

Message field definition: pacs.002

The following tables in this document describe the fields used in the pacs.002 messages:

- [Faster Payments \(FP\)](#)
- [SEPA Credit Transfers \(SCT\)](#)
- [SEPA Instant Credit Transfers \(SEPA Inst\)](#)

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 pacs.002 payment status requests using the Payments Hub API, see [Payments Hub](#).

Faster Payments

The messages for the Faster Payments (FP) scheme use the pacs.002.001.10 message version.

The following table describes the fields in the response messages for the **GET /pacs002/v10/{payments_hub_id}** operation.

Table: Fields for pacs.002 FP response messages

Field tag	Field name	Occurrences	ISO type	Description
fitoFIPmtStsRpt	FI to FI Payment Status Report	1	FitoFIPaymentStatusReportV10	Response for a request to retrieve the FI to FI payment status report

Field tag	Field name	Occurrences	ISO type	Description
grpHdr	Group Header	1	GroupHeader91	Data structure containing the group header
msgId	Message Identification	1	Max35Text	Message ID that uniquely identifies the payment whose status has been retrieved
creDtTm	Creation Date and Time	1	ISODatetime	Message creation date and time
txInfAndSts	Transaction Information and Status	1	PaymentTransaction110	Data structure containing information and the status about the original payment transactions
orgnlGrpInf	Original Group Information	1	OriginalGroupInformation29	Data structure containing group information from the original payment request
orgn1MsgId	Original Message Identification	1	Max35Text	Message ID used in the original payment request
orgn1MsgNmId	Original Message Name Identification	1	Max35Text	Name of the message format used in the original request

Field tag		Field name	Occurrences	ISO type	Description
	orgn1InstrId	Original Instruction ID	0 - 1	Max35Text	Original instruction ID for the payment request
	orgn1EndToEndId	Original End to End ID	1	Max35Text	Original end-to-end ID used to track the payment between payment systems. If no value has been provided, NOT PROVIDED is used.
	orgn1TxId	Original Transaction ID	1	Max35Text	Original transaction ID that uniquely identifies each transaction sent within the same request
	orgn1UETR	Original UETR	0 – 1	UUIDv4Identifier	Transaction ID, as assigned by the original first instructing agent
	txSts	Transaction Status	1	ExternalPaymentTransactionStatus1Code	Transaction status. The possible values are defined in the external payment transaction status code set in https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets .
	stsRsnInf	Status Reason Information	1	StatusReasonInformation12	Data structure containing information about the reason for the status
	rsn	Reason	0 – 1	StatusReason6Choice	Data structure containing the reason for the status report

Field tag				Field name	Occurrences	ISO type	Description
			cd	Code	0 – 1	ExternalStatusReason1Code	Reason for the status report
			addt1Inf	Additional Information	2 – 5	Max105Text	<p>Array of further details on the status reason. For successful payments, the value is:</p> <ul style="list-style-type: none"> External (FPS) code Description of the status reason code FPID: followed by the actual Faster Payments ID <p>For failed payments, the value is:</p> <ul style="list-style-type: none"> Internal Hub code Description of the code
			acptncDtTm	Acceptance Date and Time	0 – 1	ISODateTime	<p>Date and time of acceptance in the FP scheme.</p> <p>The field is used only if the payment was sent successfully.</p>
			instgAgt	Instructing Agent	0 – 1	BranchAndFinancialInstitutionIdentification6	Data structure containing the details of the instructing agent (the party sending the status message)
			finInstnId	Financial Institution ID	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			c1rSysMmbId	Clearing System Member ID	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification

Field tag					Field name	Occurrences	ISO type	Description
				mmbId	Member ID	1	Max35Text	Member ID for the institution sending the FPS (sort code)
			orgn1TxRef		Original Transaction Reference	1	OriginalTransactionReference28	Data structure containing the transaction reference used to identify the original transaction
			intrBkStt1mAmt		Interbank Settlement Amount	0 – 1	ActiveOrHistoricCurrencyAndAmount	Data structure containing the interbank settlement amount (amount of money moved between the instructing agent and the instructed agent)
				ccy	Currency	1	ActiveOrHistoricCurrency	Currency code. The value is a 3-letter country code defined in ISO 4217.
				value	Value	1	CurrencyAmount	Amount. The value uses fractional digits as defined in ISO 4217. The decimal separator is a dot.
			intrBkStt1mDt		Interbank Settlement Date	0 – 1	ISODate	Interbank settlement date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due
			stt1mInf		Settlement Information	0 – 1	SettlementInstruction7	Data structure containing the settlement details

Field tag				Field name	Occurrences	ISO type	Description
			stt1mMtd	Settlement Method	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
			c1rSys	Clearing System	0 – 1	ClearingSystemIdentification3Choice	Data structure containing the clearing system details
			prtry	Proprietary	1	Max35Text	Proprietary settlement cycle ID
			pmtTpInf	Payment Type Information	1	PaymentTypeInformation27	Data structure containing the payment type information
			svclv1	Service Level	0 – n	ServiceLevel8Choice	Array containing the service level, defining the rules under which the transaction must be processed
			prtry	Proprietary	1	Max35Text	Proprietary service level. The value is FP.
			1c1Instrm	Local Instrument	0 – 1	LocalInstrument2Choice	Data structure containing the FPS processing code
			prtry	Proprietary	1	Max35Text	FPS processing code. The possible values are: <ul style="list-style-type: none"> • 10 = SIP • 30 = SOP • 40 = FDP • 50 = CBP

Field tag				Field name	Occurrences	ISO type	Description
			ctgyPurp	Category Purpose	0 – 1	CategoryPurpose1Choice	Data structure containing the payment channel
			prtry	Proprietary	1	Max35Text	Payment 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
			rmtInf	Remittance Information	1	RemittanceInformation16	Data structure containing remittance information
			ustrd	Unstructured	0 – 1	Max140Text	Unstructured information that enables the matching/reconciliation of an entry with the items that the payment is intended to settle
			strd	Structured	1	StructuredRemittanceInformation16	Data structure containing information that enables the matching/reconciliation of an entry with the items that the payment is intended to settle, in a structured form
			cdtrRefInf	Creditor Reference Information	0 – 1	CreditorReferenceInformation2	Data structure containing the reference information provided by the creditor to allow the identification of the underlying documents

Field tag						Field name	Occurrences	ISO type	Description
					ref	Reference	0 – 1	Max35Text	Unique reference to the payment transaction, as assigned by the creditor
					addt1RmtInf	Additional Remittance Information	1	Max140Text	Additional remittance information, containing the payment FPID
					dbtr	Debtor	0 – 1	Party40Choice	Data structure containing the debtor details
					pty	Party	1	PartyIdentification135	Data structure containing the debtor identification
					pst1Adr	Address	1	PostalAddress24	Data structure containing the debtor address
					adrLine	Address Line	1 – 7	Max70Text	Array of address lines
					dbtrAcct	Debtor Account	0 – 1	CashAccount38	Data structure containing the debtor account details
					id	Identification	1	AccountIdentification4Choice	Data structure containing the account identification. Either the iban or othr field is used, not both.
					iban	IBAN	1	IBAN2007Identifier	International Bank Account Number (IBAN)
					othr	Other ID	1	GenericAccountIdentification1	Data structure containing the unique identification of an account, as assigned by the account servicer, using an identification scheme

Field tag	Field name	Occurrences	ISO type	Description
701	id	1	Max34Text	Debtor account number
702	nm	1	Max70Text	Debtor name
703	dbtrAgt	0 – 1	BranchAndFinancialInstitutionIdentification6	Data structure containing the debtor agent details
704	finInstnId	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
705	c1rSysMmbId	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
706	mmbId	1	Max35Text	Clearing system member ID (debtor sort code)
707	cdtrAgt	0 – 1	BranchAndFinancialInstitutionIdentification6	Data structure containing the creditor agent details
708	finInstnId	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
709	c1rSysMmbId	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification

Field tag	Field name	Occurrences	ISO type	Description
	Member ID	1	Max35Text	Clearing system member ID (creditor sort code)
	Creditor	0 – 1	Party40Choice	Data structure containing the creditor details
	Party	1	PartyIdentification135	Data structure containing the creditor identification
	Address	1	PostalAddress24	Data structure containing the creditor address
	Address Line	1 – 7	Max70Text	Array of address lines
	Creditor Account	0 – 1	CashAccount38	Data structure containing the creditor account details
	Identification	1	AccountIdentification4Choice	Data structure containing the account identification. Either the iban or othr field is used, not both.
	IBAN	1	IBAN2007Identifier	International Bank Account Number (IBAN)
	Other ID	1	GenericAccountIdentification1	Data structure containing the unique identification of an account, as assigned by the account servicer, using an identification scheme
	Identification	1	Max34Text	Creditor account number

Field tag	Field name	Occurrences	ISO type	Description
nm	Name	1	Max70Text	Creditor name
ultmtCdtr	Ultimate Creditor	0 – 1	Party40Choice	Data structure containing the details for the ultimate creditor
pty	Party	1	PartyIdentification135	Data structure containing the ultimate creditor identification
pst1Adr	Postal Address	0 – 1	PostalAddress24	Data structure containing the ultimate creditor address
adrLine	Address Line	1 – 7	Max70Text	Array of address lines
id	Identification	1	Party38Choice	Data structure containing the unique identification of a party
orgId	Organisation Identification	1	OrganisationIdentification29	Data structure containing the organisation identification
othr	Other ID	1	GenericOrganisationIdentification1	Data structure containing the unique identification of an organization, as assigned by an institution, using an identification scheme
id	Identification	1	Max35Text	Redirected creditor account number
issr	Issuer	1	Max35Text	Redirected creditor sort code
purp	Purpose	0 – 1	Purpose2Choice	Data structure containing the underlying reason for the payment transaction

Field tag	Field name	Occurrences	ISO type	Description
cd	Code	1	ExternalPurpose1Code	Underlying reason for the payment transaction

SEPA Credit Transfers

The messages for the SEPA Credit Transfer (SCT) scheme use the pacs.002.001.10 message version.

The following table describes the fields in the response messages for the **GET /pacs002/v10/{payments_hub_id}** operation.

Table: Fields for pacs.002 SCT response messages

Field tag	Field name	Occurrences	ISO type	Description
fi toFIPmtStsRpt	FI to FI Payment Status Report	1	FitoFIPaymentStatusReportV10	Response for a request to retrieve the FI to FI payment status report
grpHdr	Group Header	1	GroupHeader91	Data structure containing the group header
msgId	Message Identification	1	Max35Text	Message ID that uniquely identifies the payment whose status has been retrieved
creDtTm	Creation Date Time	1	ISODateTime	Message creation date and time

Field tag		Field name	Occurrences	ISO type	Description
	txInfAndSts	Transaction Information and Status	1 – n	PaymentTransaction110	Array of information and status details about the original payment transactions
	stsRsnInf	Status Reason Information	1 – n	StatusReasonInformation12	Array of information about the reason for the status
	rsn	Reason	0 – 1	StatusReason6Choice	Data structure containing the reason for the status report
	cd	Code	1	ExternalStatusReason1Code	Reason for the status report
	addt1Inf	Additional Information	2 – 5	Max105Text	Array of further details on the status reason
	orgn1TxId	Original Transaction ID	1	Max35Text	Original transaction ID that uniquely identifies each transaction sent within the same request
	txSts	Transaction Status	1	ExternalPaymentTransactionStatus1Code	Transaction status. The possible values are defined in the external payment transaction status code set in https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets .

Field tag		Field name	Occurrences	ISO type	Description
	orgn1GrpInf	Original Group Information	1	OriginalGroupInformation29	Data structure containing group information from the original payment request
	orgn1MsgId	Original Message Identification	1	Max35Text	Message ID used in the original payment request
	orgn1MsgNmId	Original Message Name Identification	1	Max35Text	Name of the message format used in the original request
	orgn1TxRef	Original Transaction Reference	1	OriginalTransactionReference28	Data structure containing the transaction reference used to identify the original transaction
	sttlmInf	Settlement Information	0 – 1	SettlementInstruction7	Data structure containing the settlement details
	sttlmMtd	Settlement Method	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
	c1rSys	Clearing System	1	ClearingSystemIdentification3Choice	Data structure containing the clearing system details
	prtry	Proprietary	0 - 1	Max35Text	Proprietary settlement cycle ID

Field tag	Field name	Occurrences	ISO type	Description
	rmtInf	1	RemittanceInformation16	Data structure containing remittance information
	strd	1 – 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
	addt1RmtInf	1 – n	Max140Text	Array of additional remittance information
	pmtTpInf	1	PaymentTypeInfo27	Data structure containing the payment type information
	svclv1	0 – n	ServiceLevel8Choice	Array containing the service level, defining the rules under which the transaction must be processed
	prtry	1	Max35Text	Proprietary service level. The value is SEPA.
	intrBkSttlmDt	0 – 1	ISODate	Interbank settlement date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due

Field tag	Field name	Occurrences	ISO type	Description
orgn1InstrId	Original Instruction ID	0 – 1	Max35Text	Original instruction ID for the payment request
orgn1EndToEndId	Original End to End ID	1	Max35Text	Original end-to-end ID used to track the payment between payment systems. If no value has been provided, NOT PROVIDED is used.

SEPA Instant Credit Transfers

The messages for the SEPA Instant Credit Transfer (SCT Inst) scheme use the pacs.002.001.10 message version.

The following table describes the fields in the response messages for the **GET /pacs002/v10/{payments_hub_id}** operation.

Table: Fields for pacs.002 SCT Inst response messages

Field tag	Field name	Required	Description
fioFIPmtStsRpt	FI to FI Payment Status Report	M	Response for a request to retrieve the FI to FI payment status report
grpHdr	Group Header	M	Data structure containing the group header

Field tag	Field name	Required	Description
msgId	Message Identification	M	<p>Message ID defined by the submitter to uniquely identify the payment internally.</p> <p>The ID uses the format <AAA><XXX><ZZZ>, where:</p> <ul style="list-style-type: none"> <AAA> = Service identifier. The value is STI, implying Immediate SEPA Transfer. <XXX> = Type of message being exchanged. The value is 00200110. <ZZZ> = Unique ID for the presenting entity, up to 24 characters <p>For confirmations generated by Iberpay, the format is <AAA><XXX><YYY><ZZZ>, where:</p> <ul style="list-style-type: none"> <AAA> = Service identifier. The value is STI, implying Immediate SEPA Transfer. <XXX> = Type of message being exchanged. The value is 00200110. <YYY> = Three-letter code for the clearing system used, either LTR, RTI, or TIP (for TIPS). <ZZZ> = Unique ID for the presenting entity, up to 24 characters
creDtTm	Creation Date Time	M	<p>Message creation date and time in the ISO8601 format: YYYY-MM-DDThh:mm:ss (schema validation, error FF01).</p>
instgAgt	Instructing Agent	O	<p>Data structure containing instructing agent information.</p>

Field tag				Field name	Required	Description
						This field is Mandatory (M) when sending to the Clearing House. It is not reported in an incoming flow.
			finInstnId	Financial Institution Identification	M	Data structure containing financial institution identification
			bicfi	BICFI	M	Participant originating this message. This field is Mandatory (M) when sending to the Clearing House. It must correspond to one of the entities directly connected to Iberpay.
			instdAgt	Instructed Agent	O	Data structure containing instructed agent information. This field is Mandatory (M) when received from the Clearing House. It is not reported when sending to the Clearing House.
			finInstnId	Financial Institution Identification	M	Data structure containing financial institution identification
			bicfi	BICFI	M	Participant receiving this message. This field is Mandatory (M) when received from the Clearing House. It must correspond to one of the entities directly connected to Iberpay.

Field tag	Field name	Required	Description
orgn1GrpInfAndSts	Original Group Information and Status	M	Data structure containing original group information concerning the group of transactions, to which the status report message refers to. Only one occurrence allowed.
orgn1MsgId	Original Message Identification	M	Message ID used in the original payment request
orgn1MsgNmId	Original Message Name Identification	M	Name of the message format used in the original request. The name of the XML message type referred to: <ul style="list-style-type: none"> • pacs .008 .001 .08 = SCT Inst • camt .056 .001 .08 = Request for Recall • camt .029 .001 .09 = Negative answer to a Request for Recall • pacs .004 .001 .09 = Positive answer to a Request for Recall • pacs .028 .001 .03 = Status Investigation (Inquiry)
grpSts	Group Status	O/M	Specifies the status: RJCT or ACCP as a AT-R001 SEPA code. This field is reported when: <ul style="list-style-type: none"> • The Clearing House rejects a transaction for not passing the formal format validation. In this case the code RJCT is reported (Mandatory)

Field tag				Field name	Required	Description
						<ul style="list-style-type: none"> The Clearing House accepts a transaction that has passed validation. In this case the code ACCP is reported (Mandatory) The beneficiary's entity accepts SCT Inst. In this case the code ACCP is reported (mandatory) The payer's entity accepts a return for a positive response to a Recall request. In this case the code ACCP is reported (Mandatory) <p>In all other cases, this field is not reported as it is completed in the <TxSts> block of the message.</p>
			stsRsnInf	Status Reason Information	O	Data structure containing detailed information on the RJCT status. Completed only if the grpSts field has the value RJCT.
			orgtr	Rejection Originator	M	Data structure containing information on the Clearing House/Entity that generates the message
			nm	Originator Name	O	Rejection originator name. This field is Mandatory (M) if no BIC is provided.
			id	Originator ID	O	Data structure containing originator ID information

Field tag	Field name	Required	Description
0001	Originator Organization ID	M	Data structure containing originator organization ID information
0002	Any BIC	M	BIC of the originator's organization ID
0003	Reason	M	Data structure containing rejection reason information.
0004	Code	M	Code identifying the rejection reason.
0005	Transaction Information and Status	O/M	Array of information and status details about the original payment transactions. This information block is Optional (O) if the <code>orgn1GrpInfAndSts/grpSts</code> field is reported with the status code <code>RJCT</code> . If, on the other hand, the field has the status code <code>ACCP</code> , this block is Mandatory (M). If reported, it must contain the Mandatory data (M) of its subfields
0006	Status ID	M	AT-R003 SEPA code, a unique reference assigned by the sender of the rejection/confirmation for identification purposes.

Field tag	Field name	Required	Description
	orgn1InstrId	O/M	Instruction ID of the original transaction. This field is Mandatory (M) if the original transaction exists.
	orgn1EndToEndId	M	Original end-to-end ID used to track the payment between payment systems.
	orgn1TxId	M	<p>Original transaction ID that uniquely identifies each transaction sent within the same request.</p> <p>Unique reference of the operation to which this message refers.</p> <p>The value can be one of the following codes:</p> <ul style="list-style-type: none"> • AT-T054 SEPA field orgn1TxId in the case of immediate SEPA transfer • The rtrId field of pacs.004 if it refers to a return • AT-R053 SEPA for a recall • AT-R072 SEPA for a RFRO (recall by the originator) • The cx1StsId field of camt.056 for a recall request denial • The stsReqId field for a Status Investigation (Inquiry) procedure
	txSts	O/M	<p>Transaction status as a AT-R001 SEPA code. This field is reported when:</p> <ul style="list-style-type: none"> • The Clearing House rejects the operation for not passing any validation or for having exceeded the maximum exchange time

Field tag	Field name	Required	Description
			<p>established for an SCT Inst. In this case the code RJCT is reported.</p> <ul style="list-style-type: none"> The Clearing House accepts the operation when the validation is passed. In this case the code ACCP is reported. The beneficiary entity rejects the SCT Inst. In this case the code RJCT is reported. <p>If this field is provided, the <code>stsRsnInf</code> block is mandatory (the schema is validated and error FF01 is invoked on an error)"</p>
	<code>stsRsnInf</code>	O	<p>Array of information about the reason for the status. Must be completed if the <code>txSts</code> field above exists.</p>
	<code>orgtr</code>	M	<p>Data structure containing information on the Clearing House/Entity that generates the message</p>
	<code>nm</code>	O	<p>Rejection originator name. To be informed if the Clearing House has no BIC.</p>
	<code>id</code>	O	<p>Data structure containing originator ID information</p>
	<code>orgId</code>	M	<p>Data structure containing originator organization ID information</p>

Field tag	Field name	Required	Description
anyBic	Any BIC	M	BIC of the rejection originator's organization ID
rsn	Reason	M	Data structure containing the reason for the status report
cd	Code	M	Reason for the status report. The reason code for rejecting an operation must be one of the codes listed in Annex.
accptncDtTm	Acceptance Date Time	O/M	AT-T056 code, the timestamp of the reception of the SCT Inst order. This must be the timestamp of the original SCT Inst. This field denotes the date and time at which, once the SCT Inst has been received from its client, the ordering entity has carried out the appropriate validations to initiate the process. This date and time is taken into account for the control of the exchange time of the operation (timeout). The date and time must be precise, including seconds and time zone, and presented in the ISO8601 format: YYYY-MM-DDThh:mm:ss.mmm+hh:mm OR YYYY-MM-DDThh:mm:ss.mmmZ. This field is Mandatory (M) only when it refers to a confirmation or rejection of an original SCT Inst (pacs.008). For all other cases it is Optional (O).

Field tag				Field name	Required	Description
			orgn1TxRef	Original Transaction Reference	M	Data structure containing the transaction reference used to identify the original transaction. The message elements under the original transaction reference must be populated with the same values as the message elements of the original instruction
			pmtTpInf	Payment Type Information	M	Data structure containing the payment type information
			svclv1	Service Level	M	Array containing the service level, defining the rules under which the transaction must be processed
			cd	Code	M	Code identification of the Clearing System
			lclInstrm	Local Instrument	M	Data structure containing local instrument information
			cd	Code	M	Code identification of the local instrument
			ctgyPurp	Category Purpose	O	Data structure containing the channel for payment instructions.

Field tag					Field name	Required	Description
				cd	Code	M	Code identification of the Clearing System
			dbtrAg		Debtor Agent	M	Data structure containing the debtor agent details
			finInstnId		Financial Institution Identification	M	Data structure containing financial institution identification
			bicfi		BICFI	M	Participant originating this message