PagoNxt
Payments

Message field definition: pacs.008

The following tables in this document describe the fields used in the pacs.008 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 (Or), where one of two or more 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.008 payment requests using the Payments Hub API, see Payments Hub.

Faster Payments

The messages for the Faster Payments (FP) scheme use the pacs.008.001.08 message version.

The following table describes the fields in the request messages for the **POST /pacs008/v08** operation and in the response messages for the **GET /pacs008/v08/{phub_id}** operation.

`ultmtDbtr`

Table: Fields for pacs.008 FP POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
fitoFICstmrCdtTrf	FI to FI Customer Credit Transfer	M	1	FitoFICustomerCreditTransferV08	Request to submit a new FI to FI payment

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
grpHdr	Group Header	M	1	GroupHeader93	Data structure containing the group header
msgId	Message Identification	M	1	Max35Text	Message ID that uniquely identifies the payment to be submitted. In case of an overseas payment, the value must consist of letters and digits only.
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.
ttlIntrBkSttlmAmt	Total Interbank Settlement Amount	O	1	ActiveCurrencyAndAmount	Data structure containing the payment currency and the amount for the total interbank settlement. If this data structure is used, the amount must be equal to the sum of all the transactions in the message.
ccy	Currency	O	1	ActiveCurrency	Currency code. The value is GBP.
value	Value	O	1	CurrencyAmount	Amount. The value must be positive and use fractional digits as defined in ISO 4217. The decimal separator is a dot.
sttlmInf	Settlement Information	M	1	SettlementInstruction8	Data structure containing the settlement details to be returned

Field tag			Field name	Required	Permitted occurrences	ISO type	Description
		sttlmMtd	Settlement Method	M	1	SettlementMethod1Code	Method used to settle the payment instructions. The value is CLRG.
cdtTrfTxInf			Credit Transfer Information	M	1 – n	CreditTransferTransaction39	Array of credit transfer transactions
	pmtId		Payment Identification	M	1	PaymentIdentification7	Data structure containing payment ID data
		endToEndId	End to End ID	M	1	Max35Text	End-to-end ID used to track the payment between payment systems
		txId	Transaction ID	M	1	Max35Text	Transaction ID that uniquely identifies each transaction sent within the same request
		uetr	UETR	O	1	UUIDv4Identifier	Universally unique ID used as an end-to-end reference of a payment transaction
	pmtTpInf		Payment Type Information	O	1	PaymentTypeInformation27	Data structure containing the payment type information
		svcLvl	Service Level	O	0 – n	ServiceLevel8Choice	Array containing the service level, defining the rules under which the transaction must be processed
			prtry	Proprietary	M	1	Max35Text	Proprietary service level. The value is FP.
		lclInstrm	Local Instrument	O	1	LocalInstrument2Choice	Data structure containing the FPS processing code. In case of an overseas payment, this structure must be included.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			prtry	Proprietary	M	1	Max35Text	FPS processing code. The possible values are: 10 or SIP = Single immediate payment 30 or SOP = Standing order payment 40 or FDP = Future-dated payment TRF = International transaction
		ctgyPurp		Category Purpose	O	1	CategoryPurpose1Choice	Data structure containing the channel for payment instructions
			prtry	Proprietary	M	1	Max35Text	Payment instructions channel. The possible values are: 001 = Telephone banking 002 = Internet banking 003 = Branch instruction 004 = Letter 005 = Email 006 = Mobile payments service
	intrBkSttlmAmt			Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the interbank settlement amount (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.
	xchgRate			Exchange Rate	O	1	BaseOneRate	Factor used to convert an amount from one currency to another. The value has a maximum of 11 digits, of which 10 can be decimals, separated by a point.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
chrgBr				Charge Bearer	M	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
	intrmyAgt1			Intermediary Agent	O	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the intermediary agent details. In case of an overseas payment, this structure is required if you use multiple agencies for debiting.
		finInstnId		Financial Institution ID	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			clrSysMmbId	Clearing System Member ID	M	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
			mmbId	Member ID	M	1	Max35Text	Debit account sort code for the intermediary agent's vostro UK account
	intrmyAgt1Acct			Intermediary Agent Account	O	1	CashAccount38	Data structure containing the intermediary agent account details. In case of an overseas payment, this structure is required if you use multiple agency accounts for debiting.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
		id		Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification for the intermediary agent's vostro UK account. Use the `othr` field for a UK account number, and the `iban` field for others.
			iban	IBAN	{Or	1	IBAN2007Identifier	International banking number
			othr	Other ID	Or}	1	GenericAccountIdentification1	Data structure containing details of an account number
				id	Identification	M	1	Max34Text	UK account number
		dbtr		Debtor	M	1	PartyIdentification135	Data structure containing the debtor details. If no address is provided, the `nm` field must be included.
			nm	Name	O	1	Max140Text	Debtor name. In case of an overseas payment, this field must be included. The value can be at most 40 characters long.
			pstlAdr	Address	O	1	PostalAddress24	Data structure containing the debtor address. In case of an overseas payment, this structure must be included.
				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.

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Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			adrLine	Address Line	M	0 – 7	Max70Text	Array of address lines. In case of an overseas payment, either this field or separately-agreed structured address fields must be included and must include the postcode. If the postcode is not available, it can be replaced by the date and place of birth of the debtor, or their customer identification number (national identity number), such as the passport number.
	dbtrAcct			Debtor Account	M	1	CashAccount38	Data structure containing the debtor account details
		id		Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification. Use the othr field for a UK account number, and the iban field for others.
			iban	IBAN	{Or	1	IBAN2007Identifier	International banking number
			othr	Other ID	Or}	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.
			nm	Name	O	1	Max70Text	Debtor account name, as sent to FPS. In case of an overseas payment, this field must be included if the dbtr.nm field is not included. The value can be at most 40 characters long.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
	dbtrAgt			Debtor Agent	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the debtor agent details
		finInstnId		Financial Institution ID	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			bicfi	BICFI	{Or	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. In case of an overseas payment, this field must be included. The value consists of 8 or 11 chars.
			clrSysMmbId	Clearing System Member ID	Or}	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)
		pstlAdr		Address	O	1	PostalAddress24	Data structure containing the debtor 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	0 – 7	Max70Text	Array of address lines
	cdtrAgt			Creditor Agent	M	1	BranchAndFinancialInstitutionIdentification6	Data structure containing the creditor agent details

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
		finInstnId		Financial Institution ID	M	1	FinancialInstitutionIdentification18	Data structure containing the financial institution identification
			bicfi	BICFI	{Or	1	BICFIDec2014Identifier	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. In case of an overseas payment, this field must be included. The value consists of 8 or 11 chars.
			clrSysMmbId	Clearing System Member ID	Or}	1	ClearingSystemMemberIdentification2	Data structure containing the clearing system member identification
				mmbId	Member ID	M	1	Max35Text	Clearing system member ID (creditor sort code)
		pstlAdr		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	0 – 7	Max70Text	Array of address lines
	cdtr			Creditor	M	1	PartyIdentification135	Data structure containing the creditor details. If no address is provided, the nm field must be included.
		nm		Name	M	1	Max140Text	Creditor name. The value can be at most 40 characters long.

Field tag			Field name	Required	Permitted occurrences	ISO type	Description
		pstlAdr	Address	O	1	PostalAddress24	Data structure containing the creditor address. In case of an overseas payment, this structure must be included.
			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	M	0 – 7	Max70Text	Array of address lines. In case of an overseas payment, either this field or separately-agreed structured address fields must be included and must include the postcode. If the postcode is not available, it can be replaced by the date and place of birth of the creditor, or their customer identification number (national identity number), such as the passport number.
	cdtrAcct		Creditor Account	M	1	CashAccount38	Data structure containing the creditor account details
		id	Identification	M	1	AccountIdentification4Choice	Data structure containing the account identification. Use the othr field for a UK account number, and the iban field for others.
			iban	IBAN	{Or	1	IBAN2007Identifier	International banking number that must be included when the account number and sort code are not provided

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			othr	Other ID	Or}	1	GenericAccountIdentification1	Data structure containing details of a UK account number
			id	Identification	M	1	Max34Text	UK account number
		nm		Name	O	1	Max70Text	Creditor account name. In case of an overseas payment, this field must be included if the `cdtr.nm` field is not included. The value can be at most 40 characters long.
	rgltryRptg			Regulatory Reporting	O	0 – 10	RegulatoryReporting3	Array of regulatory reporting data. This structure can be included only in case of an overseas payment. Only element [0] of the array is used.
		dtls		Details	M	1 – n	StructuredRegulatoryReporting3	Array of regulatory reporting details. Only element [0] of the array is used.
			inf	Information	M	1 – n	Max35Text	Array of regulatory reporting detail information. Only element [0] of the array is used.
	rmtInf			Remittance Information	O	1	RemittanceInformation16	Data structure containing remittance information
		ustrd		Unstructured	O	0 – n	Max140Text	Array of unstructured remittance information, as shown on the debtor's account statement. The value can be at most 18 characters long. Only element [0] of the array is used.

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			strd	Structured	O	0 – n	StructuredRemittanceInformation 16	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. Only element [0] of the array is used.
			cdtrRefInf	Creditor Reference Information	M	1	CreditorReferenceInformation2	Data structure containing creditor reference information to allow the identification of the underlying documents
			ref	Reference	M	1	Max35Text	Creditor reference. The value can be at most 18 characters long and cannot contain any special characters.

The following table describes the fields in the response messages for the **POST /pacs008/v08** operation.

Table: Fields for pacs.008 FP POST response messages

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

SEPA Credit Transfers

The messages for the SEPA Credit Transfer (SCT) scheme use the pacs.008.001.08 message version.

The following table describes the fields in the request messages for the **POST /pacs008/v08** operation and in the response messages for the **GET /pacs008/v08{phub_id}** operation.

Table: Fields for pacs.008 SCT POST request and GET response messages

Field tag	Field name	Required	Permitted occurrences	ISO type	Description
fitoFICstmrCdtTrf	FI to FI Customer Credit Transfer	M	1	FitoFICustomerCreditTransferV08	Request to submit a new FI to FI payment
grpHdr	Group Header	M	1	GroupHeader93	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 submitted
	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.
cdtTrfTxInf			Credit Transfer Transaction Information	M	1 – n	CreditTransferTransaction39	Array of credit transfer transactions. Only element [0] of the array is used.
	pmtId		Payment Identification	M	1	PaymentIdentification7	Data structure containing payment ID data
		instrId	Instruction Identification	O	1	Max35Text	Instruction ID used to uniquely identify the instruction
		endToEndId	End to End Identification	M	1	Max35Text	End-to-end ID used to track the payment between payment systems. If no value is provided, NOT PROVIDED is used.
		txId	Transaction Identification	M	1	Max35Text	Transaction ID that uniquely identifies each transaction sent within the same request

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
	pmtTpInf			Payment Type Information	M	1	PaymentTypeInformation28	Data structure containing the payment type information
		svcLvl		Service Level	M	0 – n	ServiceLevel8Choice	Array containing the service level, defining the rules under which the transaction must be processed. Only element [0] of the array is used.
			prtry	Proprietary	M	1	Max35Text	Proprietary service level. The value is SEPA.
		lclInstrm		Local Instrument	O	1	LocalInstrument2Choice	Data structure containing the SCT processing code
			cd	Code	O	1	ExternalLocalInstrument1Code	SCT processing 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
	intrBkSttlmAmt			Interbank Settlement Amount	M	1	ActiveCurrencyAndAmount	Data structure containing the 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.

Field tag			Field name	Required	Permitted occurrences	ISO type	Description
		ccy	Currency	M	1	ActiveCurrency	Currency code. The value is EUR.
	intrBkSttlmDt		Interbank Settlement Date	M	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.
	ultmtDbtr		Ultimate Debtor	O	1	PartyIdentification135	Data structure containing the ultimate debtor details
		nm	Name	M	1	Max140Text	Ultimate debtor name
		pstlAdr	Address	O	1	PostalAddress24	Data structure containing the ultimate debtor address
		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

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
			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
	dbtr			Debtor	M	1	PartyIdentification135	Data structure containing the debtor details.
		nm		Name	M	1	Max140Text	Debtor name
		pstlAdr		Address	O	1	PostalAddress24	Data structure containing the debtor 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
	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	M	1	IBAN2007Identifier	International banking number
	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	BICFI	M	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.
	cdtr			Creditor	M	1	PartyIdentification135	Data structure containing the creditor details
		nm		Name	M	1	Max140Text	Creditor name
		pstlAdr		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
	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	M	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
	ultmtCdtr			Ultimate Creditor	O	1	PartyIdentification135	Data structure containing the ultimate creditor details
		nm		Name	M	1	Max140Text	Ultimate creditor name
		pstrlAdr		Address	O	1	PostalAddress24	Data structure containing the ultimate creditor address
			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
			other	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
	rmtInf			Remittance Information	O	1	RemittanceInformation16	Data structure containing remittance information
		ustrd		Unstructured	{Or	0 – n	Max140Text	Array of unstructured remittance information, as shown on the debtor's account statement

Field tag				Field name	Required	Permitted occurrences	ISO type	Description
		strd		Structured	Or}	0 – n	StructuredRemittanceInformation16	Array of information that enables the matching/reconciliation of an entry with the items that the payment is intended to settle, in a structured form
			cdtrRefInf	Creditor Reference Information	M	1	CreditorReferenceInformation2	Data structure containing creditor reference information to allow the identification of the underlying documents
			ref	Reference	M	1	Max35Text	Creditor reference

The following table describes the fields in the response messages for the **POST pacs008/v08** operation.

Table: Fields for pacs.008 SCT POST response messages

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

SEPA Instant Credit Transfers

The messages for the SEPA Instant Credit Transfer (SCT Inst) scheme use the pacs.008.001.08 message version.

The following table describes the fields in the request messages for the **POST /pacs008/v08** operation and in the response messages for the **GET /pacs008/v08{phub_id}** operation.

Table: Fields for pacs.008 SCT Inst POST request and GET response messages

Field tag			Field name	Required	Description
fitoFICstmrCdtTrf			FI to FI Customer Credit Transfer	M	Request to submit a new FI to FI payment
	grpHdr		Group Header	M	Data structure containing the group header
		msgId	Message Identification	M	Message ID defined by the submitter to uniquely identify the payment internally. 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 00800108. • <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).

Field tag			Field name	Required	Description
	ttlIntrBkSttlmAmt		Total Interbank Settlement Amount	M	Total amount of all transactions of the request, in euros. The amount must be between a minimum of 0.01 and a maximum amount for SCT Inst that can be processed under the scheme, as defined in the EPC 023-16 document "Maximum Amount for Instructions under the SCT Instant Rulebook", or a maximum amount agreed between participants bilaterally or multilaterally in communities. The EPC 023-16 document currently establishes the maximum as 100.000 €. The total 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. Settlement is performed in real time and the settlement date change occurs at 00:00:00:00 hours.
	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.
		ttlIntrBkSttlmAmt	Settlement Account	O	Settlement account. This field is not filled in, since, according to the ISO20022 standard, if the method used for settlement is CLRG, the account for debit and credit entries is not reported.
		clrSys	Clearing System	O	Data structure containing information about the clearing system through which the transaction is to be routed
			cd	Code	{Or	Code identification of the clearing system. If the issuing entity submitting the request delegates to CICLOM the routing of transactions based on its criteria, this field is filled in with the standard code "CAM". This value Is never reported in the received transactions (see the sttlmInf/clrSys/Prtry field)

Field tag				Field name	Required	Description
			prtry	Proprietary	Or}	Proprietary identification of the clearing system. The value is one of the following codes: • LTR = Transactions sent or received through CICLOM • RT1 = Transactions sent or received from RT1 • TIP = Transactions sent or received from TIPS
		pmtTpInf		Payment Type Information	M	Data structure containing the payment type information
			svcLvl	Service Level	M	Array containing the service level, defining the rules under which the transaction must be processed. Only element [0] of the array is used.
				cd	Code	{Or	Code for the service level. The value is SEPA.
				prtry		Or}	
			lclInstrm	Local Instrument	M	Data structure containing the SCT Inst processing code
				cd	Code	{Or	SCT Inst processing code. The value is INST.
				prtry		Or}	
		ctgyPurp		Category Purpose	O	Data structure containing the channel for payment instructions.

Field tag				Field name	Required	Description
			cd	Code	{Or	Payment instructions channel. Amongst Spanish entities, the following AOS (additional optional service) is in place: This field is mandatory when the reported transaction corresponds to a payroll or pension. It is reported as follows: • `SALA` = Salary • `PENS` = Pensions Spanish Entities Best Practices Recommendation: • `OTHR` = If a "partial return" is to be identified. A partial refund is understood to be a new transfer made at the request of the beneficiary's institution because they have not been able to make a refund for the total amount of funds initially requested by the originator's institution through the `FRAD` recall. This new transfer must be made for the amount of the funds available. This new payment must have the following values: 1) `ctgyPurp/cd = "OTHR"` 2) `purp/cd = "REFU"` 3) In the `endToEndId` field in the new transfer, reference the original retrocession request or `cx1Id`. This code should be reported together with the code `"REFU"` in the `purp/cd` field of pacs.008.
			prtry	Proprietary	Or}	Category purpose of the transaction in a free text form.
		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 Identification	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.

Field tag			Field name	Required	Description
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
	finInstnId		Financial Institution Identification	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.
cdtTrfTxInf			Credit Transfer Transaction Information	M	Array of credit transfer transactions. Only element [0] of the array is used.
	pmtId		Payment Identification	M	Data structure containing payment ID data
		instrId	Instruction Identification	O	Instruction ID used to uniquely identify the instruction. The first four characters must match one of the codes defined to identify the product type (error IT16): • `CORE` = for basic SCT Inst transfers • `BC2C` = for SCT Inst derived from Bizum C2C The reference can contain up to 35 characters, not including internal spaces or leading characters. For transactions originating from EBA's RT1 service and the ECB's TIPS service, the above-mentioned structure does not apply, and this field is optional.
		endToEndId	End to End Identification	M	End-to-end ID used to track the payment between payment systems. If no value is provided, "`NOTPROVIDED`" is used. The Spanish Community best practice recommendation is that for those operations corresponding to partial returns, this field should be reported with the specific reference of the recall, field `cx1Id` of camt.056.

Field tag			Field name	Required	Description
		txId	Transaction Identification	M	Transaction ID that uniquely identifies each transaction sent within the same request
	intrBkSttlmAmt		Interbank Settlement Amount	M	Amount of the transaction, in euros. The value must meet the following constraints: • The amount must be composed of 15 digits in the integer part and two decimal places (schema validation, error FF01). • The currency attribute must always be EUR (schema validation, error FF01). • The amount of the transaction must not exceed the limit set per transaction in the system (error AM02). • The amount must be between a minimum of 0.01 and a maximum amount per SCT Inst that can be processed under the scheme as defined in document EPC 023-16 ""Maximum Amount for Instructions under the SCT Instant Rulebook"" or the maximum amount agreed between participants bilaterally or multilaterally in communities. Currently, the maximum is set at 100.000 EUR. • There must be sufficient funds to cover the full amount (error AM13). • The issuing entity has not exceeded the limit per transaction established by its settlement entity (error IT97). • * The issuing entity has not exceeded the net debit position limit established by its settlement entity per settlement cycle (error IT98).
		accptncDtTm	Acceptance Date Time	M	Timestamp of the receipt of the SCT Inst Instruction. Date and time at which, once the SCT Inst has been received from the client, the ordering institution has carried out the appropriate validations to initiate the process. This date and time is taken into account for the control of the transaction exchange time (timeout). The value is presented in the ISO8601 format: `YYYY-MM-DDThh:mm:ss.mmm+hh:mm` or `YYYY-MM-DDThh:mm:ss.mmmZ`
		chrgBr	Charge Bearer	M	Party or parties that bear the charges associated with the processing of the payment transaction. The value is `SLEV`.

Field tag						Field name	Required	Description
ultmtDbtr						Ultimate Debtor	O	Data structure containing the ultimate debtor details
	nm					Name	O	Ultimate debtor name
	id					ID	O	Data structure containing the ultimate debtor identification
		orgId				Organization ID	{Or	Data structure containing the ultimate debtor organization ID
			anyBic			Any BIC	{Or	BIC of the ultimate debtor's organization ID
			lei			LEI	Or}	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 ultimate debtor
				schmeNm		Scheme Name	O	Data structure containing the scheme name of the ultimate debtor's organization ID
					cd	Code	{Or	Scheme name in a coded form
					prtry	Proprietary	Or}	Scheme name in a free text form
				issr		Issuer	O	Issuer of the organization ID
		prvtId				Private ID	Or}	Private ID
			dtAndPlcOfBirth			Date and Place of Birth	O	Data structure containing date and place of birth information
				birthDt		Birthdate	M	Birth date. The structure of the date of birth field must be correct and must be filled in if the optional field date and place of birth is chosen.
				prvcOfBirth		Province of Birth	O	Province of birth

Field tag						Field name	Required	Description
					cityOfBirth	City of Birth	M	City of birth. The structure of the city of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
					ctryOfBirth	Country of Birth	M	Country of birth. The structure of the country of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
				othr		Other private ID	O	Data structure containing another private ID for the ultimate debtor
					id	ID	M	Alias that identifies the ultimate debtor
					schmeNm	Scheme Name	O	Data structure containing the scheme name of the ultimate debtor's private ID
						cd	Code	{Or	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes".
						prtry	Proprietary	Or}	Scheme name in a free text form
					issr	Issuer	O	Issuer of the other private ID for the debtor
		dbtr				Debtor	M	Data structure containing the debtor details.
			nm			Name	M	Debtor name
			pstlAdr			Address	O	Data structure containing the debtor address
				adrTp		Address Type	O	Data structure containing the address Type
					cd	Code	M	Code identifying the address type
				dept		Department	O	Department name

Field tag				Field name	Required	Description
			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. If the `<AdrLine>` field is reported, all the sub-elements under `<PstlAdr>` are forbidden, except for `<Ctry>`.
		id		Debtor ID	O	Data structure containing the debtor identification

Field tag				Field name	Required	Description
			orgId	Organization ID	{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 ID	O	Data structure containing another 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	{Or	Scheme name in a coded form
						prtry	Proprietary	Or}	Scheme name in a free text form
					issr	Issuer	O	Issuer of the organization ID
			prvtId	Private ID	Or}	Private ID
				dtAndPlcOfBirth	Date and Place of Birth	O	Data structure containing the date and place of birth information
					birthDt	Birthdate	M	Birth date. The structure of the date of birth field must be correct and must be filled in if the optional field date and place of birth is chosen.
					prvcOfBirth	Province of Birth	O	Province of birth
					cityOfBirth	City of Birth	M	City of birth. The structure of the city of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).

Field tag							Field name	Required	Description
				ctryOfBirth			Country of Birth	M	Country of birth. The structure of the country of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
			othr				Other private ID	O	Data structure containing another private ID for the debtor
				id			ID	M	Alias that identifies the debtor
				schmeNm			Scheme Name	O	Data structure containing the scheme name of the debtor's private ID
					cd		Code	{Or	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes".
					prtry		Proprietary	Or}	Scheme name in a free text form
				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 the details for a proxy/alias for the debtor's account. SEPA Usage Rule: A proxy can only be provided under the condition that the originator customer has the possibility to validate the IBAN associated to that alias/proxy, prior to the authentication of the instruction unless the originator and the PSP of the originator customer have previously established another agreement. In addition, the PSP of the payer must have an agreement with the payer customer and the PSP of the payee with its customer regarding the processing and use of the data provided under this alias/proxy.

Field tag				Field name	Required	Description
			tp	Type	O	Data structure containing the proxy type details
				cd	Code	{Or	
				prtry	Proprietary	Or}	
			id	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	M	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars. The BIC must belong to an entity participating in the system (error IT10) and must not be partially (error IT52) or totally (error IT33) cancelled.
		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	M	Valid BICS for a financial institution registered and published by the ISO 9362 Registration Authority. The value consists of 8 or 11 chars. The BIC must belong to an entity participating in the system (error IT10) and must not be partially (error IT52) or totally (error IT33) cancelled.
		cdtr		Creditor	M	Data structure containing the creditor details
			nm	Name	M	Creditor name

Field tag				Field name	Required	Description
	pstlAdr			Address	O	Data structure containing the creditor address
		adrTp		Address type	O	Data structure containing the address type
			cd	Code	M	Code identifying 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

Field tag				Field name	Required	Description
			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		Creditor ID	O	Data structure containing the creditor ID
			orgId	Organization ID	{Or	Data structure containing the creditor's organization ID
				anyBic	Any BIC	{Or	BIC of the creditor's organization ID
				lei	LEI	Or}	LEI of the creditor's organization ID
				othr	Other ID	O	Data structure containing another ID of the creditor's organization ID
					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	{Or	Scheme name in a coded form
						prtry	Proprietary	Or}	Scheme name in a free text form
					issr	Issuer	O	Issuer of the organization ID
			prvtId	Private ID	Or}	Private ID
				dtAndPlcOfBirth	Date and Place of Birth	O	Data structure containing the date and place of birth information
					birthDt	Birthdate	M	Birth date. The structure of the date of birth field must be correct and must be filled in if the optional field date and place of birth is chosen.

Field tag						Field name	Required	Description
				prvcOfBirth		Province of Birth	O	Province of birth
				cityOfBirth		City of Birth	M	City of birth. The structure of the city of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
				ctryOfBirth		Country of Birth	M	Country of birth. The structure of the country of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
			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	{Or	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes".
					prtry	Proprietary	Or}	Scheme name in a free text form
				issr		Issuer	O	Issuer of the other private ID for the creditor
	cdtrAcct					Creditor Account	M	Data structure containing the creditor account details
		id				Identification	M	Data structure containing the account identification
			iban			IBAN	M	International banking number

Field tag					Field name	Required	Description
		prxy			Proxy	O	Data structure containing the details for a proxy/alias for the creditor's account. SEPA Usage Rule: A proxy can only be provided under the condition that the originator customer has the possibility to validate the IBAN associated to that alias/proxy, prior to the authentication of the instruction unless the originator and the PSP of the originator customer have previously established another agreement. In addition, the PSP of the payer must have an agreement with the payer customer and the PSP of the payee with its customer regarding the processing and use of the data provided under this alias/proxy.
			tp		Type	O	Data structure containing the proxy type details
				cd	Code	{Or	
				prtry	Proprietary	Or}	
			id		ID	M	Proxy ID
	ultmtCdtr				Ultimate Creditor	O	Data structure containing the ultimate creditor details
		nm			Name	O	Ultimate creditor name
		id			Ultimate Creditor ID	O	Data structure containing the ultimate creditor ID
			orgId		Organization ID	{Or	Data structure containing the ultimate creditor's organization ID
				anyBic	Any BIC	{Or	BIC of the ultimate creditor's organization ID
				lei	LEI	Or}	LEI of the ultimate creditor's organization ID
				othr	Other	O	Data structure containing another ID of the ultimate creditor's organization ID
					id	ID	M	Alias that identifies the ultimate creditor

Field tag						Field name	Required	Description
				schmeNm		Scheme Name	O	Data structure containing the scheme name of the ultimate creditor's organization ID
					cd	Code	{Or	Scheme name in a coded form
					prtry	Proprietary	Or}	Scheme name in a free text form
				issr		Issuer	O	Issuer of the organization ID
			prvtId			Private ID	Or}	Private ID
				dtAndPlcOfBirth		Date and Place of Birth	O	Data structure containing the date and place of birth information
					birthDt	Birthdate	M	Birth date. The structure of the date of birth field must be correct and must be filled in if the optional field date and place of birth is chosen.
					prvcOfBirth	Province of Birth	O	Province of birth
					cityOfBirth	City of Birth	M	City of birth. The structure of the city of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
					ctryOfBirth	Country of Birth	M	Country of birth. The structure of the country of birth field must be correct and must be filled in if the optional field date and place of birth is chosen (schema validation, error FF01).
				othr		Other private ID	O	Data structure containing another private ID for the creditor
					id	ID	M	Alias that identifies the creditor. Rule of use in the Spanish Community: in national operations the identification code can be completed with NIF, NIE or any other code.

Field tag						Field name	Required	Description
					schmeNm	Scheme Name	O	Data structure containing the scheme name of the ultimate creditor's private ID
						cd	Code	{Or	Scheme name, in a coded form, using the ISO20022 standard "Identification Scheme Codes"
						prtry	Proprietary	Or}	Scheme name in a free text form. Rule of use in the Spanish Community: in national operations, when the "identifier" field above is reported with a NIF, NIE... in this field the type of identification being used is indicated, with the corresponding text ("NIF", "NIE", etc.).
					issr	Issuer	O	Issuer of the other private ID for the ultimate creditor
		purp				Purpose	O	Data structure containing the payment purpose. This information is used in the payer - payee relationship, the payer's and payee's entities transfer the information collected here, without changing it.
			cd			Code	O	Code for the payment purpose. Spanish Community best practice recommendation: if a "partial return" is to be identified and the `<CtgyPurp>`/`<Cd>` field has been reported with the code "OTHR", this field must be completed with the code "REFU".
		rmtInf				Remittance Information	O	Data structure containing remittance information

Field tag				Field name	Required	Description
		ustrd		Unstructured	O	Array of unstructured remittance information, as shown on the debtor's account statement. Maximum one occurrence of 140 characters in length. SEPA Usage Rule: If the payment recipient's business name is different from their legal name (AT-E001), then the name must be provided in this field. The location where the transaction took place (if different from AT-E004) as well as the date and time of the transaction can also be provided here. Each set of information must be followed by a slash ("/") to differentiate it from other elements (a special character other than the slash may be used in case it is used for other purposes (e.g. "+"). Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12- 24T11:37/Purchase Nr 1234567890AZ - Merry Christmas]. For more information, please refer to "EPC088-22 EPC Guidance Document - Improve Transparency for Retail Payment End-Users".
		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. The total number of characters for the structured concept cannot exceed 140 characters, taking into account the sum of characters SEPA Usage Rule: If the payment recipient's business name is different from their legal name (AT-E001), then the name must be provided in this field. The location where the transaction took place (if different from AT-E004) as well as the date and time of the transaction can also be provided here. Each set of information must be followed by a slash ("/") to differentiate it from other elements (a special character other than the slash may be used in case it is used for other purposes (e.g. "+"). Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12- 24T11:37/Purchase Nr 1234567890AZ - Merry Christmas]. For more information, please refer to "EPC088-22 EPC Guidance Document - Improve Transparency for Retail Payment End-Users". of each of the sub-labels used (excluding <Strd> and </Strd>).
			cdtrRefInf	Creditor Reference Information	O	Data structure containing creditor reference information to allow the identification of the underlying documents

Field tag					Field name	Required	Description
			tp		Creditor Reference Information Type	M	Data structure containing the creditor reference information type. Mandatory if `<CdtrRefInf>` is used.
				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. This field is completed only with the code `"SCOR"` (Schema validation, error FF01) and is mandatory whenever the "Reference of information given by the beneficiary" (Schema validation, error FF01) is reported.
			ctgyPurp		Issuer	O	Creditor reference information type issuer
			ref		Reference	M	Creditor reference

The following table describes the fields in the response messages for the **POST pacs008/v08** operation.

Table: Fields for pacs.008 SCT Inst POST response messages

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