

Message field definition: pacs.007

The following tables in this document describe the fields used in the pacs.007 messages (FI to FI payment reversal) in the Refund API:

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

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.007 payment reversal requests using the Payments Hub API, see [Payments Hub](#).

Faster Payments

The Refund API messages for the Faster Payments (FP) scheme use the pacs.007.001.08 message version.

The following table describes the fields in the request messages for the **POST /pacs007/v08** operation and in the response messages for the **GET /pacs007/v08/{phub_id}** operation.

Table: Fields for pacs.007 FP POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
fItoFIPmtRvs1	FI to FI Payment Reversal	M	1	FitoFIPaymentReversalV08	Request to submit a payment reversal
grpHdr	Group Header	M	1	GroupHeader70	Data structure containing the group header
msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be reversed. This parameter is used as the txId parameter in the POST pacs.008 operation, and the debtor's reference on the client's statement (if applicable).
creDtTm	Creation Date and 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.
stt1mInf	Settlement Information	M	1	SettlementInstruction4	Data structure containing the payment reversal settlement details
stt1mMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment reversal instructions. The value is CLRG.
txInf	Transaction Information	M	1	PaymentTransaction88	Array of the transaction information. Only element [0] of the array is used.
rvs1Id	Reversal ID	O	1	Max35Text	Unique payment reversal ID for the end customer. The value consists of up to 18 char. If no value is provided, the client reference (the rvs1RsnInf.addt1Inf field value) is used.

Field tag			Field name	Required	Permitted occurrences	ISO type	Description
		rvsdIntrBkStt1mAmt	Reversed Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the interbank settlement amount for the payment reversal (amount of money moved between the instructing agent and the instructed agent).
		ccy	Currency	M	1	ActiveCurrency	Currency code. The value is GBP.
		value	Value	M	1	CurrencyAmount	Amount. The value must be positive and use fractional digits as defined in ISO 4217. The decimal separator is a dot. The value must be less than the original payment amount. If multiple refunds are issued for the same payment, their total value can be at most the original payment amount.
		rvs1RsnInf	Reversal Reason Information	M	1	PaymentReversalReason8	Array of the information about the reason for the payment reversal. Only element [0] of the array is used.
		rsn	Reason	O	1	ReversalReason4Choice	Data structure containing the reason for the refund

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
addt1Inf	Additional Information	M	1	Max105Text	<p>Array of the client references for the inbound payment to be refunded. The array can contain the following elements:</p> <ul style="list-style-type: none"> Element [0] = ID value of the original payment. The following ID values contained within the original payment request can be used: <ul style="list-style-type: none"> fitoFICstmrCdtTrf.cdtTrfTxInf.rmtInf.strd.cdtrRefInf.ref fitoFICstmrCdtTrf.cdtTrfTxInf.pmtId.endToEndId fitoFICstmrCdtTrf.cdtTrfTxInf.pmtId.txId fitoFICstmrCdtTrf.grpHdr.msgId paymentsHubId returned in the response body of the original payment request. This element is mandatory. Element [1] = ID type. The possible values are: <ul style="list-style-type: none"> Null, zero, or rmtinf = Creditor reference ID e2eid = End-to-end ID txid = Transaction ID msgid = Message ID payhubid = Payments Hub ID This element is optional. If it is not provided, the value of element [0] must be the creditor reference ID. Element [2] = New end-to-end ID used to track the refund between payment systems. This element is optional.

The following table describes the fields in the response messages for the **POST /pacs007/v08** operation.

Table: Fields for pacs.007 FP POST response messages

Field tag	Field name	Occurrences	Description
data	Data Block	1	Response to a request to submit a payment reversal
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 reversal. 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 Refund API messages for the SEPA Credit Transfer (SCT) scheme use the pacs.007.001.08 message version.

The following table describes the fields in the request messages for the **POST /pacs007/v08** operation and in the response messages for the **GET /pacs007/v08{phub_Id}** operation.

Table: Fields for pacs.007 SCT POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
fItoFIPmtRvs1	FI to FI Payment Reversal	M	1	FitoFIPaymentReversalV08	Request to submit a payment reversal
grpHdr	Group Header	M	1	GroupHeader70	Data structure containing the group header
msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be reversed
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	SettlementInstruction4	Data structure containing the payment reversal 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	PaymentTransaction88	Array of the transaction information. Only element [0] of the array is used.
rvs1Id	Reversal ID	O	1	Max35Text	Unique payment reversal ID for the end customer

Field tag		Field name	Required	Permitted occurrences	ISO type	Description
	orgn1TxId	Original Transaction ID	O	1	Max35Text	Unique transaction ID of the original transaction
	rvsdIntrBkStt1mAmt	Reversed Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the interbank settlement amount for the payment reversal (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. The value must be less than the original payment amount. If multiple refunds are issued for the same payment, their total value can be at most the original payment amount.
	ccy	Currency	M	1	ActiveCurrency	Currency code. The value is EUR.
	rvs1RsnInf	Reversal Reason Information	M	1 - n	PaymentReversalReason8	Array of the information about the reason for the payment reversal. Only element [0] of the array is used.
	rsn	Reason	M	1	ReversalReason4Choice	Data structure containing the reason for the payment reversal

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
cd	Code	M	1	ExternalReversalReason1Code	<p>Code for the payment reversal. The possible values are:</p> <ul style="list-style-type: none"> AC01 = Incorrect account number AC04 = Closed account AC06 = Blocked account AG01 = Forbidden transaction AG02 = Invalid bank operation code AM05 = Duplication BE04 = Missing creditor address CNOR = Creditor bank not registered ERIN = ERI (Extended Remittance Information) option not supported F0CR = Cancellation request received previously MD07 = End customer deceased MS02 = Reason not specified (customer-generated) MS03 = Reason not specified (agent-generated) RC01 = Incorrect bank identifier RR01 = Missing debtor account or identification RR02 = Regulatory reason (missing debtor name or address) RR03 = Regulatory reason (missing creditor name or address) RR04 = Regulatory reason

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
ddt1Inf	Additional Information	M	1 - n	Max105Text	<p>Array of the client reference (pacs.008 Payments Hub ID) for the payment to be reversed. The array can contain the following elements:</p> <ul style="list-style-type: none"> Element [0] = ID value of the original payment. The following ID values contained within the original payment request can be used: <ul style="list-style-type: none"> fitoFICstmrCdtTrf.cdtTrfTxInf.rmtInf.strd.cdtrRefInf.ref fitoFICstmrCdtTrf.cdtTrfTxInf.pmtId.endToEndId fitoFICstmrCdtTrf.cdtTrfTxInf.pmtId.txId fitoFICstmrCdtTrf.grpHdr.msgId paymentsHubId returned in the response body of the original payment request. This element is mandatory. Element [1] = ID type. The possible values are: <ul style="list-style-type: none"> Null, zero, or rmtinf = Creditor reference ID e2eid = End-to-end ID txid = Transaction ID msgid = Message ID payhubid = Payments Hub ID This element is optional. If it is not provided, the value of element [0] must be the creditor reference ID. Element [2] = New end-to-end ID used to track the refund between payment systems. This element is optional.

The following table describes the fields in the response messages for the **POST /pacs007/v08** operation.

Table: Fields for pacs.007 SCT POST response messages

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