NPPPostCustomerCreditTransferInitiation

This document includes information exported from the ISO 20022 web site(http://www.iso20022.org).

17 May 2018

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1 NPPPostCustomerCreditTransferInitiation

1.1 API Functionality

The OSP (Overlay Service Provider) sends a ISO 20022 based structure that specifies the payment initiation request that is related to a commercial transaction between a buyer and the merchant.

Outline

The NPPPostCustomerCreditTransferInitiation API is composed of 2 BuildingBlocks:

A. Request

   HTTP request sent by the API Client.

B. Response

   Response to OSP (Overlay Service Provider) for a customer credit transfer initiation request.

1.2 Structure

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	Root	[1..1]			
	Request	[1..1]			5
	ServiceLevel	[1..1]	Text		6
	InstructionIdentification	[1..1]	Text		6
	EndToEndIdentification	[1..1]	Text		7
	CreationDateTime	[1..1]	DateTime		7
	InitiatingPartyName	[1..1]	Text		7
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	7
	InstructionPriority	[0..1]	CodeSet		7
	LocalInstrument	[1..1]	CodeSet		8
	CategoryPurpose	[1..1]	CodeSet		8
	RequestedExecutionDate	[1..1]	Date		8
	DebtorName	[1..1]	Text		8
	DebtorAliasType	[0..1]	CodeSet		8
	DebtorAliasValue	[0..1]	Text		8
	DebtorAccountIdentification	[0..1]	Text		8
	DebtorAccountType	[0..1]	CodeSet		8
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	9
	InstructedAmount	[1..1]	Amount	C1, C3	9
	CreditorName	[1..1]	Text		9
	CreditorAccountIdentification	[1..1]	Text		10
	CreditorAccountType	[1..1]	CodeSet		10
	RemiitanceReferredDocumentType	[0..1]	Text		10
	RemittanceReferredDocumentNumber	[0..1]	Text		10
	RemittanceReferredRelatedDate	[0..1]	Date		10
	RemittanceInformationUnstructured	[0..2]	Text		10
	Response	[1..1]			10
	TransactionStatus	[1..1]	CodeSet		11
	TransactionStatusReasonCode	[1..1]	CodeSet		11
	TransactionStatusDescription	[0..1]	Text		11

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	UniversalEndToEndTransactionReference	[0..1]	Text		11
	ServiceAccessToken	[0..1]	Text		11

1.3 Constraints

C1 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

C3 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

1.4 Building Blocks

This chapter describes the BuildingBlocks of this API.

1.4.1 Request

Presence: [1..1]

Definition: HTTP request sent by the API Client.

Request contains the following **CustomerCreditTransferInitiationResource** elements

Or	Element	Mult.	Type	Constr. No.	Page
	ServiceLevel	[1..1]	Text		6
	InstructionIdentification	[1..1]	Text		6
	EndToEndIdentification	[1..1]	Text		7
	CreationDateTime	[1..1]	DateTime		7
	InitiatingPartyName	[1..1]	Text		7
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	7
	InstructionPriority	[0..1]	CodeSet		7
	LocalInstrument	[1..1]	CodeSet		8
	CategoryPurpose	[1..1]	CodeSet		8
	RequestedExecutionDate	[1..1]	Date		8
	DebtorName	[1..1]	Text		8
	DebtorAliasType	[0..1]	CodeSet		8
	DebtorAliasValue	[0..1]	Text		8
	DebtorAccountIdentification	[0..1]	Text		8
	DebtorAccountType	[0..1]	CodeSet		8
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	9
	InstructedAmount	[1..1]	Amount	C1, C3	9
	CreditorName	[1..1]	Text		9
	CreditorAccountIdentification	[1..1]	Text		10
	CreditorAccountType	[1..1]	CodeSet		10
	RemiitanceReferredDocumentType	[0..1]	Text		10
	RemittanceReferredDocumentNumber	[0..1]	Text		10
	RemittanceReferredRelatedDate	[0..1]	Date		10
	RemittanceInformationUnstructured	[0..2]	Text		10

1.4.1.1 ServiceLevel

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 16

1.4.1.2 InstructionIdentification

Presence: [1..1]

Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Datatype: "Max35Text" on page 16

1.4.1.3 EndToEndIdentification

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 16

1.4.1.4 CreationDateTime

Presence: [1..1]

Definition: Date and time at which the request was created.

Datatype: "ISODateTime" on page 15

1.4.1.5 InitiatingPartyName

Presence: [1..1]

Definition: Name by which the Initiating Party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 16

1.4.1.6 InitiatingPartyBIC

Presence: [0..1]

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 15

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

1.4.1.7 InstructionPriority

Presence: [0..1]

Definition: 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.

Datatype: "Priority2Code" on page 14

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

1.4.1.8 LocalInstrument

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 13

1.4.1.9 CategoryPurpose

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 13

1.4.1.10 RequestedExecutionDate

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 14

1.4.1.11 DebtorName

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 16

1.4.1.12 DebtorAliasType

Presence: [0..1]

Definition: Contains the type of Alias Identifier. E.g. an email, a phone number or an Australian Business

Number.

Datatype: "ExternaAliasType1Code" on page 13

1.4.1.13 DebtorAliasValue

Presence: [0..1]

Definition: Contains the actual value for the supplied type, so an email address, a phone number etc.

Datatype: "Max2048Text" on page 16

1.4.1.14 DebtorAccountIdentification

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the

account servicer.

Datatype: "Max34Text" on page 16

1.4.1.15 DebtorAccountType

Presence: [0..1]

Definition: Name of the account identification identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 13

1.4.1.16 DebtorAgentBIC

Presence: [0..1]

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 15

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

1.4.1.17 InstructedAmount

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C3 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 12

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

1.4.1.18 CreditorName

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 16

1.4.1.19 CreditorAccountIdentification

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Datatype: "Max34Text" on page 16

1.4.1.20 CreditorAccountType

Presence: [1..1]

Definition: Name of the account identification identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 13

1.4.1.21 RemiitanceReferredDocumentType

Presence: [0..1]

Definition: Specifies the type of referred document.

Datatype: "Max35Text" on page 16

1.4.1.22 RemittanceReferredDocumentNumber

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 16

1.4.1.23 RemittanceReferredRelatedDate

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 14

1.4.1.24 RemittanceInformationUnstructured

Presence: [0..2]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 16

1.4.2 Response

Presence: [1..1]

Definition: Response to OSP (Overlay Service Provider) for a customer credit transfer initiation request.

Response contains the following **CustomerPaymentStatusReportResource** elements

Or	Element	Mult.	Type	Constr. No.	Page
	TransactionStatus	[1..1]	CodeSet		11
	TransactionStatusReasonCode	[1..1]	CodeSet		11
	TransactionStatusDescription	[0..1]	Text		11
	UniversalEndToEndTransactionReference	[0..1]	Text		11
	ServiceAccessToken	[0..1]	Text		11

1.4.2.1 TransactionStatus

Presence: [1..1]

Definition: Specifies the status of a transaction, in a coded form.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 14

1.4.2.2 TransactionStatusReasonCode

Presence: [1..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 14

1.4.2.3 TransactionStatusDescription

Presence: [0..1]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 15

1.4.2.4 UniversalEndToEndTransactionReference

Presence: [0..1]

Definition: Universal End-to-end Transaction Reference (UETR).

Datatype: "Max36Text" on page 16

1.4.2.5 ServiceAccessToken

Presence: [0..1]

Definition: Token generated by Financial Institution to provide time limited attestation of customer authentication.

Datatype: "Max2048Text" on page 16

2 Types

2.1 Datatypes

2.1.1 Amount

2.1.1.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following attribute:

Name	Datatype
Currency	"ActiveOrHistoricCurrencyCode" on page 12

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

  The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

  Note: The decimal separator is a dot.

2.1.2 CodeSet

2.1.2.1 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

2.1.2.2 ExternaAliasType1Code

Definition: Specifies the document purpose as published in an external document purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.3 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.4 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.5 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

2.1.2.6 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.7 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.8 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.1.3 Date

2.1.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

2.1.4 DateTime

2.1.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

2.1.5 IdentifierSet

2.1.5.1 AnyBICIdentifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

  Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

2.1.6 Text

2.1.6.1 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

2.1.6.2 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

2.1.6.3 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

2.1.6.4 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

2.1.6.5 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

2.1.6.6 Max36Text

Definition: Specifies a character string with a maximum length of 36 characters.

Type: Text

Format

minLength	1
maxLength	36