



## mBank CompanyNet

# Rejection report structure for Mass Transfer and Mass Transfer Plus – SPM04 in the pain.002.001.10 (ISO 20022) format\*

Electronic Banking for Corporate and SME Clients

The document defines the structure and rules for creating the SPM04 rejection report, which is used to present detailed information on mass transfers that have been rejected by the bank. The report specifies the data scope, the format of individual fields, and the rejection reasons, enabling the identification and analysis of errors occurring during the processing of mass payment orders. The document serves as the basis for integrating systems that generate and receive SPM04 reports, ensuring consistent communication and a unified interpretation of rejection causes.

\*If you send a pain.001.001.03 message, you will receive a pain.002.001.03 message in return.



Tag Name	Rules/Remarks	Example
<?xml version="1.0" encoding="utf-8"?>		
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.002.001.10">		
<CstmrPmtStsRpt>		
<b>+&lt;GrpHdr&gt;</b>		
++<MsgId>	Unique message identifier	100001
++<CreDtTm>	Creation Date Time;format YYYY-MM-DDTHH:MM:SS	2026-01-01T11:00:00
++<InitgPty>		
+++<Nm>	Name of the banking system initiating the PAIN02	SPM
<b>+&lt;OrgnlGrpInfAndSts&gt;</b>		
+++<OrgnlMsgId>	Package identifier	20251208085603823-1
+++<OrgnlMsgNmId>	Version of the incoming message	pain.001.001.09
+++<GrpSts>	Batch import status	PART or RJCT
<b>+&lt;OrgnlPmtInfAndSts&gt;</b>		
+++<OrgnlPmtInfId>	Input message identifier	20251208085603823-1-3
+++<OrgnlEndToEndId>	Original references. If no references are provided, we return NOTPROVIDED.	REFERENCJA01
+++<OrgnlInstrId>	Additional unique order identifier. The value is not provided if no value was received in the imported order.	
+++<TxSts>	Transaction status	Fixed value - RJCT
<b>++++&lt;StsRsnInf&gt;</b>		
++++<Rsn>	Transaction rejection reason code	143
++++<Cd>		
++++<AddtlInf>	Description of the rejection code	Brak wymaganych pól kraj i miejscowość w adresie ustrukturyzowanym odbiorcy - 'Cdtr.PstlAdr.Ctry/Cdtr.PstlAdr.TwnNm'.