PagoNxt
Payments

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

`sttlmInf`

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
intrBkSttlmDt			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	Party or parties that bear the charges associated with the processing of the payment transaction. The possible values are: • 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	PaymentTypeInformation27	Data structure containing the payment type information

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			svcLvl	Service Level	O	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 FP.
			lclInstrm	Local Instrument	O	1	LocalInstrument2Choice	Data structure containing the FP proprietary code
				prtry	Proprietary	M	1	Max35Text	FP proprietary code. The possible values are: • 20 or RTP = Return payment code • 25 or SRP = Scheme return payment code
		rmtInf	Remittance Information	O	1	RemittanceInformation16	Data structure containing remittance information
			strd	Structured	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
			cdtrRefInf	Creditor Reference Information	O	1	CreditorReferenceInformation2	Data structure containing the creditor reference information to allow the identification of the underlying documents
				ref	Reference	O	1	Max35Text	Creditor reference
	dbtr	Debtor	O	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	O	1	Max140Text	Debtor name
			pstlAdr	Postal Address	O	1	PostalAddress24	Data structure containing the debtor address

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			twnNm	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.
			pstlAdr	Postal Address	O	1	PostalAddress24	Data structure containing the creditor agent address
			twnNm	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.

Field tag					Field name	Required	Permitted occurrences	ISO type	Description
				adrLine	Address Line	O	1 - 7	Max70Text	Array of address lines
		cdtrAcct			Creditor Account	O	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 GBP.

The following table contains the possible values for the `txInf.rtrRsnInf.rsn.cd` field in the request messages for the **POST /pacs004/v08** operation and in the response messages for the **GET /pacs004/v08/{phub_id}** operation.

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

Code	Description	Code	Description
AC04	Closed account number	CURR	Incorrect currency
AC06	Blocked account	FOCR	Following cancellation request
AG01	Transaction forbidden	NARR	Narrative
BE01	Inconsistent with end customer	MD07	End customer deceased
BE06	Unknown end customer	UPAY	Undue payment

The following table contains the possible values for the `txInf.rtrRsnInf.addtlInf` field in the request messages for the **POST /pacs004/v08** operation and in the response messages for the **GET /pacs004/v08/{phub_id}** operation.

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Table: Possible values for the `txInf.rtrRsnInf.addtlInf` 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
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	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
orgnlGrpInf			Original Group Information	O	1	OriginalGroupInformation29	Data structure containing group information from the original payment request
	orgnlMsgId		Original Message Identification	M	1	Max35Text	Message ID used in the original payment request
	orgnlMsgNmId		Original Message Name Identification	M	1	Max35Text	Name of the message format used in the original request
orgnlEndToEndId			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.
orgnlTxId			Original Transaction Identification	O	1	Max35Text	Original transaction ID that uniquely identifies each transaction sent within the same request
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.

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Field tag			Field name	Required	Permitted occurrences	ISO type	Description
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	ActiveCurrency	Currency code. The value is EUR.
	intrBkSttlmDt		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	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

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.
		addtlInf	Additional Information	O	1 - n	Max105Text	Array of further details on the return reason
	orgnlTxRef		Original Transaction Reference	M	1	OriginalTransactionReference28	Data structure containing the transaction reference used to identify the original transaction

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Field tag			Field name	Required	Permitted occurrences	ISO type	Description
	sttlmInf		Settlement Information	O	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.
	pmtTpInf		Payment Type Information	M	1	PaymentTypeInformation27	Data structure containing the payment type information
		svcLvl	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.
		lclInstrm	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
		pstlAdr	Postal Address	O	1	PostalAddress24	Data structure containing the debtor address

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			twnNm	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.
				clrSysMmbId	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.
				pstlAdr	Postal Address	O	1	PostalAddress24	Data structure containing the creditor agent address
					twnNm	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		Creditor	O	1	Party40Choice	Data structure containing the creditor details
		pty	Party	M	1	PartyIdentification135	Data structure containing the identification of a person or an organization
			nm	Name	M	1	Max140Text	Creditor name
			pstlAdr	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 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	CNOR	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	Description
pmtRtr	Payment Return	M	Request to submit an FI to FI payment return
grpHdr	Group Header	M	Data structure containing the group header
msgId	Message Identification	M	Message ID that uniquely identifies the payment to be returned. The ID uses the format `<AAA><XXX><ZZZ>`, where: • `<AAA>` = Service identifier. The value is `STI`, implying Immediate SEPA Transfer. • `<XXX>` = Type of message being exchanged. The value is 00400109. • `<ZZZ>` = Unique ID for the presenting entity, up to 24 characters For transactions originating from EBA's RT1 service and ECB's TIPS service, the above format does not apply.
creDtTm	Creation Date Time	M	Message creation date and time in the ISO8601 format (`YYYY-MM-DDThh:mm:ss`, This field is validated, incorrect data invokes error FF01. The date and time must be equal to or earlier than the system date and time (else, error IT31 is invoked).
nbOfTxs	Number of Transactions	M	Number of transactions in the request. The value is 1 (else, error IT03 is invoked).
ttlRtrdIntrBkSttlmAmt	Total Returned Interbank Settlement Amount	M	The total value, in euros, of the transactions included in this bulk return. This amount must match the amount of the transaction included in the message (else, error IT05 is invoked).
intrBkSttlmDt	Interbank Settlement Date	M	Date when the interbank settlement amount moves from the instructing agent to the instructed agent. The date is presented in the ISO8601 format: `YYYY-MM-DD`. The settlement date of the return must be within the range of allowed working days (else, error IT06 is invoked. The limit is 15

Field tag			Field name	Required	Description
					working days (target days) from the date the Recall or RFRO is received.
	sttlmInf		Settlement Information	M	Data structure containing the payment settlement details
		sttlmMtd	Settlement Method	M	Method used to settle the payment instructions. The value is CLRG, implying a clearing system.
		clrSys	Clearing System	O	Data structure containing information about the clearing system through which the transaction is to be routed. To identify the clearing system, only one of the two indicated labels is used: either the standard code label cd or the proprietary code label prtry. The response to a Recall or RFRO must be processed through the same Clearing System as the original transactions being recalled.
			cd	Code	{Or	Code identification of the clearing system. The value must be the same as for the original transaction.
			prtry	Proprietary	Or}	Proprietary identification of the clearing system. The value must be the same as for the original transaction.
	instgAgt		Instructing Agent	O	Data structure containing information on the instructing agent. This element is Mandatory (M) for an outgoing flow, and not reported for an incoming flow
		finInstnId	Financial Institution Information	M	Data structure containing information identifying a financial institution
			bicfi	BICFI	M	The Participant originating this message. The value must correspond to one of the entities directly connected to Iberpay.
	instdAgt		Instructed Agent	O	Data structure containing information on the instructed agent. This element is Mandatory (M) for an incoming flow, and not reported for an outgoing flow

Field tag				Field name	Required	Description
			finInstnId	Financial Institution Information	M	Data structure containing information identifying a financial institution
			bicfi	BICFI	M	The Participant originating this message. The value must correspond to one of the entities directly connected to Iberpay.
	orgnlGrpInf			Original Group Information	O	Data structure containing original group information concerning the group of transactions, to which the payment return message refers to. The original group information is optional, and its content can be included either in this field or in the transaction. In Iberpay it is included at transaction level.
		orgnlMsgId		Original Message Identification	M	Message ID used in the original payment request
		orgnlMsgNmId		Original Message Name Identification	M	Name of the message format used in the original request. If this field is used, the value must be pacs.008.001.02 or pacs.008.001.08.
	txInf			Transaction Information	M	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	ID that uniquely identifies the returned transaction, as assigned by the instructing party. Specific reference of the institution initiating the return of the immediate SEPA transfer. It must be sent to the payer's entity and optionally to the payer.
		orgnlGrpInf		Original Group Information	O	Data structure containing original group information concerning the group of transactions, to which the payment return message refers to.

Field tag			Field name	Required	Description
					The original group information is optional, and its content can be included either in this field or as group information. In Iberpay it is included at transaction level.
		orgnlMsgId	Original Message Identification	M	Message ID used in the original payment request
		orgnlMsgNmId	Original Message Name Identification	M	Name of the message format used in the original request. If this field is used, the value must be `pacs.008.001.02` or `pacs.008.001.08`.
	orgnlInstrId		Original Instruction Identification	O	Original instruction identification. This field is Mandatory (M) if it exists in the transaction being returned.
	orgnlEndToEndId		Original End to End Identification	M	The `endToEndId` field of the transactions being returned
	orgnlTxId		Original Transaction Identification	M	The `txId` field of the transactions being returned
	orgnlIntrBkSttlmAmt		Original Interbank Settlement Amount	M	The `intrBkSttlmAmt` field of the transactions being returned
	rtrdIntrBkSttlmAmt		Returned Interbank Settlement Amount	M	Data structure containing the returned interbank settlement amount (amount of money returned). The amount of the refund must be equal to the amount of the original SCT Inst minus the amount reported in the amount of expenses related to the transaction.
	rtrdInstdAmt		Returned Instructed Amount	O	The amount being returned from the payee to the payer before deduction of expenses

Field tag			Field name	Required	Description
					This field is mandatory when the `chrgsInf` information on expenses related to the operation block is filled in.
	`intrBkSttlmDt`		Interbank Settlement Date	O	Date when the interbank settlement amount moves from the instructing agent to the instructed agent
	`chrgBr`		Charge Bearer	O	Party or parties that bear the charges associated with the processing of the payment transaction. The value is `SLEV`.
	`chrgsInf`		Charges Information	O	Data structure containing information on expenses related to the transaction. This field is allowed only if the return is a positive response to a Recall or RFRO. Only one occurrence is allowed.
		`amt`	Amount	M	Amount of expenses, in euros, related to the transaction. The value must be lower than the amount of the transaction being returned.
		`agt`	Agent	M	Data structure containing the charges agent details
		`finInstnId`	Financial Institution Identification	M	Data structure containing the financial institution identification
		`bicfi`	BICFI	M	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
	`instgAgt`		Instructing Agent	O	Data structure containing instructing agent information. 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 the financial institution identification
		`bicfi`	BICFI	O	Participant originating this message.

Field tag	Field name	Required	Description
			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 the financial institution identification
bicfi	BICFI	O	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.
rtrRsnInf	Return Reason Information	M	Data structure containing information about the return reason
orgtr	Originator	O	Data structure containing the identification of the party that issues the return request. Limited to `id` for an Agent or `nm` for a non-financial institution. For a positive response to the Request for Recall by the Originator (RFRO), only `nm` is allowed. For transacions from TIPS, both fields (`nm` and `id`) can be informed at the same time.
nm	Originator Name	O	Originator name
id	Originator ID	O	Data structure containing originator identification information
orgId	Originator Organization ID	M	Data structure containing originator organization ID information

Field tag					Field name	Required	Description
				anyBic	Any BIC	M	BIC of the originator's organization ID
		rsn			Reason	O	Data structure containing the reason for the return,
			cd		Code	C	Reason for the return. The value must be FOCR when the return is for a previous Recall.
			addtlInf		Additional Information	O	Array of further details on the return reason. • For a positive answer to a previous Recall: Only one occurrence is allowed, and it must start with "ATR053/", followed by the appropriate information, such as the reference to the financial institution that initiated the Recall. • For a positive answer to a previous Recall RFRO (Request for Recall by the Originator): Only one occurrence is allowed, and it must start with "ATR072/", followed by the appropriate information, such as the specific reference of the Originator PSP for the Request for Recall by the Originator.
		orgnlTxRef			Original Transaction Reference	M	Data structure containing the transaction reference used to identify the original transactionThe
			intrBkSttlmDt		Interbank Settlement Date	O	Settlement date of the SCT Inst transaction
			sttlmInf		Settlement Information	O	Data structure containing the payment settlement details
				sttlmMtd	Settlement Method	M	Method used to settle the payment instructions. The value is CLRG.
				clrSys	Clearing System	O	Data structure containing clearing system information
				cd	Code	{Or	Code identification of the clearing system

Field tag					Field name	Required	Description
				prtry	Proprietary	Or}	Proprietary identifiation of the clearing system
		pmtTpInf			Payment Type Information	M	Data structure containing the payment type information
			svcLvl		Service Level	M	Array of service level details, defining the rules under which the transaction must be processed
				cd	Code	M	Identification code of the scheme
			lclInstrm		Local Instrument	O	Transaction local instrument
				cd	Code	M	
			ctgyPurp		Category Purpose	O	Data structure containing the category purpose information
				cd	Code	{Or	Category purpose of the transaction in a coded form
				prtry	Proprietary	Or}	Category purpose of the transaction in a free text form
		rmtInf			Remittance Information	O	Data structure containing remittance information
			ustrd		Unstructured	O	Array of unstructured remittance information, as shown on the debtor's account statement
			strd		Structured	O	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
				cdtrRefInf	Creditor Reference Information	O	Data structure containing creditor reference information
				tp	Creditor Reference	M	Data structure containing the creditor reference information type

Field tag						Field name	Required	Description
						Information Type		
				cdOrPrtry		Code or Proprietary	M	Data structure containing the creditor reference information type code
					cd	Code	M	Creditor reference information type presented as a code
			issr			Issuer	O	Creditor reference information type issuer
			ref			Reference	M	Creditor reference
		ultmtDbtr				Ultimate Debtor	O	Data structure containing the ultimate debtor details
			pty			Party	M	Data structure containing the identification of a person or an organization
				id		Identification	O	Data structure containing the ultimate debtor ID
				orgId		Organization Identification	{Or	Data structure containing the ultimate debtor organization ID
					anyBic	Any BIC	O	BIC of the ultimate debtor's organization ID
					lei	LEI	O	LEI of the ultimate debtor's organization ID
					othr	Other	O	Data structure containing an alternative ID of the ultimate debtor's organization ID
					id	ID	M	Alias that identifies the debtor
					schmeNm	Scheme Name	O	Data structure containing the scheme name of the ultimate debtor's organization ID
					cd	Code	M	Scheme name in a coded form
					issr	Issuer	O	Issuer

Field tag							Field name	Required	Description
				prvtId			Private ID	Or}	Data structure containing the unique identification of a person
					dtAndPlcOfBirth		Date and Place of Birth	O	Data structure containing date and place of birth information
						birthDt	Birthdate	M	Birth date
						prvcOfBirth	Province of Birth	O	Province of birth
						cityOfBirth	City of Birth	M	City of birth
						ctryOfBirth	Country of Birth	M	Country of birth
					othr		Other	O	Array of the unique identifications of a person, as assigned by an institution, using an identification scheme
						id	Identification	M	Unique identification of a person
						schmeNm	Scheme Name	O	Data structure containing the scheme name of the ultimate debtor's private ID
							cd	Code	M	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes"
						issr	Issuer	O	Issuer of the other private ID for the ultimate debtor
		dbtr					Debtor	M	Data structure containing the debtor details
			pty				Party	M	Data structure containing the identification of a person or an organization
				nm			Name	M	Debtor name
				pstlAdr			Postal Address	O	Data structure containing the debtor address
					adrTp		Address Type	O	Data structure containing the address type

Field tag					Field name	Required	Description
				cd	Code	M	Code of the address type
				dept	Department	O	Department name
				subDept	Sub-department	O	Sub-department name
				strtNm	Street Name	O	Street name
				bldgNm	Building Name	O	Building name
				bldgNb	Building Number	O	Building number
				flr	Floor	O	Floor number
				pstBx	Post Box	O	Post box number
				room	Room	O	Room number
				pstCd	Postcode	O	Postcode
				twnNm	Town Name	O	Town name
				twnLctnNm	Town Location Name	O	Town location name
				dstrctNm	District Name	O	District name
				ctrySubDvsn	Country Subdivision	O	Country subdivision name
				ctry	Country	M	Country. The value is an alpha-2 code defined in ISO 3166.
				adrLine	Address Line	O	Array of address lines. The address field has a maximum of 2 occurrences, i.e. 2x70.

Field tag						Field name	Required	Description
								If the `adrLine` field is reported, all the sub-elements under `pstlAdr` are forbidden, except for `ctry`.
	`id`					Identification	O	Data structure containing the debtor ID
		`orgId`				Organization Identification	{Or	Data structure containing the debtor organization ID
			`anyBic`			Any BIC	O	BIC of the debtor's organization ID
			`lei`			LEI	O	LEI of the debtor's organization ID
			`othr`			Other	O	Data structure containing an alternative ID of the debtor's organization ID
				`id`		ID	M	Alias that identifies the debtor
				`schmeNm`		Scheme Name	O	Data structure containing the scheme name of the debtor's organization ID
					`cd`	Code	M	Scheme name in a coded form
		`prvtId`				Private Identification	M	Data structure containing the unique identification of a person
			`dtAndPlcOfBirth`			Date and Place of Birth	O	Data structure containing date and place of birth information
				`birthDt`		Birthdate	M	Birth date
				`prvcOfBirth`		Province of Birth	O	Province of birth
				`cityOfBirth`		City of Birth	M	City of birth
				`ctryOfBirth`		Country of Birth	M	Country of birth

Field tag					Field name	Required	Description
			othr		Other	O	Array of the unique identifications of a person, as assigned by an institution, using an identification scheme
				id	Identification	M	Unique identification of a person
				schmeNm	Scheme Name	O	Data structure containing the scheme name of the debtor's private ID
				cd	Code	M	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes"
				issr	Issuer	O	Issuer of the other private ID for the debtor
		dbtrAcct			Debtor Account	M	Data structure containing the debtor account details
			id		Identification	M	Data structure containing the account identification
				iban	IBAN	M	International banking number
			prxy		Proxy	O	Data structure containing details of an account number
				tp	Proxy Type	M	Data structure containing proxy type information
				cd	Code	{Or	
				prtry	Proprietary	Or}	
				id	Proxy ID	M	Proxy ID
		dbtrAgt			Debtor Agent	M	Data structure containing the debtor agent details
			finInstnId		Financial Institution Identification	M	Data structure containing the financial institution identification
				bicfi	BICFI	O	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	Description
		cdtrAgt		Creditor Agent	M	Data structure containing the creditor agent details
			finInstnId	Financial Institution Identification	M	Data structure containing the financial institution identification
				bicfi	BICFI	O	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars.
		cdtr		Creditor	O	Data structure containing the creditor details
			pty	Party	M	Data structure containing the identification of a person or an organization
				nm	Name	M	Creditor name
			pstlAdr	Postal Address	O	Data structure containing the creditor address
				adrTp	Address type	O	Data structure containing the address type
					cd	Code	M	Code of the address type
			dept	Department	O	Department name
			subDept	Sub-department	O	Sub-department name
			strtNm	Street Name	O	Street name
			bldgNm	Building Name	O	Building name
			bldgNb	Building Number	O	Building number

Field tag						Field name	Required	Description
					flr	Floor	O	Floor number
					pstBx	Post Box	O	Post box number
					room	Room	O	Room number
					pstCd	Postcode	O	Postcode
					twnNm	Town Name	O	Town name
					twnLctnNm	Town Location Name	O	Town location name
					dstrctNm	District Name	O	District name
					ctrySubDvsn	Country Subdivision	O	Country subdivision name
					ctry	Country	M	Country. The value is an alpha-2 code defined in ISO 3166.
					adrLine	Address Line	O	Array of address lines. The address field has a maximum of 2 occurrences, i.e. 2x70. If the adrLine field is reported, all the sub-elements under pstlAdr are forbidden, except for ctry.
			id			Identification	O	Data structure containing the creditor ID
				orgId		Organization Identification	{Or	Data structure containing the creditor organization ID
					anyBic	Any BIC	O	BIC of the creditor's organization ID
					lei	LEI	O	LEI of the creditor's organization ID
					othr	Other	O	Data structure containing an alternative ID of the creditor's organization ID

Field tag							Field name	Required	Description
						id	ID	M	Alias that identifies the creditor
						schmeNm	Scheme Name	O	Data structure containing the scheme name of the creditor's organization ID
						cd	Code	M	Scheme name in a coded form
				prvtId			Private Identification	M	Data structure containing the unique identification of a person
				dtAndPlcOfBirth			Date and Place of Birth	O	Data structure containing date and place of birth information
					birthDt		Birthdate	M	Birth date
					prvcOfBirth		Province of Birth	O	Province of birth
					cityOfBirth		City of Birth	M	City of birth
					ctryOfBirth		Country of Birth	M	Country of birth
				othr			Other Private ID	O	Data structure containing another private ID for the creditor
					id		ID	M	Alias that identifies the creditor
					schmeNm		Scheme Name	O	Data structure containing the scheme name of the creditor's private ID
						cd	Code	M	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes"
					issr		Issuer	O	Issuer of the other private ID for the creditor
		ultmtCdtr					Ultimate Creditor	O	Data structure containing the ultimate creditor details

Field tag						Field name	Required	Description
		pty				Party	M	Data structure containing the identification of a person or an organization
			nm			Name	M	Ultimate creditor name
			id			Identification	O	Data structure containing the ultimate creditor ID
				orgId		Organization Identification	{Or	Data structure containing the ultimate creditor organization ID
					anyBic	Any BIC	O	BIC of the ultimate creditor's organization ID
					lei	LEI	O	LEI of the ultimate creditor's organization ID
					othr	Other	O	Data structure containing an alternative ID of the ultimate creditor's organization ID
						id	M	Alias that identifies the ultimate creditor
					schmeNm	Scheme Name	O	Data structure containing the scheme name of the ultimate creditor's organization ID
						cd	M	Scheme name in a coded form
				prvtId		Private Identification	M	Data structure containing the unique identification of a person
					dtAndPlcOfBirth	Date and Place of Birth	O	Data structure containing date and place of birth information
						birthDt	M	Birth date
					prvcOfBirth	Province of Birth	O	Province of birth
					cityOfBirth	City of Birth	M	City of birth
					ctryOfBirth	Country of Birth	M	Country of birth

Field tag					Field name	Required	Description
				othr	Other	O	Data structure containing another private ID for the ultimate creditor
				id	Identification	M	Alias that identifies the ultimate creditor
				schmeNm	Scheme Name	O	Data structure containing the scheme name of the ultimate creditor's private ID
				cd	Code	M	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes"
				issr	Issuer	O	Issuer of the other private ID for the ultimate creditor
		purp			Purpose	O	Data structure containing the payment purpose
			cd		Code	M	Code for the payment purpose

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
	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