditNotificationV03 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 pre-agreed		
Amount	<Amt>	Transaction amount *This msg element is the part of the **TxDtls** block.*		**[1..1]**	**[1..1]**		<Amt Ccy="INR">10000.00</Amt>	Amount
CreditDebitIndicator	<CdtDbtInd>	Indicates whether the transaction is a credit or a debit transaction. *This msg element is the part of the **TxDtls** block.*	**2.59**	**[1..1]**	**[1..1]**	Codes are DBIT & CRDT. Codes: DBIT – Debit; CRDT – Credit	<CdtDbtInd>DBIT</CdtDbtInd>	CreditDebit Code
RelatedParties	<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**	**[0..1]**	**[1..1]**			
Debtor	<Dbtr>	IFSC of the participant which caused the credit	**2.184**	**[0..1]**	**[1..1]**	Must reflect the pacs.008 and pacs.009 structure for BOTH Debtor and Creditor		
Identification	<Id>	Identification		**[0..1]**	[1..1]			

ISO20022 standard Message Implementation

ISO20022 Message - camt.054.001.03 BankToCustomerDebitCreditNotificationV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS /NEFT Multi	Rules	Example	Data Type
OrganisationIdentification	<OrgId>	organization identifier		**[1..1]**	**[1..1]**			
Other	<Othr>			**[0..n]**	**[1..1]**			
Identification	<Id>	ifsc		**[1..1]**	**[1..1]**		<RltdPties><Dbtr><Id><OrgId><Othr><Id>CANB0239777</Id></Othr></OrgId></Id></Dbtr></RltdPties>	Max35Text
Purpose	<Purp>	Underlying reason for the payment transaction. *This msg element is the part of the **TxDtls** block.*		**[0..1]**	**[0..1]**	**Usage:** 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>*	Purpose, in a proprietary form.		**[1..1]**	**[1..1]**	Code values are: **REPO** or **REVREPO**		Max35Text
RemittanceInformation	**<RmtInf>**	Remittance Information. *This msg element is the part of the **TxDtls** block.*	**2.214**	**[0..1]**	**[0..1]**			
Unstructured	<Ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	**2.215**	**[0..n]**	**[1..4]**	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

ISO20022 standard Message Implementation

Interbank Transfer

ISO Message: "**pacs.009.001.03 - FinancialInstitutionCreditTransferV03" ***

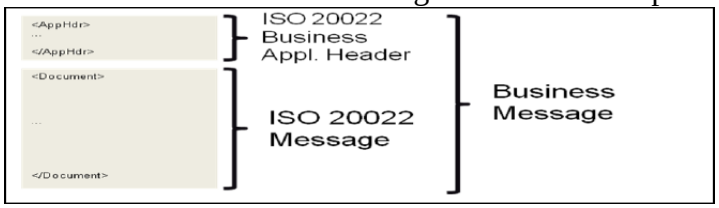
Applicable Areas: RTGS

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")

ISO20022 standard Message Implementation

ISO 20022 Message

	Mapping	ISO20022 Message - pacs.009.001.03-FinancialInstitutionCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
GROUP HEADER - GROUP HEADER		FinancialInstitutionCreditTransfer	<FinInstnCdtTrf>	Root tag						
		GroupHeader	**<GrpHdr>**	Fields common to all the transaction in the message	1.0	**[1..1]**	**[1..1]**			
	Message Identification	**MessageIdentification**	**<MsgId>**	Uniquely identifies the message	1.1	**[1..1]**	**[1..1]**	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>**	<MsgId> **HDFC**20121018**1000000218**</MsgId>	Max35Text
	Creation Date & Time	**CreationDateTime**	**<CreDtTm>**	Payment origination date time	1.2	**[1..1]**	**[1..1]**	Time up to seconds only	<CreDtTm>2011-04-24T09:30:32</CreDtTm>	ISODateTime

	No. of Txs.	**NumberOfTransactions**	**<NbOfTxs>**	Number of transactions	1.4	**[1..1]**	**1..1]**	Always 1 for Interbank payment in RTGS	<NbOfTxs>1</NbOfTxs>	Max15NumericText
	Settlement Information	**TotalInterbankSettlementAmount**	**<TtlIntrBkSttlmAmt>**	Total Settlement Amount + Currency	1.6	**[0..1]**	**[1..1]**	Total amount transferred between debtor and creditor.	<TtlIntrBkSttlmAmt Ccy='INR'>3400</TtlIntrBkSttlmAmt>	Amount
		InterbankSettlementDate	**<IntrBkSttlmDt>**	Settlement Date	1.7	**[0..1]**	**[1..1]**		<IntrBkSttlmDt>2011-04-24</IntrBkSttlmDt>	ISO date
		SettlementInformation	<SttlmInf>	Details on how settlement of transaction happens	1.8	**[1..1]**	**[1..1]**			
		SettlementMethod	<SttlmMtd>	Method used to settle payments	1.9	**[1..1]**	**[1..1]**	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>**	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	**1.21**	**[0..1]**	**[1..1]**			
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
		Member Identification	<MmbId>	IFSC of the Sending participant		**[1..1]**	**[1..1]**	Sender IFSC	<InstgAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></InstgAgt>	Max35Text

		InstructedAgent	**<InstdAgt>**	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	**1.22**	**[0..1]**	**[1..1]**	Mandatory in RTGS implementation		
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
		Member Identification	<MmbId>	IFSC of the Receiving participant		**[1..1]**	**[1..1]**	Receiver IFSC	<InstdAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></InstdAgt>	Max35Text
CREDIT TRANSFER INFORMATION		**CreditTransferTransactionInformation**	**<CdtTrfTxInf>**	Contains information on individual transactions	2.0	**[1..n]**	**[1..1]**	Only one occurrence allowed for Interbank Payment		
	Payment Identification	**PaymentIdentification**	**<PmtId>**	Contains references to a payment	2.1	**[1..1]**	**[1..1]**			
		EndToEndIdentification	<EndToEndId>	End to End Identification (Related Reference)	2.3	**[1..1]**	**[1..1]**	For FI Credit Transfer (pacs.009), this must be the same value as TransactionIdentification.	<EndToEndId>TREF2312135465781</EndToEndId>	Max35Text
		TransactionIdentification	<TxId>	Transaction Identification	2.4	**[1..1]**	**[1..1]**	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	<TxId> **HDFC**R1**20120424**00000023</TxId> For Further Information, pl refer to FAQ on Channel.	Max35Text

								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.		
Payment Information	Payment Information	PaymentTypeInformation	<PmtTpInf>	Payment Information	2.6	**[0..1]**	**[1..1]**	Priority is mandatory in RTGS implementation		
		InstructionPriority	<InstrPrty>	Priority	2.7	**[0..1]**	**[1..1]**	HIGH / NORM 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
		ServiceLevel	<SvcLvl>	Service level	2.9	**[0..1]**	**[0..1]**	Agreement under which or rules under which the transaction should be processed.		

		Proprietary	<Prtry>	Proprietary Service Level Code	2.11	[0..1]	[1..1]	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>	Max35Text
		LocalInstrument	<LclInstrm>	Local instrument type (User community specific instrument.)	2.12	[0..1]	[1..1]			
		Proprietary	<Prtry>	Proprietary instrument type code	2.13	[0..1]	[1..1]	Type of local instrument. For RTGS, pacs.009 use: - 'FIToFICredit'	<Prtry> FIToFICredit </Prtry>	Max35Text
		CategoryPurpose	<CtgyPurp>	Purpose of the Instrument. Payment purpose must be a value listed in ISO category purpose code	2.15	[0..1]	[1..1]			
		Code	<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	[1..1]	[1..1]	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 (Max4Text)

								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	**InterbankSettlementAmount**	**<IntrBkSttlmAmt>**	Settlement Amount + Currency	2.18	**[1..1]**	**[1..1]**	Amount transferred between participants	<IntrBkSttlmAmt Ccy='INR'>3400</IntrBkSttlmAmt>	Amount	
Debtor (ORDERING INSTITUTION)	**Debtor**	**<Dbtr>**	ORDERING INSTITUTION	2.40	**[1..1]**	**[1..1]**				
	FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**				
	ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	[1..1]				

		Member Identification	<MmbId>	IndianFinancialSystemCodeIdentifier for participants / Name and Identification for non Participants is mandatory		**[1..1]**	**[1..1]**		<Dbtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Dbtr>	Max35Text
		Name	<Nm>	Ordering Institution Name		**[0..1]**	**[0..1]**		<Nm>Bank A</Nm>	Max140Text
	Creditor (BENEFICIARY INSTITUTION)	**Creditor**	**<Cdtr>**	Beneficiary Institution identification	2.46	**[1..1]**	**[1..1]**			
		FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
		ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	[1..1]			
		Member Identification	<MmbId>	IndianFinancialSystemCodeIdentifier for participants / Name and Identification for non Participants is mandatory		**[1..1]**	**[1..1]**		<Cdtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Cdtr>	Max35Text
		Name	<Nm>	Beneficiary Institution Name		**[0..1]**	**[0..1]**		<Nm>Bank b</Nm>	Max70Text
		PostalAddress	<PstlAdr>	Beneficiary Institution Postal Address		**[0..1]**	**[0..1]**			
		AddressLine	<AdrLine>	Adress in free form text		**[0..7]**	**[0..4]**	Number of occurrence is restricted to 4	<AdrLine>Boulevard Road</AdrLine>	Max70Text

	Other	<Othr>	used when correspondants are involved		[0..1]	[0..1]			
	Identification	<Id>	Identification assigned by an institution		[1..1]	[1..1]			Max35Text
	CreditorAccount	**<CdtrAcct>**	Beneficiary Customer account identification	**2.47**	[0..1]	[0..1]			
	Identification	<Id>	Account number of Beneficiary		[1..1]	[1..1]	It must be used for recording account number for the beneficiary bank for STP process.	<Id>0510085</Id>	Max35Text
Remittance Information	**RemittanceInformation**	**<RmtInf>**	Remittance Information	2.55	[0..1]	[0..1]			
	Unstructured	<Ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	**2.56**	[0..n]	[0..4]	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;

ISO20022 standard Message Implementation

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.*

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 2002 Message

ISO20022 standard Message Implementation

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
	<FinInstnCdtTrf>	Root tag		**[1..1]**	**[1..1]**			
GroupHeader	<GrpHdr>	Fields common to all the transaction in the message	1.0	**[1..1]**	**[1..1]**			
MessageIdentification	<MsgId>	Uniquely identifies the message	1.1	**[1..1]**	**[1..1]**	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>**	<MsgId> **CCIL**20121018**1000000218**</MsgId>	Max35Text
CreationDateTime	**<CreDtTm>**	Payment origination date time	1.2	**[1..1]**	**[1..1]**	Time upto seconds only	<CreDtTm>2011-04-24T09:30:32</CreDtTm>	ISODateTime
NumberOfTransactions	**<NbOfTxs>**	Number of transactions	1.4	**[1..1]**	**[1..1]**	Equal to number of participants in the batch	<NbOfTxs>3</NbOfTxs>	Max15NumericText
TotalInterbankSettlementAmount	**<TtlIntrBkSttlmAmt>**	Total Settlement Amount + Currency	**1.6**	**[0..1]**	**[1..1]**	Total amount of money moved between the instructing agent and the instructed agent.	<TtlIntrBkSttlmAmt Ccy='INR'>3400.00</TtlIntrBkSttlmAmt>	Amount
InterbankSettlementDate	<IntrBkSttlmDt>	Settlement Date – will settle only current day	1.7	**[0..1]**	**[1..1]**	Value date of payment must be same as RTGS date. Mandatory in RTGS implementation	<IntrBkSttlmDt>2011-04-24</IntrBkSttlmDt>	ISODate

ISO20022 standard Message Implementation

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
SettlementInformation	<SttlmInf>	Details on how settlement of transaction happens	1.8	**[1..1]**	**[1..1]**			
SettlementMethod	<SttlmMtd>	Method used to settle payments	1.9	**[1..1]**	**[1..1]**	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>**	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	**1.21**	**[0..1]**	**[1..1]**			
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
Member Identification	<MmbId>	IFSC of the Sending participant		**[1..1]**	**[1..1]**	Sender IFSC	<InstgAgt><FinInstnId><ClrSysMmbId><MmbId>CCIL0PI0001</MmbId></ClrSysMmbId></FinInstnId></InstgAgt>	Max35Text
InstructedAgent	**<InstdAgt>**	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	**1.22**	**[0..1]**	**[1..1]**			
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			

ISO20022 standard Message Implementation

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
Member Identification	<MmbId>	IFSC of the Receiving participant		**[1..1]**	**[1..1]**	Receiver IFSC	<InstdAgt><FinInstnId><ClrSysMmbId><MmbId>RBIS0RTGS00</MmbId></ClrSysMmbId></FinInstnId></InstdAgt>	Max35Text
CreditTransferTransactionInformation	**<CdtTrfTxInf>**	Contains information on individual transactions	2.0	**[1..n]**	**[1..n]**	Multiple occurrence based on number of participants		
PaymentIdentification	<PmtId>	Contains references to a payment	2.1	**[1..1]**	**[1..1]**			
EndToEndIdentification	<EndToEndId>	End to End Identification (Related Reference)	2.3	**[1..1]**	**[1..1]**	For FI Credit Transfer (pacs.009), this must be the same value as TransactionIdentification.	<EndToEndId>TREF2312135465781</EndToEndId>	Max35Text
TransactionIdentification	<TxId>	Transaction Identification Main clearing Reference Number for return clearing	2.4	**[1..1]**	**[1..1]**	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 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	<TxId> **CCIL**R1**20120424**00000023</TxId> For Further Information, pl refer to FAQ on Channel.	Max35Text

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
						identification is unique for a pre-agreed period.		
PaymentTypeInformation	**<PmtTpInf>**	Payment Information	**2.6**	**[0..1]**	**[1..1]**			
InstructionPriority	<InstrPrty>	Priority	2.7	**[0..1]**	**[1..1]**	HIGH / NORM 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
ServiceLevel	<SvcLvl>	Service level	**2.9**	**[0..1]**	**[0..1]**	Agreement under which or rules under which the transaction should be processed.		
Proprietary	<Prtry>	Proprietary Service Level code	**2.11**	**[0..1]**	**[1..1]**	For RTGS used to indicate RTGS processing priority in range 0 0–99. To be used for managing queues0 by sending bank before settlement.	<Prtry>80</Prtry>	Max35Text
LocalInstrument	<LclInstrm>	Local instrument type (User community	**2.12**	**[0..1]**	**[1..1]**			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
		specific instrument.)						
Proprietary	<Prtry>	Proprietary instrument type code	2.13	[0..1]	[1..1]	Type of local instrument. For RTGS, pacs.009 use: -'RTGSNetSettlement**XX**z**NN**' 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	<Prtry> NetSettlement </Prtry>	Max35Text
InterbankSettlementA	**<IntrBkSttlm**	Settlement Amount	2.18	[1..1]	[1..1]	Settlement amount.	<IntrBkSttlmAmt	Amount

ISO20022 standard Message Implementation

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
mount	**Amt>**						Ccy='INR'>3400.00</IntrBkSttlmAmt>	
Debtor	**<Dbtr>**	Debtor	2.40	**[1..1]**	**[1..1]**	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.		
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	[1..1]	Mandatory in RTGS implementation		
Member Identification	<MmbId>	IndianFinancialSystemCodeIdentifier for participants / Name and Identification for non Participants is mandatory		**[1..1]**	**[1..1]**		<Dbtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Dbtr>	Max35Text
Creditor	**<Cdtr>**	creditor	2.46	**[1..1]**	**[1..1]**	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.		
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	[1..1]	Mandatory in RTGS implementation		
Member Identification	<MmbId>	IndianFinancialSystemCodeIdentifier for participants / Name and Identification for non Participants is mandatory		**[1..1]**	**[1..1]**		<Cdtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Cdtr>	Max35Text
RemittanceInformation	**<RmtInf>**	Remittance Information	2.75	**[0..1]**	**[0..1]**			

ISO20022 standard Message Implementation

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
Unstructured	<Ustrd>	Remittance Information 140 characters up to 4 can be used Sender to Receiver Information	**2.76**	**[0..n]**	**[0..4]**	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;								

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

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
	<FinInstnCdtTrf>	Root tag						
GroupHeader	<GrpHdr>	Fields common to all	1.0	**[1..1]**	**[1..1]**			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
		the transaction in the message						
MessageIdentification	**<MsgId>**	Uniquely identifies the message	1.1	**[1..1]**	**[1..1]**	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>**	<MsgId> **HDFC**20121018**1000000218**</MsgId>	Max35Text
CreationDateTime	**<CreDtTm>**	Payment origination date time	1.2	**[1..1]**	**[1..1]**	Time upto seconds only	<CreDtTm>2011-04-24T09:30:32</CreDtTm>	ISODateTime
NumberOfTransactions	**<NbOfTxs>**	Number of transactions	1.4	**[1..1]**	**[1..1]**	Always 1 for own account transfer	<NbOfTxs>1</NbOfTxs>	Max15NumericText
TotalInterbankSettlementAmount	**<TtlIntrBkSttlmAmt>**	Total Settlement Amount + Currency	**1.6**	**[0..1]**	**[1..1]**			Amount
InterbankSettlementDate	**<IntrBkSttlmDt>**	Settlement Date – will settle only current day	**1.7**	**[0..1]**	[1..1]			ISODate
SettlementInformation	**<SttlmInf>**	Details on how settlement of	1.8	**[1..1]**	**[1..1]**			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
		transaction happens						
SettlementMethod	<SttlmMtd>	Method used to settle payments	1.9	**[1..1]**	**[1..1]**	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>**	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	**1.21**	**[0..1]**	[1..1]	Mandatory in RTGS implementation IFSC of the bank initiating OAT.		
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
Member Identification	<MmbId>	IFSC of the Sending participant		**[1..1]**	**[1..1]**		<InstgAgt><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></InstgAgt>	Max35Text
InstructedAgent	**<InstdAgt>**	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	**1.22**	**[0..1]**	[1..1]	Mandatory in RTGS Implementation IFSC of RBI		
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
Member Identification	<MmbId>	IFSC of the Receiving participant		**[1..1]**	**[1..1]**		<InstdAgt><FinInstnId><ClrSysMmbId><MmbId>RBIS0000001</MmbId></ClrSysMmbId></FinInstnId></InstdAgt>	Max35Text
CreditTransferTransactionInformation	**<CdtTrfTxInf>**	Credit transfer information containing credit and debit information	**2.0**	**[1..n]**	**[1..1]**	Only one occurrence allowed for own account transfer		
PaymentIdentification	<PmtId>	Payment Identification	**2.1**	**[1..1]**	**[1..1]**			
EndToEndIdentification	<EndToEndId>	End to End Identification (Related Reference)	2.3	[1..1]	[1..1]	Related reference. In case of returned transaction. Else same as TransactionIdentification	<EndToEndId>TREF2312135465781</EndToEndId>	Max35Text
TransactionIdentification	<TxId>	Transaction Identification	2.4	**[1..1]**	**[1..1]**	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 reconciliation, tracking or to link tasks relating to the	<TxId> **HDFC**R1**20120424**00000023</TxId> For Further Information, pl refer to FAQ on Channel.	Max35Text

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 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 pre-agreed period.		
PaymentTypeInformation	**<PmtTpInf>**	Payment Information	**2.6**	**[0..1]**	[1..1]	Priority is mandatory in RTGS implementation.		
InstructionPriority	<InstrPrty>	Priority must be valid ISO priority code value	**2.7**	**[0..1]**	[1..1]	HIGH / NORM 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>	Service level	2.9	**[0..1]**	**[0..1]**	Agreement under which or rules under which the transaction should be processed.		
Proprietary	<Prtry>	Proprietary Service Level Code	2.11	**[0..1]**	**[1..1]**	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>	Max35Text
LocalInstrument	<LclInstrm	Local	2.12	**[0..1]**	**[1..1]**			

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
	>	instrument type (User community specific instrument.)						
Proprietary	<Prtry>	Proprietary instrument type code	2.13	**[0..1]**	**[1..1]**	Type of local instrument. For RTGS, pacs.009 use: -'OwnAccTransfer'	<Prtry> OwnAccTransfer </Prtry>	Max35Text
InterbankSettlementAmount	**<IntrBkSttlmAmt>**	Settlement Amount	2.18	**[1..1]**	**[1..1]**	Amount transferred between accounts	<IntrBkSttlmAmt Ccy='INR'>3400.00</IntrBkSttlmAmt>	Amount
Debtor	**<Dbtr>**	ORDERING INSTITUTION	2.40	**[1..1]**	**[1..1]**			
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	[1..1]	Mandatory in RTGS implementation		
Member Identification	<MmbId>	IndianFinancialSystemCodeIdentifier for participants / Name and Identification for non Participants is mandatory		**[1..1]**	**[1..1]**	IFSC of participant sending the payment request	<Dbtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Dbtr>	Max35Text
DebtorAccount	<DbtrAcct>		2.41	**[0..1]**	[1..1]	Mandatory in RTGS implementation		
Identification	<Id>			**[1..1]**	**[1..1]**			
Other	<Othr>			**[1..1]**	**[1..1]**			
Identification	<Id>	Account Number		**[1..1]**	**[1..1]**	From account of participant	<DbtrAcct><Id><Othr><Id>34545353</Id></Othr></Id></DbtrAcct>	Max35Text

ISO20022 Message - pacs.009.001.03 FIToFICustomerCreditTransferV03 Message Item	XML tag	Description	Index	ISO Multi	RTGS Multi	Rules	Example	Data Type
Currency	<Ccy>	Account currency		**[0..1]**	**[0..1]**		<Ccy>INR</Ccy>	
Creditor	**<Cdtr>**	Beneficiary Institution identification	2.46	**[1..1]**	**[1..1]**			
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	[1..1]	Mandatory in RTGS implementation		
Member Identification	<MmbId>	IFSC		**[1..1]**	**[1..1]**	IFSC of participant receiving the payment request.	<Cdtr><FinInstnId><ClrSysMmbId><MmbId>RBIS0000001</MmbId></ClrSysMmbId></FinInstnId></Cdtr>	Max35Text
CreditorAccount	**<CdtrAcct>**		2.47	**[0..1]**	[1..1]	Mandatory in RTGS implementation		
Identification	<Id>			**[1..1]**	**[1..1]**			
Other	<Othr>			**[1..1]**	**[1..1]**			
Identification	<Id>			**[1..1]**	**[1..1]**	To account of participant	<CdtrAcct><Id><Othr><Id>546545353</Id></Othr></Id></CdtrAcct>	Max35Text
Currency	<Ccy>	Account currency		**[0..1]**	**[0..1]**		<Ccy>INR</Ccy>	
RemittanceInformation	**<RmtInf>**	Remittance Information	**2.55**	**[0..1]**	**[0..1]**			
Unstructured	<Ustrd>	Remittance Information 140 characters up to 4 can be used.	**2.56**	**[0..n]**	**[0..4]**	Size restricted to a maximum of 4 repeats of 140 characters.		Max140Text

ISO20022 standard Message Implementation

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.

**Corresponds to R42 in current RTGS & 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

ISO20022 standard Message Implementation

Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multiplicity	Rules	Example	Data Type
Message root	<PmtRtr>	Root tag for PaymentReturn Message		[1..1]				
GroupHeader	<GrpHdr>	Fields common to all the transaction in the message	1.0	[1..1]				
MessageIdentification	<MsgId>	Uniquely identifies the message	1.1	[1..1]	[1..1]	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>**	<MsgId> **HDFC**20121018**1000000218**</MsgId>	
CreationDateTime	**<CreDtTm>**	Payment origination date time	1.2	[1..1]	[1..1]			ISODateTime
NumberOfTransactions	**<NbOfTxs>**	Number of transactions	1.7	[1..1]	[1..1]			Max15NumericText
TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>	Total amount of money moved between the instructing agent and the instructed agent in the return message	1.10	[0..1]	[1..1]			Amount

ISO20022 standard Message Implementation

Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multiplicity	Rules	Example	Data Type
InterbankSettlementDate	<IntrBkSttlmDt>		1.11	[0..1]	[0..1]			ISO Date
SettlementInformation	**<SttlmInf>**	Specifies the details on how the settlement of the transactions between the instructing agent and the instructed agent is completed.	1.12	[1..1]	[1..1]			
SettlementMethod	<SttlmMtd>	Method used to settle payments		[1..1]	[1..1]	Default value 'CLRG' Other Codes are: CLRG, COVE, INDA, INGA		Code
	</SttlmInf>							
	</GrpHdr>							
OriginalGroupInformation	<OrgnlGrpInf>		2.0	[0..1]				
OriginalMessageIdentification	<OrgnlMsgId>		2.1	[1..1]				Max35Text
OriginalMessageNameIdentification	<OrgnlMsgNmId>		2.2	[1..1]				Max35Text
OriginalCreationDateTime	<OrgnlCreDtTm>		2.3	[0..1]	[0..1]			ISODate
TransactionInformation	**<TxInf>**	Contains information on individual transactions	3.0	[0..n]	[1..10] NEFT [1..1] RTGS			

ISO20022 standard Message Implementation

Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multiplicity	Rules	Example	Data Type
ReturnIdentification	<RtrId>	Transaction Identification, as assigned by an returning party for an sending party, to unambiguously Identify the returned transaction.	3.1	[0..1]	[1..1]	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]		Max35Text
OriginalTransactionIdentification	<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	[0..1]	[1..1]	Original Transaction Reference Number Instructing party.		Max35Text
ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>	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	[1..1]	[1..1]	Amount		Amount

ISO20022 standard Message Implementation

Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multiplicity	Rules	Example	Data Type
InterbankSettlementDate	**<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	[0..1]	[1..1]			ISODate
InstructingAgent	**<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	[0..1]	[1..1]			
FinancialInstitutionIdentification	<FinInstnId>			[1..1]	[1..1]			
ClearingSystemMemberIdentification	<ClrSysMmbId>	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		[0..1]	[1..1]	Sending Branch's IFSC		
MemberIdentification	<Mmbid>			[1..1]	[1..1]	Sending Branch's IFSC		Max35Text
	</Mmbid></ClrSysMmbId></FinInstnId></InstgAgt>							
InstructedAgent	**<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	[0..1]	[1..1]			
FinancialInstitutionIdentification	<FinInstnId>			[1..1]	[1..1]			

ISO20022 standard Message Implementation

Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multiplicity	Rules	Example	Data Type
ClearingSystemIdentification	<ClrSysMmbId>			[0..1]	[1..1]			
MemberIdentification	<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		[1..1]	[1..1]	Beneficiary branch's IFSC		
	</Mmbid> </FinInstnId></InstdAgt>							
ReturnReasonInformation	<RtrRsnInf>	Provides detailed information on the return reason.	3.22	[0..n]	[1..1]			
Originator	<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	[0..1]	[0..1]	Originator of Remittance		
Name	<Nm>			[0..1]	[0..1]			Max140Text
PostalAddress	<PstlAdr>			[0..1]	[0..1]			
AddressLine	<AdrLine>			[0..7]	[0..4]			Max70Text

ISO20022 standard Message Implementation

Message Item ISO20022 Messages - pacs.004.001.03 PaymentReturnV03	XML tag	Description	Index	ISO Multi	NEFT/ RTGS multiplicity	Rules	Example	Data Type
	</PstlAdr>							
ContactDetails	<CtctDtls>			[0..1]	[0..1]			
MobileNumber	<MobNb>			[0..1]	[0..1]			PhoneNumber
EmailAddress	<EmailAdr>	Address for electronic mail (e-mail).		[0..1]	[0..1]			Max2048Text
	</CtctDtls></Orgtr>							
Reason	<Rsn>	Specifies the reason for the return.	3.24	[0..1]	[1..1]			
Code	<Cd>	This must contain the reason codes for rejection		[1..1]	[1..1]	<Rsn><Cd>NARR</Cd></Rsn> For Other Reason Codes are: NARR, BE01, BE06, CUST, …. ***For detail pl refer to External CodeLists_3Q2012_22Oct2012_v4***		External ReturnReason1Code
	</Rsn>							
AdditionalInformation	<AddtlInf>	Further details on the return reason	3.27	[0..n]	[1..1]	<AddtlInf>RETURN DUE TO WRONG ACCOUNT CREDIT</AddtlInf>		Max105Text
	</RtrRsnInf></OrgnlTxRef></TxInf></PmtRtr>							

ISO20022 standard Message Implementation

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")

ISO20022 standard Message Implementation

ISO 20022 Message

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
	<FIToFIPmtStsRpt>	Root tag		**[1..1]**	**[1..1]**			
GroupHeader	<GrpHdr>	Fields common to all the transaction in the message	1.0	**[1..1]**	**[1..1]**			
MessageIdentification	<MsgId>	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	**[1..1]**	**[1..1]**	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>**	<MsgId> **HDFC**20121018**1000000218**</MsgId>	Max35Text
CreationDateTime	<CreDtTm>	Message date time	1.2	**[1..1]**	**[1..1]**	Time upto seconds only	<CreDtTm>2011-04-24T09:30:32</CreDtTm>	ISODateTime
OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	Original group information concerning the group of transactions, to which the status report message	2.0	**[1..1]**	**[1..1]**			

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
		refers to.						
OriginalMessageIdentification	<OrgnlMsgId>	Transaction reference . This msg element is part of **OrgnlGrpInfAndSts** block.	2.1	**[1..1]**	**[1..1]**		<OrgnlMsgId>TREF097865123125</OrgnlMsgId>	Max35Text
OriginalMessageNameIdentification	<OrgnlMsgNmId>	Specifies the original message name identifier to which the message refers. This msg element is part of **OrgnlGrpInfAndSts** block.	2.2	**[1..1]**	**[1..1]**		<OrgnlMsgNmId>**pacs.009.001.03**</OrgnlMsgNmId>	Max35Text
OriginalCreationDateAndTime	<OrgnlCreDtTm>	Original Message date time. This msg element is part of **OrgnlGrpInfAndSts** block.	2.3	**[0..1]**	[1..1]	Mandatory in RTGS implementation	<OrgnlCreDtTm>2011-04-24T09:30:32</OrgnlCreDtTm>	ISODateTime
GroupStatus	<GrpSts>	Specifies the status of a group of transactions. Status code- ACSC/ACSP/ACTC/ PDNG/RCVD/RJCT. This msg element is part of **OrgnlGrpInfAndSts** block.	**2.6**	**[0..1]**	[1..1]	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>	Reason for success / failure. This msg element is	**2.7**	**[0..n]**	**[0..1]**	Repeats only once		

ISO20022 standard Message Implementation

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
		part of **OrgnlGrpInfAndSts** block.						
Reason	<Rsn>	Reason code	**2.9**	**[0..1]**	**[1..1]**			
Proprietary	<Prtry>	Actual reason code and reason description	**2.11**	**[1..1]**	**[1..1]**	/!3x Reason desc	/012 No Liquidity	Max35Text
Original Transaction Reference	<OrgnlTxRef>	Key elements used to identify the original .transaction that is being referred to.	**3.20**	**[0..1]**	**[1..1]**	Mandatory in RTGS implementation for Net Clearing response		
InterbankSettlementAmount	<IntrBkSttlmAmt>	This msg element is the part of **OrgnlTxRef** block	**3.21**	**[0..1]**	**[1..1]**	Mandatory in RTGS implementation	<IntrBkSttlmAmt Ccy="INR">10000.00</IntrBkSttlmAmt>	Amount
PaymentTypeInformation	<PmtTpInf>	Set of elements used to provide further details of the type of payment. *This msg element is the part of **OrgnlTxRef** block.*		**[0..1]**	**[1..1]**			
LocalInstrument	*<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		**[0..1]**	**[1..1]**			

ISO20022 standard Message Implementation

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
Proprietary	*<Prtry>*	Proprietary instrument type code		**[0..1]**	**[1..1]**	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.		Max35Text
Debtor	<Dbtr>	Clearing party / sponsoring institution. *This msg element is the part of* ***OrgnlTxRef*** *block.*	3.1.634	**[0..1]**	**[0..1]**	Mandatory in RTGS implementation for Own Account Transfer and Net Clearing response		
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
Member Identification	<MmbId>			**[1..1]**	**[1..1]**		<Dbtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Dbtr>	Max35Text
DebtorAccount	<DbtrAcct>	Unambiguous	**3.1.677**	**[0..1]**	**[0..1]**	Mandatory in RTGS implementation for		

ISO20022 standard Message Implementation

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 Message Item	XML tag	Description	Index	ISO Multi	RTGS	Rules	Example	Data Type
		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* ***OrgnlTxRef*** *block.*				Own Account		
Identification	<Id>			**[1..1]**	**[1..1]**			
Other	<Othr>			**[1..1]**	**[1..1]**			
Identification	<Id>	Account Number		**[1..1]**	**[1..1]**	From account of participant	<DbtrAcct><Id><Othr><Id>34545353</Id></Othr></Id></DbtrAcct>	Max35Text
Currency	<Ccy>	Account currency		**[0..1]**	**[1..1]**	For NG-RTGS , "INR" is the only currency that can be specified.	<Ccy>INR</Ccy>	Code
Creditor	<Cdtr>	Clearing party / sponsoring institution. *This msg element is the part of* ***OrgnlTxRef*** *block.*	3.1.79.9	**[0..1]**	**[0..1]**	Mandatory in RTGS implementation for Own Account Transfer and Net Clearing response		
FinancialInstitutionIdentification	<FinInstnId>			**[1..1]**	**[1..1]**			
ClearingSystemMemberIdentification	<ClrSysMmbId>			**[0..1]**	**[1..1]**			
Member Identification	<MmbId>			**[1..1]**	**[1..1]**		<Cdtr><FinInstnId><ClrSysMmbId><MmbId>HDFC0239777</MmbId></ClrSysMmbId></FinInstnId></Cdtr>	Max35Text
CreditorAccount	<CdtrAcct>	Unambiguous identification of the account of the creditor to which a	**3.1.842**	**[0..1]**	**[0..1]**	Mandatory in RTGS implementation for Own Account		

ISO20022 standard Message Implementation

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 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* ***OrgnlTxRef*** *block.*						
Identification	<Id>			**[1..1]**	**[1..1]**			
Other	<Othr>			**[1..1]**	**[1..1]**			
Identification	<Id>	Account Number		**[1..1]**	**[1..1]**	From account of participant	<CdtrAcct><Id><Othr><Id>34545353</Id></Othr></Id></CdtrAcct>	Max35Text
Currency	<Ccy>	Account currency		**[0..1]**	**[1..1]**	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;