

Message field definition: pacs.004

The following tables in this document describe the fields used in the pacs.004 messages:

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

In the tables, the **Required** column is relevant for the POST request messages only and defines whether the field is mandatory (M), optional (O) or a choice (C), where one of two available fields is mandatory. 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 pacs.004 payment return requests using the Payments Hub API, see [Payments Hub](#).

Faster Payments

The messages for the FP scheme use the pacs.004.001.09 message version.

The following table describes the fields in the request messages for the **POST /pacs004/v09** operation and in the response messages for the **GET /pacs004/v09/{phub_id}** operation.

Table: Fields for pacs.004 FP POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
pmtRtr	Payment Return	M	1	PaymentReturnV09	Request to submit an FI to FI payment return
grpHdr	Group Header	M	1	GroupHeader90	Data structure containing the group header

Field tag		Field name	Required	Permitted occurrences	ISO type	Description
	msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be returned
	creDtTm	Creation Date Time	M	1	ISODateTime	Message creation date and time
	nbOfTxS	Number of Transactions	M	1	Max15NumericText	Number of transactions in the request. The value is 1.
	sttlmInf	Settlement Information	M	1	SettlementInstruction7	Data structure containing the payment settlement details
	sttlmMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
	txInf	Transaction Information	O	1 – n	PaymentTransaction112	Array of information about the original transaction, to which the return message refers. Only element [0] of the array is used.
	rtrId	Return Identification	O	1	Max35Text	ID that uniquely identifies the returned transaction, as assigned by the instructing party
	rtrdIntrBkSttlmAmt	Returned Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the returned interbank settlement amount (amount of money returned)
	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.
	ccy	Currency	M	1	ActiveOrHistoricCurrencyCode	Currency code. The value is GBP.

Field tag		Field name	Required	Permitted occurrences	ISO type	Description
	intrBkStt1mDt	Interbank Settlement Date	O	1	ISODate	Date when the interbank settlement amount moves from the instructing agent to the instructed agent
	chrgBr	Charge Bearer	O	1	ChargeBearerType1Code	<p>Party or parties that bear the charges associated with the processing of the payment transaction.</p> <p>The possible values are:</p> <ul style="list-style-type: none"> • SLEV = Charges are applied according to the rules agreed in the service level and/or scheme • SHAR = Charges on the sender side are borne by the debtor, and charges on the receiver side are borne by the creditor
	instgAgt	Instructing Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the instructing agent details
	finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
	bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
	instdAgt	Instructed Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the instructed agent details
	finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
rtrRsnInf	Return Reason Information	O	1 - n	PaymentReturnReason6	Array of information about the return reason
rsn	Reason	O	1	ReturnReason5Choice	Data structure containing the reason for the return
cd	Code	C	1	ExternalReturnReason1Code	Reason for the return. For a list of possible values, see Possible values for the txInf.rtrRsnInf.rsn.cd field for pacs.004 FP POST request and GET response messages.
prtry	Proprietary	C	1	Max35Text	Reason for the return. This field is used only in the GET responses for incoming payments in case the reason cannot be provided with the predefined values of the cd field.
addtlInf	Additional Information	O	1 - n	Max105Text	Array of further details on the return reason. The return reason code is in element [0] of the array and the description is in element [1]. For a list of possible values, see Possible values for the txInf.rtrRsnInf.addtlInf field for pacs.004 FP POST request and GET response messages.
orgnlTxRef	Original Transaction Reference	O	1	OriginalTransactionReference28	Data structure containing the transaction reference used to identify the original transaction
pmtTpInf	Payment Type Information	O	1	PaymentTypeInfo27	Data structure containing the payment type information

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
0001	svcLv1	O	1 - n	ServiceLevel8Choice	Array of service level details, defining the rules under which the transaction must be processed
0002	prtry	M	1	Max35Text	Proprietary service level. The value is FP.
0003	lc1Instrm	O	1	LocalInstrument2Choice	Data structure containing the FP proprietary code
0004	prtry	M	1	Max35Text	FP proprietary code. The possible values are: <ul style="list-style-type: none"> • 20 or RTP = Return payment code • 25 or SRP = Scheme return payment code
0005	rmtInf	O	1	RemittanceInformation16	Data structure containing remittance information
0006	strd	O	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
0007	cdtrRefInf	O	1	CreditorReferenceInformation2	Data structure containing the creditor reference information to allow the identification of the underlying documents
0008	ref	O	1	Max35Text	Creditor reference
0009	dbtr	O	1	Party40Choice	Data structure containing the debtor details
0010	pty	M	1	PartyIdentification135	Data structure containing the identification of a person or an organization
0011	nm	O	1	Max140Text	Debtor name
0012	pst1Adr	O	1	PostalAddress24	Data structure containing the debtor address

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
townNm	Town Name	O	1	Max35Text	Name of a built-up area with defined boundaries and a local government
ctry	Country	O	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
id	Identification	O	1	Party38Choice	Data structure containing the unique identification of a party
prvtId	Private Identification	M	1	PersonIdentification13	Data structure containing the unique identification of a person
othr	Other	O	1 – n	GenericPersonIdentification1	Array of the unique identifications of a person, as assigned by an institution, using an identification scheme
id	Identification	M	1	Max35Text	Unique identification of a person
dbtrAcct	Debtor Account	O	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	UK account number, when the debtor account is in a UK bank. In case of an overseas payment, the debtor's account number in a foreign bank.
dbtrAgt	Debtor Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the debtor agent details

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
			clrSysMmbId	Clearing System Member ID	O	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification. In case of a domestic payment, this field must be included.
			mmbId	Member ID	M	1	Max35Text	Clearing system member ID (debtor sort code)
			cdtrAgt	Creditor Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the creditor agent details
			finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
			pst1Adr	Postal Address	O	1	PostalAddress24	Data structure containing the creditor agent address
			townNm	Town Name	O	1	Max35Text	Name of a built-up area with defined boundaries and a local government
			ctry	Country	O	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.

Table: Possible values for the txInf.rtrRsnInf.addt1Inf field for pacs.004 FP POST request and GET response messages

Code (element [0])	Description (element [1])	Code (element [0])	Description (element [1])
00000001	Unknown end customer	00000008	Incorrect currency
00000002	Closed account number	00000009	Undue payment
00000003	Blocked account	00000010	Transaction forbidden
00000004	End customer deceased	00000011	Narrative
00000005	Narrative	00000012	Narrative
00000006	Inconsistent with end customer	00000013	Narrative
00000007	Following cancellation request	00000014	Narrative

The following table describes the fields in the response messages for the **POST /pacs004/v09** operation.

Table: Fields for pacs.004 FP POST response messages

Field tag	Field name	Occurrences	Description
data	Data Block	1	Response to a request to submit an FI to FI payment return
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 return. The value is PENDING.
creationDateTime	Creation Date and Time	1	Time and date when the request was registered by Payments Hub

SEPA Credit Transfers

The messages for the SEPA Credit Transfer (SCT) scheme use the pacs.004.001.09 message version.

The following table describes the fields in the request messages for the **POST /pacs004/v09** operation and in the response messages for the **GET /pacs004/v09/{phub_id}** operation.

Table: Fields for pacs.004 SCT POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
pmtRtr	Payment Return	M	1	PaymentReturnV09	Request to submit an FI to FI payment return
grpHdr	Group Header	M	1	GroupHeader90	Data structure containing the group header
msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be returned
creDtTm	Creation Date Time	M	1	ISODateTime	Message creation date and time
nbOfTx	Number of Transactions	M	1	Max15NumericText	Number of transactions in the request. The value is 1.
sttImInf	Settlement Information	M	1	SettlementInstruction7	Data structure containing the payment settlement details
sttImMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
txInf	Transaction Information	M	1 – n	PaymentTransaction112	Array of information about the original transaction, to which the return message refers. Only element [0] of the array is used.

Field tag	Field name	Required	Permitted occurrences	ISO type	Description	
	rtrId	Return Identification	M	1	Max35Text	ID that uniquely identifies the returned transaction, as assigned by the instructing party
	orgn1GrpInf	Original Group Information	O	1	OriginalGroupInformation29	Data structure containing group information from the original payment request
	orgn1MsgId	Original Message Identification	M	1	Max35Text	Message ID used in the original payment request
	orgn1MsgNmId	Original Message Name Identification	M	1	Max35Text	Name of the message format used in the original request
	orgn1EndToEndId	Original End to End Identification	O	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 Identification	O	1	Max35Text	Original transaction ID that uniquely identifies each transaction sent within the same request
	orgn1IntrBkSttlmAmt	Original Interbank Settlement Amount	O	1	ActiveOrHistoricCurrencyAndAmount	Data structure containing the original interbank settlement amount (amount of money moved between the instructing agent and the instructed agent)
	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.
	ccy	Currency	M	1	ActiveOrHistoricCurrency	Currency code. The value is EUR.

Field tag	Field name	Required	Permitted occurrences	ISO type	Description	
	rtrdIntrBkStt1mAmt	Returned Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the returned interbank settlement amount (amount of money returned)
	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.
	ccy	Currency	M	1	ActiveCurrency	Currency code. The value is EUR.
	intrBkStt1mDt	Interbank Settlement Date	O	1	ISODate	Date when the interbank settlement amount moves from the instructing agent to the instructed agent
	chrgBr	Charge Bearer	M	1	ChargeBearerType1Code	Party or parties that bear the charges associated with the processing of the payment transaction. The value is SLEV.
	instgAgt	Instructing Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the instructing agent details
	finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification8	Data structure containing the financial institution identification
	bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
	instdAgt	Instructed Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the instructed agent details

Field tag			Field name	Required	Permitted occurrences	ISO type	Description
		finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
		bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
		rtrRsnInf	Return Reason Information	M	1 - n	PaymentReturnReason6	Array of information about the return reason
		orgtr	Originator	O	1	PartyIdentification135	Data structure containing the identification of the party that issues the return request
		nm	Name	M	1	Max140Text	Originator name
		rsn	Reason	O	1	ReturnReason5Choice	Data structure containing the reason for the return
		cd	Code	C	1	ExternalReturnReason1Code	Reason for the return. For a list of possible values, see Possible values for the txInf.rtrRsnInf.rsn.cd field for pacs.004 SCT POST request and GET response messages.
		prtry	Proprietary	C	1	Max35Text	Reason for the return. This field is used only in the GET responses for incoming payments in case the reason cannot be provided with the predefined values of the cd field.
		addt1Inf	Additional Information	O	1 - n	Max105Text	Array of further details on the return reason
		orgn1TxRef	Original Transaction Reference	M	1	OriginalTransactionReference28	Data structure containing the transaction reference used to identify the original transaction

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			stt1mInf	Settlement Information	O	1	SettlementInstruction7	Data structure containing the payment settlement details
			stt1mMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
			pmtTpInf	Payment Type Information	M	1	PaymentTypeInformation27	Data structure containing the payment type information
			svclv1	Service Level	M	1 - n	ServiceLevel8Choice	Array of service level details, defining the rules under which the transaction must be processed
			prtry	Proprietary	M	1	Max35Text	Proprietary service level. The value is SEPA.
			1c1Instrm	Local Instrument	O	1	LocalInstrument2Choice	Data structure containing the SCT proprietary code
			prtry	Proprietary	M	1	Max35Text	SCT proprietary code. The value is TRF.
			ctgyPurp	Category Purpose	O	1	CategoryPurpose1Choice	Data structure containing the channel for payment instructions. Use only for salary payments.
			cd	Code	M	1	ExternalCategoryPurpose1Code	Payment instructions channel
			dbtr	Debtor	M	1	Party40Choice	Data structure containing the debtor details
			pty	Party	M	1	PartyIdentification135	Data structure containing the identification of a person or an organization
			nm	Name	M	1	Max140Text	Debtor name
			pst1Adr	Postal Address	O	1	PostalAddress24	Data structure containing the debtor address

Field tag	Field name	Required	Permitted occurrences	ISO type	Description	
	townNm	Town Name	O	1	Max35Text	Name of a built-up area with defined boundaries and a local government
	ctry	Country	M	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
	adrLine	Address Line	M	0 – 7	Max70Text	Array of address lines
	id	Identification	O	1	Party38Choice	Data structure containing the unique identification of a party
	prvtId	Private Identification	M	1	PersonIdentification13	Data structure containing the unique identification of a person
	othr	Other	O	1 – n	GenericPersonIdentification1	Array of the unique identifications of a person, as assigned by an institution, using an identification scheme
	id	Identification	M	1	Max35Text	Unique identification of a person
	dbtrAcct	Debtor Account	M	1	CashAccount38	Data structure containing the debtor account details
	id	Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification
	iban	IBAN	C	1	IBAN2007Identifier	International banking number
	othr	Other	C	1	GenericAccountIdentification1	Data structure containing details of an account number
	id	Identification	M	1	Max34Text	UK account number, when the debtor account is in a UK bank
	dbtrAgt	Debtor Agent	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the debtor agent details

Field tag					Field name	Required	Permitted occurrences	ISO type	Description
				finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
				bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
				c1rSysMmbId	Clearing System Member ID	O	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
				mmbId	Member ID	M	1	Max35Text	Clearing system member ID (debtor sort code)
				cdtrAgt	Creditor Agent	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the creditor agent details
				finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
				bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
				pst1Adr	Postal Address	O	1	PostalAddress24	Data structure containing the creditor agent address
				townNm	Town Name	O	1	Max35Text	Name of a built-up area with defined boundaries and a local government
				ctry	Country	O	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
				adrLine	Address Line	O	1 - 7	Max70Text	Array of address lines

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
	cdtr	O	1	Party40Choice	Data structure containing the creditor details
	pty	M	1	PartyIdentification135	Data structure containing the identification of a person or an organization
	nm	M	1	Max140Text	Creditor name
	pst1Adr	O	1	PostalAddress24	Data structure containing the creditor address
	ctry	M	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
	adrLine	M	0 - 7	Max70Text	Array of address lines
	cdtrAcct	M	1	CashAccount38	Data structure containing the creditor account details
	id	M	1	AccountIdentification4Choice	Data structure containing the account identification
	iban	M	1	IBAN2007Identifier	International banking number
	ccy	O	1	ActiveOrHistoricCurrencyCode	Currency code. The value is EUR.

The following table contains the possible values for the txInf.rtrRsnInf.rsn.cd field in the request messages for the **POST /pacs004/v09** operation and in the response messages for the **GET /pacs004/v09/{phub_id}** operation.

Table: Possible values for the txInf.rtrRsnInf.rsn.cd field for pacs.004 SCT POST request and GET response messages

Code	Description	Code	Description	Code	Description
AC01	Incorrect account number	BE04	Missing creditor address	MS03	No specified reason - agent generated

Code	Description	Code	Description	Code	Description
AC04	Closed account number	CN0R	Creditor bank is not registered	RC01	Bank identifier incorrect
AC06	Blocked account	ERIN	Extended remittance information option not supported	RR01	Missing debtor account or identification
AG01	Transaction forbidden	FOCR	Following cancellation request	RR02	Missing debtor name or address
AG02	Invalid bank operation code	MD07	End customer deceased	RR03	Missing creditor name or address
AM05	Duplication	MS02	No specified reason - customer generated	RR04	Regulatory reason

The following table describes the fields in the response messages for the **POST /pacs004/v09** operation.

Table: Fields for pacs.004 SCT POST response messages

Field tag	Field name	Occurrences	Description
data	Data Block	1	Response to a request to submit an FI to FI payment return
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 return. The value is PENDING.
creationDateTime	Creation Date and Time	1	Time and date when the request was registered by Payments Hub

SEPA Instant Credit Transfers

The messages for the SEPA Instant Credit Transfer (SCT Inst) scheme use the pacs.004.001.09 message version.

The following table describes the fields in the request messages for the **POST /pacs004/v09** operation and in the response messages for the **GET /pacs004/v09/{phub_id}** operation.

Table: Fields for pacs.004 SCT Inst POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
pmtRtr	Payment Return	M	1	PaymentReturnV09	Request to submit an FI to FI payment return
grpHdr	Group Header	M	1	GroupHeader90	Data structure containing the group header
msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be returned
creDtTm	Creation Date Time	M	1	ISODatetime	Message creation date and time
nbOfTxs	Number of Transactions	M	1	Max15NumericText	Number of transactions in the request. The value is 1.
sttImInf	Settlement Information	M	1	SettlementInstruction7	Data structure containing the payment settlement details
sttImMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
txInf	Transaction Information	M	1 – n	PaymentTransaction112	Array of information about the original transaction, to which the return message refers. Only element [0] of the array is used.
rtrId	Return Identification	M	1	Max35Text	ID that uniquely identifies the returned transaction, as assigned by the instructing party
rtrdIntrBkSttImAmt	Returned Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the returned interbank settlement amount (amount of money returned)

Field tag			Field name	Required	Permitted occurrences	ISO type	Description
		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.
		ccy	Currency	M	1	ActiveCurrency	Currency code. The value is EUR.
		intrBkStt1mDt	Interbank Settlement Date	O	1	ISODate	Date when the interbank settlement amount moves from the instructing agent to the instructed agent
		chrgBr	Charge Bearer	M	1	ChargeBearerType1Code	Party or parties that bear the charges associated with the processing of the payment transaction. The value is SLEV.
		orgn1GrpInf	Original Group Information	O	1	OriginalGroupInformation29	Data structure containing group information from the original payment request
		orgn1MsgId	Original Message Identification	M	1	Max35Text	Message ID used in the original payment request
		orgn1MsgNmId	Original Message Name Identification	M	1	Max35Text	Name of the message format used in the original request
		orgn1EndToEndId	Original End to End Identification	O	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 Identification	O	1	Max35Text	Original transaction ID that uniquely identifies each transaction sent within the same request

Field tag		Field name	Required	Permitted occurrences	ISO type	Description
	orgnlIntrBkSttlmAmt	Original Interbank Settlement Amount	O	1	ActiveOrHistoricCurrencyAndAmount	Data structure containing the original interbank settlement amount (amount of money moved between the instructing agent and the instructed agent)
	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.
	ccy	Currency	M	1	ActiveOrHistoricCurrency	Currency code. The value is EUR.
	instgAgt	Instructing Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the instructing agent details
	finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification8	Data structure containing the financial institution identification
	bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
	instdAgt	Instructed Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the instructed agent details
	finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification8	Data structure containing the financial institution identification
	bicfi	BICFI	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			rtrRsnInf	Return Reason Information	M	1 – n	PaymentReturnReason6	Array of information about the return reason
			orgtr	Originator	O	1	PartyIdentification135	Data structure containing the identification of the party that issues the return request
			nm	Name	M	1	Max140Text	Originator name
			rsn	Reason	O	1	ReturnReason5Choice	Data structure containing the reason for the return
			cd	Code	C	1	ExternalReturnReason1Code	Reason for the return. For a list of possible values, see Possible values for the txInf.rtrRsnInf.rsn.cd field for pacs.004 SCT POST request and GET response messages.
			prtry	Proprietary	C	1	Max35Text	Reason for the return. This field is used only in the GET responses for incoming payments in case the reason cannot be provided with the predefined values of the cd field.
			addt1Inf	Additional Information	O	1 – n	Max105Text	Array of further details on the return reason
			orgn1TxRef	Original Transaction Reference	M	1	OriginalTransactionReference28	Data structure containing the transaction reference used to identify the original transaction
			stt1mInf	Settlement Information	O	1	SettlementInstruction7	Data structure containing the payment settlement details
			stt1mMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			pmtTpInf	Payment Type Information	M	1	PaymentTypeInformation27	Data structure containing the payment type information
			svcLv1	Service Level	M	1 – n	ServiceLevel8Choice	Array of service level details, defining the rules under which the transaction must be processed
			prtry	Proprietary	M	1	Max35Text	Proprietary service level. The value is SCT_INST.
			lclInstrm	Local Instrument	O	1	LocalInstrument2Choice	Data structure containing the SCT Inst proprietary code
			prtry	Proprietary	M	1	Max35Text	SCT Inst proprietary code. The value is TRF.
			ctgyPurp	Category Purpose	O	1	CategoryPurpose1Choice	Data structure containing the channel for payment instructions. Use only for salary payments.
			cd	Code	M	1	ExternalCategoryPurpose1Code	Payment instructions channel
			dbtr	Debtor	M	1	Party40Choice	Data structure containing the debtor details
			pty	Party	M	1	PartyIdentification135	Data structure containing the identification of a person or an organization
			nm	Name	M	1	Max140Text	Debtor name
			pst1Adr	Postal Address	O	1	PostalAddress24	Data structure containing the debtor address
			twNm	Town Name	O	1	Max35Text	Name of a built-up area with defined boundaries and a local government
			ctry	Country	M	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
adrLine	Address Line	M	0 – 7	Max70Text	Array of address lines
id	Identification	O	1	Party38Choice	Data structure containing the unique identification of a party
prvtId	Private Identification	M	1	PersonIdentification13	Data structure containing the unique identification of a person
othr	Other	O	1 – n	GenericPersonIdentification1	Array of the unique identifications of a person, as assigned by an institution, using an identification scheme
id	Identification	M	1	Max35Text	Unique identification of a person
dbtrAcct	Debtor Account	M	1	CashAccount38	Data structure containing the debtor account details
id	Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification
iban	IBAN	C	1	IBAN2007Identifier	International banking number
othr	Other	C	1	GenericAccountIdentification1	Data structure containing details of an account number
id	Identification	M	1	Max34Text	UK account number, when the debtor account is in a UK bank
dbtrAgt	Debtor Agent	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the debtor agent details
finInstnId	Financial Institution Identification	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
	bicfi	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
	c1rSysMmbId	O	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
	mmbId	M	1	Max35Text	Clearing system member ID (debtor sort code)
	cdtrAgt	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the creditor agent details
	finInstnId	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
	bicfi	O	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
	pst1Adr	O	1	PostalAddress24	Data structure containing the creditor agent address
	twNm	O	1	Max35Text	Name of a built-up area with defined boundaries and a local government
	ctry	O	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
	adrLine	O	1-7	Max70Text	Array of address lines
	cdtr	O	1	Party40Choice	Data structure containing the creditor details

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
pty	Party	M	1	PartyIdentification135	Data structure containing the identification of a person or an organization
nm	Name	M	1	Max140Text	Creditor name
pst1Adr	Postal Address	O	1	PostalAddress24	Data structure containing the creditor address
ctry	Country	M	1	CountryCode	Country. The value is an alpha-2 code defined in ISO 3166.
adrLine	Address Line	M	0 – 7	Max70Text	Array of address lines
cdtrAcct	Creditor Account	M	1	CashAccount38	Data structure containing the creditor account details
id	Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification
iban	IBAN	M	1	IBAN2007Identifier	International banking number
ccy	Currency	O	1	ActiveOrHistoricCurrencyCode	Currency code. The value is EUR.

The following table describes the fields in the response messages for the **POST /pacs004/v09** operation.

Table: Fields for pacs.004 SCT Inst POST response messages

Field tag	Field name	Occurrences	Description
data	Data Block	1	Response to a request to submit an FI to FI payment return
paymentsHubId	Payments Hub ID	1	Unique ID of the request in Payments Hub
paymentId	Payment ID	1	Unique message ID defined in the request

Field tag	Field name	Occurrences	Description
status	Status	1	Status of the payment return. The value is PENDING.
creationDateTime	Creation Date and Time	1	Time and date when the request was registered by Payments Hub