

Message field definition: pain.001

The tables in this document describe the fields used in the pain.001 messages. In the tables, the **Required** column is relevant for the POST request messages only and defines whether the field is mandatory (M) or optional (O). If a parent field is optional and a child field is mandatory, it means that the child field must be used only when the parent field is used.

NOTE:

- The field tags in the tables use the JSON format spelling. If you want to use the XML format, check the correct field tags from <https://www.iso20022.org/>.
- For more information on how to send pain.001 payment requests using the Payments Hub API, see [Payments Hub](#).

Faster Payments

The messages for the Faster Payments (FP) scheme use the pain.001.001.09 message version.

The following table describes the fields in the request messages for the **POST /pain001/v09** operation and in the response messages for the **GET /pain001/v09/{phub_id}** operation.

Table: Fields for pain.001 FP POST request and GET response messages.

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
cstmrCdtTrfInitn	Customer Credit Transfer Initiation	M	1	CustomerCreditTransferInitiationV09	Request to move funds from the debtor account to a creditor
grpHdr	Group Header	M	1	GroupHeader85	Data structure containing the group header
nb0fTxS	Number of Transactions	M	1	Max15NumericText	Number of transactions in the request. The value is 1.

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
initgPty	Initiating Party	M	1	PartyIdentification135	Party that initiates the payment
nm	Name	M	1	Max140Text	Name of the payment initiating party (debtor or a party acting on behalf of the debtor)
msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be submitted
creDtTm	Creation Date and Time	M	1	ISODateTime	Message creation date and time
pmtInf	Payment Information	M	1	PaymentInstruction30	Array of payment transaction characteristics. Only element [0] of the array is used.
pmtInfId	Payment Information Identification	M	1	Max35Text	Unique identification of the payment information group within the request
pmtMtd	Payment Method	M	1	PaymentMethod3Code	Payment method to be used. The value is TRF.

Field tag		Field name	Required	Permitted occurrences	ISO type	Description
	btchBookg	Batch Booking	O	0-1	BatchBookingIndicator	Whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group is requested. The value is false.
	nbOfTxS	Number of Transactions	O	0-1	Max15NumericText	Number of individual transactions contained in the payment information group. The value is 1.
	reqdExctnDt	Requested Execution Date	M	1	ISODate	Date when the initiating party wants the clearing agent to process the payment
	pmtTpInf	Payment Type Information	M	0-1	PaymentTypeInformation26	Data structure containing the type of transaction
	svcLv1	Service Level	O	0-1	ServiceLevel8Choice	Data structure containing the service level, defining the rules under which the transaction must be processed
	prtry	Proprietary	M	1	Max35Text	Proprietary service level. The value is FP.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			dbtr	Debtor	M	1	PartyIdentification135	Data structure containing the debtor details. Though Name and Postal Address are optional, at least one of them must be provided.
			nm	Name	O	0-1	Max140Text	Debtor name
			pst1Adr	Postal Address	O	0-1	PostalAddress24	Data structure containing the debtor address. Mandatory for overseas payments (payments originating from outside the UK).
			ctry	Country	O	0-1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
			adrLine	Address Line	O	0-7	Max70Text	Array of address lines
			dbtrAcct	Debtor Account	M	1	CashAccount38	Data structure containing the debtor account details
			id	Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification
			othr	Other	M	1	GenericAccountIdentification1	Data structure containing details of an account number
			id	Identification	M	1	Max34Text	Account number

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			dbtrAgt	Debtor Agent	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the debtor agent details
			finInstnId	Financial Institution ID	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			c1rSysMmbId	Clearing System Member ID	M	0-1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
			mmbId	Member ID	M	1	Max35Text	Clearing system member ID (debtor sort code)
			cdtTrfTxInf	Credit Transfer Transaction Information	M	1	CreditTransferTransaction34	Array of credit transfer transactions. Only element [0] of the array is used.
			pmtId	Payment Identification	M	1	PaymentIdentification6	Data structure containing payment ID data
			instrId	Instruction Identification	M	0-1	Max35Text	Instruction ID used to uniquely identify the instruction
			endToEndId	End to End Identification	M	1	Max35Text	End-to-end ID used to track the payment between payment systems

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
pmtTpInf	Payment Type Information	M	0-1	PaymentTypeInformation26	Data structure containing the payment type information
1clInstrm	Local Instrument	M	0-1	LocalInstrument2Choice	Data structure containing the FPS processing code
prtry	Proprietary	M	1	Max35Text	FPS processing code. The possible values are: <ul style="list-style-type: none"> • 10 or SIP = Single immediate payment • 20 or RET = Return • 30 or SOP = Standing order payment • 40 or FDP = Future-dated payment
ctgyPurp	Category Purpose	O	0-1	CategoryPurpose1Choice	Data structure containing the channel for payment instructions

Field tag							Field name	Required	Permitted occurrences	ISO type	Description
						prtry	Proprietary	O	0-1	Max35Text	Payment instructions channel. The possible values are: <ul style="list-style-type: none"> 001 = Telephone banking 002 = Internet banking 003 = Branch instruction 004 = Letter 005 = Email 006 = Mobile payments service
						intrmyAgt1	Intermediary Agent 1	O	0-1	BranchAndFinancialInstitutionIdentification6	Data structure containing the intermediary agent details. This structure is to be used only for overseas payments (payments originating from outside UK).
						finInstnId	Financial Institution ID	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
						cTrSysMmbId	Clearing System Member ID	O	0-1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification

Field tag							Field name	Required	Permitted occurrences	ISO type	Description
						mmbId	Member ID	O	0-1	Max35Text	Identification of a clearing system member
						intrmyAgt1Acct	Intermediary Agent 1 Account	O	0-1	CashAccount38	Data structure containing the intermediary agent account details. This structure is to be used only for overseas payments (payments originating from outside UK).
						id	Identification	M	1	AccountIdentification4Choice	Data structure containing the identification of the intermediary agent account
						othr	Other	M	1	GenericAccountIdentification1	Data structure containing the details of an account number
						id	Identification	O	0-1	Max34Text	Account number
						amt	Amount	M	1	AmountType4Choice	Data structure containing details of the payment amount
						instdAmt	Instructed Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the 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

Field tag						Field name	Required	Permitted occurrences	ISO type	Description
					ccy	Currency	M	1	ActiveCurrency	Currency code. The value is GBP.
					value	Value	M	1	CurrencyAmount	Amount. The value must be positive and use fractional digits as defined in ISO 4217. The decimal separator is a dot.
					chrgBr	Charge Bearer	O	0-1	ChargeBearerType1Code	Party or parties that bear the charges associated with the processing of the payment transaction. The value is SLEV.
					cdtr	Creditor	M	0-1	PartyIdentification135	Data structure containing the creditor details
					nm	Name	M	1	Max140Text	Creditor name
					pst1Adr	Address	O	0-7	PostalAddress24	Data structure containing the creditor address. Mandatory for overseas payments (payments originating from outside the UK).
					ctry	Country	O	0-1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
					adrLine	Address Line	O	0-1	Max70Text	Creditor address

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
0401	cdtrAcct	M	0-1	CashAccount38	Data structure containing the creditor account details
0402	id	M	1	AccountIdentification4Choice	Data structure containing the account identification
0403	othr	M	1	GenericAccountIdentification1	Data structure containing the details of an account
0404	id	M	1	Max34Text	Account number
0405	cdtrAgt	M	0-1	BranchAndFinancialInstitutionIdentification6	Data structure containing the creditor agent details
0406	finInstnId	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
0407	clrSysMmbId	M	0-1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
0408	mmbId	M	1	Max35Text	Clearing system member ID (creditor sort code)
0409	pst1Adr	O	0-1	PostalAddress24	Data structure containing the creditor agent address

Field tag							Field name	Required	Permitted occurrences	ISO type	Description
						ctry	Country	O	0-1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
						rgltryRptg	Regulatory Reporting	O	0-10	RegulatoryReporting3	Array of regulatory reporting data. This structure is to be used only for overseas payments (payments originating from outside UK).
						dtls	Details	O	0-n	StructuredRegulatoryReporting3	Array of regulatory reporting details
						inf	Information	O	0-1	Max35Text	Regulatory reporting detail information
						rmtInf	Remittance Information	O	0-1	RemittanceInformation16	Data structure containing remittance information
						ustrd	Unstructured	O	0-1	Max140Text	Array of information that enables the matching / reconciliation of an entry with the items that the payment is intended to settle, in an unstructured form
						strd	Structured	O	0-n	StructuredRemittanceInformation16	Array of information that enables the matching/reconciliation of an entry with the items that the payment is intended to settle, in a structured form

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
cdtrRefInf	Creditor Reference Information	O	0-1	CreditorReferenceInformation2	Data structure containing creditor reference information to allow the identification of the underlying documents
ref	Reference	O	0-1	Max35Text	Creditor reference

The following table describes the fields in the response messages for the **POST /pain001/v09** operation.

Table: Fields for pain.001 FP POST response messages.

Field tag	Field name	Occurrences	Description
data	Data Block	1	Response to a request to submit a new Customer Credit Transfer Initiation
paymentsHubId	Payments Hub ID	1	Unique ID of the request in Payments Hub
paymentId	Payment ID	1	Unique message ID defined in the request
status	Status	1	Status of the payment. The value is PENDING.
creationDateTime	Creation Date and Time	1	Time and date when the request was registered by Payments Hub