

Message field definition: pacs.028

The following tables in this document describe the fields used in the pacs.028 messages:

- [SEPA Instant Credit Transfers \(SEPA Inst\)](#)

NOTE:

- The field tags in the tables use the JSON format spelling. If you want to use the XML format, check the correct field tags from <https://www.iso20022.org/>.
- For more information on how to send pacs.002 payment status requests using the Payments Hub API, see [Payments Hub](#).

SEPA Instant Credit Transfers

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

The following table describes the fields in the response messages for the **GET /pacs028/v03/{payments_hub_id}** operation.

Table: Fields for pacs.002 SCT Inst response messages

Field tag	Field name	Required	Description
fiToFIPmtStsReq	FI to FI Payment Status Request	M	Payment status request

Field tag		Field name	Required	Description
grpHdr		Group Header	M	Data structure containing the group header
msgId		Message Identification	M	<p>Message ID defined by the submitter to uniquely identify the payment internally.</p> <p>The ID uses the format <AAA><XXX><ZZZ>, where:</p> <ul style="list-style-type: none"> <AAA> = Service identifier. The value is STI, implying Immediate SEPA Transfer. <XXX> = Type of message being exchanged. The value is 02800103. <ZZZ> = Unique ID for the presenting entity, up to 24 characters <p>For transactions originating from EBA's RTI service and ECB's TIPS service, the above format does not apply.</p>
creDtTm		Creation Date Time	M	Message creation date and time in the ISO8601 format: YYYY-MM-DDThh:mm:ss (schema validation, error FF01).
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 financial institution identification
bicfi		BICFI	M	Participant originating this message. This field is Mandatory (M) when sending to the Clearing House. It must correspond to one of the entities directly connected to Iberpay.

Field tag				Field name	Required	Description
			instdAgt	Instructed Agent	O	Data structure containing instructed agent information. This field is Mandatory (M) when received from the Clearing House. It is not reported when sending to the Clearing House.
			finInstnId	Financial Institution Identification	M	Data structure containing financial institution identification
			bicfi	BICFI	M	Participant receiving this message. This field is Mandatory (M) when received from the Clearing House. It must correspond to one of the entities directly connected to Iberpay.
			orgn1GrpInf	Original Group Information and Status	M	Data structure containing original group information concerning the group of transactions, to which the status report message refers to. Only one occurrence allowed.
			orgn1MsgId	Original Message Identification	M	Message ID of the original message, either: <ul style="list-style-type: none"> • a pacs.008 .001.02 or pacs.008.001.08 for an SCT Inst investigation • a camt.056.001.01 or camt.056.001.08 for an investigation on a Recall
			orgn1MsgNmId	Original Message Name Identification	M	Name of the message format used in the original request. The name of the XML message type referred to: <ul style="list-style-type: none"> • "pacs.008 .001.02" or "pacs.008.001.08" for an SCT Inst investigation • "camt.056.001.01" or "camt.056.001.08" for an investigation on a Recall

Field tag		Field name	Required	Description
	txInf	Transaction Information	M	Data structure containing Information on the original SCT Inst or Recall
	stsReqId	Status Request ID	M	Payment status request identification. This ID must be forwarded to the Beneficiary PSP (and therefore it is not a point-to-point reference).
	orgn1InstrId	Original Instruction ID	O/M	Instruction ID of the transaction being investigated. This field is Mandatory (M) if it exists in the pacs.008 being investigated, and for any investigation on a camt.056.
	orgn1EndToEndId	Original End to End ID	M	Original end-to-end ID of the transaction being investigated.
	orgn1TxId	Original Transaction ID	M	Original transaction ID of the transaction being investigated.
	acptncDtTm	Acceptance Date Time	O/M	Acceptance timestamp of the transaction being investigated.
	orgn1TxRef	Original Transaction Reference	M	Data structure containing the transaction reference used to identify the transaction being investigated
	intrBkSttlmAmt	Interbank Settlement Amount	O	Interbank settlement amount of the transaction being investigated
	intrBkSttlmDt	Interbank Settlement Date	O	Interbank settlement date of the transaction being investigated

Field tag				Field name	Required	Description
			stt1mnInf	Settlement Information	O	Data structure containing the settlement information of the transaction being investigated
			stt1mnMtd	Settlement Method	M	Settlement method of the transaction being investigated
			c1rSys	Clearing System	O	Clearing system
			cd	Code	M	Code identification of the clearing system
			pmtTpInf	Payment Type Information	M	Data structure containing the payment type information of the transaction being investigated
			svcLv1	Service Level	M	Array containing the service level, defining the rules under which the transaction must be processed
			cd	Code	M	Code identification of the Clearing System
			lclInstrm	Local Instrument	M	Data structure containing local instrument information
			cd	Code	M	Code identification of the local instrument

Field tag										Field name	Required	Description
									ctgyPurp	Category Purpose	O	Data structure containing the channel for payment instructions.
									cd	Code	M	Code identification of the Clearing System
									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	M	Data structure containing the creditor reference information
									tp	Creditor Reference Information Type	M	Data structure containing the creditor reference information type
									cdOrPrtry	Code or Proprietary	M	Data structure containing the creditor reference information type code
									prtry	Proprietary	{Or	

Field tag										Field name	Required	Description
									cd	Code	Or}	Creditor reference information type presented as a code. Only "SCOR" is allowed
									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
									nm	Name	O	Ultimate debtor name
									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	{Or	BIC of the ultimate debtor's organization ID

Field tag										Field name	Required	Description
									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 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
									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

Field tag										Field name	Required	Description
									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	{Or	Scheme name in a coded form
									prtry	Proprietary	Or}	Scheme name in a free text form
									issr	Issuer	O	Issuer

Field tag							Field name	Required	Description
						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
						pst1Adr	Postal Address	O	Data structure containing the debtor's postal address
						adrTp	Address Type	O	Data structure containing the address type
						cd	Code	M	Address type in a coded form
						dept	Department	O	Department name
						subDept	Sub-department	O	Sub-department name
						strtNm	Street Name	O	Street name

Field tag							Field name	Required	Description
						bldgNm	Building Name	<input type="radio"/>	Building name
						bldgNb	Building Number	<input type="radio"/>	Building number
						f1r	Floor	<input type="radio"/>	Floor number
						pstBx	Post Box	<input type="radio"/>	Post box number
						room	Room	<input type="radio"/>	Room number
						pstCd	Postcode	<input type="radio"/>	Postcode
						twNm	Town Name	<input type="radio"/>	Town name
						twLctnNm	Town Location Name	<input type="radio"/>	Town location name
						dstrctNm	District Name	<input type="radio"/>	District name

Field tag										Field name	Required	Description
									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 pst1Adr 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	{Or	BIC of the debtor's organization ID
									lei	LEI	Or}	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

Field tag										Field name	Required	Description
									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
									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

Field tag										Field name	Required	Description
									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 debtor's private ID
									cd	Code	{Or	Scheme name in a coded form
									prtry	Proprietary	Or}	Scheme name in a free text form
									issr	Issuer	O	Issuer
									dbtrAcct	Debtor Account	M	Data structure containing the debtor account details
									id	Identification	M	Data structure containing the account identification

Field tag					Field name	Required	Description
				iban	IBAN	M	International banking number
				prxy	Proxy	O	Data structure containing details of an account number
				tp	Proxy Type	O	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	M	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
			pst1Adr	Postal Address	O	Data structure containing the creditor's postal address
			adrTp	Address Type	O	Data structure containing the address type
			cd	Code	M	Code identifying the address type

Field tag							Field name	Required	Description
						dept	Department	<input type="radio"/>	Department name
						subDept	Sub-department	<input type="radio"/>	Sub-department name
						strtNm	Street Name	<input type="radio"/>	Street name
						bldgNm	Building Name	<input type="radio"/>	Building name
						bldgNb	Building Number	<input type="radio"/>	Building number
						f1r	Floor	<input type="radio"/>	Floor number
						pstBx	Post Box	<input type="radio"/>	Post box number
						room	Room	<input type="radio"/>	Room number
						pstCd	Postcode	<input type="radio"/>	Postcode

Field tag										Field name	Required	Description
									twNm	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 pst1Adr 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

Field tag										Field name	Required	Description
									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
									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
									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

Field tag										Field name	Required	Description	
										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 creditor's private ID
										cd	Code	{Or	Scheme name in a coded form
										prtry	Proprietary	Or}	Scheme name in a free text form

Field tag										Field name	Required	Description
									issr	Issuer	O	Issuer
									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
									prxy	Proxy	O	Data structure containing details of an account number
									tp	Proxy Type	O	Data structure containing proxy type information
									cd	Code	[Or	
									prtry	Proprietary	Or}	
									id	Proxy ID	M	Proxy ID

Field tag	Field name	Required	Description
UltmtCdtr	Creditor	M	Data structure containing the ultimate creditor details
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	{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 an alternative 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
									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

Field tag										Field name	Required	Description	
										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 creditor's private ID
										cd	Code	{Or	Scheme name in a coded form
										prtry	Proprietary	Or}	Scheme name in a free text form
										issr	Issuer	O	Issuer