



Format Specification

ISO20022-pain.002.001.03

mBank SA 2021.02.18

Version 1.9

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1. General Info

mBank S.A. offers an account management dedicated for Customers – corporates and cross-border capital financial groups preferring SWIFT connectivity as universal channel to their banks.

mBank S.A. offers SWIFT connectivity in the following ways:

1. accepting MT101 messages with credit transfers debiting mBank accounts, coming from the Ordering Party bank (Request For Transfer agreement)
2. accepting MT101 messages with credit transfers debiting mBank accounts, coming directly from the Ordering Party – customer registered in SWIFT (**SWIFTNET Korpo** agreement)
3. accepting files with credit transfers, created in ISO20022 standard, pain.001.001.03 format, coming directly from the Ordering Party – customer registered in SWIFT (**SWIFTNET Korpo** agreement)
4. delivering MT940 to BIC (MT101 or SWIFTNET agreement)

In order to inform Customers about status of their payments, mBank S.A. delivers ISO 20022 report messages, based on CustomerPaymentStatusReport => pain.002.001.03 standard.

mBank S.A. offers pain.002.001.03 as :

- information about correct or not correct status of pain.001 file received by mBank
- information about final status of payments delivered within the pain.001.001.03 file (booked or rejected). Bank provides information about rejected payments together with a business description (only in case of transactions) presented as free text and as code. List of codes is presented in this document.

Following document presents a format description of pain.002.001.03 file used in the SWIFTNET Korpo and additionally in the Request For Transfer agreements between third party banks & mBank.

2. Short review of pain.002.001.03; format requirements; processing mechanism

1. File format is based on the XML ISO20022 standard published and managed by the ISO organization.
2. Pain.002 files with status reports is send to the same DN, as pain.001 has come from.
3. In case of file rejection, only one cause is reported.
4. In case of transaction rejection, only one cause is reported.
5. The reason for rejection is stated in a coded and narrative form (only in case of transactions), mostly in English.
6. Each payment will be validated against the information required for correct processing in the bank payment system. If any mandatory data for the specific type of payment is missing or incorrect, the payment will be rejected and the negative status will be sent in a pain.002.
7. In case of transactions coming from one pain.001 there will be at least one pain.002 file, one with file status and in case of correct validation on first level, at least second pain.002 file with transactions status. Please see info in point 5.
8. Allowed characters are presented in point 3 below. Bank replaces characters, not accepted by the system, with a SPACE character.
9. mBank generate pain.002 files in non-compressed mode.

3. Allowed characters / Coding

1. UTF-8 (only characters as part of Code-list ISO 8859-1)
2. ISO-8859-1 (Western Europe), ISO-8859-2 (Eastern Europe)
3. Allowed Characters
 - a. a b c d e f g h i j k l m n o p q r s t u v w x y z
 - b. A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 - c. 0 1 2 3 4 5 6 7 8 9
 - d. / - ? : () . , ' + { }
 - e. Space (Blanks)

4. Logical usage of pain.002.001.03

1. **Immediate response** after pain.001.001.03 has been delivered to the bank system (see point 8 & 10)
 - a. Response only on file level, only in GrpSts section, informing about logical status of pain.001.001.03 file
 - b. There is no information about transaction level status.
 - c. Codes ACTC or RJCT are used.
 - d. In case of RJCT In tag <StsRsnInf> the following codes are used:
 - i. AM05 (Duplication – validation of <MsgId> value)
 - ii. AM10 (Invalid Control Sum)
 - iii. AM18 (Invalid Number of Transactions)
 - iv. MS03 (Not specified TECHNICAL ERROR - all other unexpected errors)
 - v. TD03 (Incorrect File Structure - The file format is incomplete or invalid)
 - e. In case of ACTC, at least second pain.002 should be accepted
2. **Later response** on transaction level only in case of **ACTC** code on **file level** (see point 8 & 10)
 - a. It could be one or several pain.002.001.03 with responses keeping information about transactions from given pain.001.001.03. It depends on time processing of given transaction
 - b. Codes (ACTC, RJCT or PART) are presented on File level, in GrpSts section.
!Attention! Group level is an information about transactions presented in give pain.002.001.03 !
 - i. ACTC appears if all transactions in given pain.002.001.03 have ACSC status
 - ii. RJCT appears if all transactions in given pain.002.001.03 have RJCT status
 - iii. PART appears if some transactions in given pain.002.001.03 have ACSC status, rest of them have RJCT status
 - c. Codes (ACSC or RJCT) appear on transaction level.
 - d. In case of RJCT In tag <StsRsnInf> codes listed in this document in points (9, 11) are used.

5. Fields of pain.002.001.03, used in mBank to deliver information about payment orders status

Field Name – Tag (No. references EPC Implementation Guide)	RULES/ REMARKS
<?xml version="1.0" encoding="UTF-8" ?>	Version number, format This tag must always be placed before the group header tag.
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">	Beginning of document. This tag must always be placed before the group header tag.
<CstmrPmtStsRpt>	Customer Credit Transfer Status Report. This tag must always be placed before the group header tag.

Field Name	Tag name	Format / restrictions	RULES/ REMARKS	Example
Group Header Block - this can only occur once per file				
Group Header	<GrpHdr>			
Message Identification	+<MsgId>	35x (text)	Created by mBank and unique for mBank . No spaces.	
Creation Date Time	+<CreDtTm>	ISO date and time	Date and time that the file was created YYYY-MM-DDThh:mm:ss	2019-10-22T12:18:50.9481303+02:00
Initiating Party	+<InitgPty>	Initiating Party component		
<BICOrBEI> subcomponent	++<Id> +++<OrgId> ++++<BICOrBEI>		Part of <InitgPty> component, required for message. Default value BREXPLPWXXX	BREXPLPWXXX
Original Group Information and Status will always be present, in case of only original file level status, or in case of transaction level details from the submitted PAIN.001				
Original Group Information And Status	<OrgnlGrpInfAndSts>			
Original Message Identification	+<OrgnlMsgId>	Max 35x Text	Value taken from pain.001.001.03, from section: GrpHdr +MsgId	20160729001A
Original Message Name Identification	+<OrgnlMsgNmId>	Max 35x Text	Original message name – always pain.001.001.03	pain.001.001.03
Group Status	+<GrpSts>	Text	<p>pain.002 with information only about 1st level validation of pain.001– statuses ACTC or RJCT. In case of RJCT, the <Rsn> tag is activated.</p> <p>In case of pain.002 with status information on transaction level – statuses: - ACTC (all transactions in pain.002 have ASCS) - PART (some transactions in pain.002 have RJCT) - RJCT (all transactions in pain.002 have RJCT) <Rsn> in case of pain.002 with transactions' statuses is not used</p>	ACTC
<p>Status Reason Information. This part is used only in case of problems on pain.001 file level, when errors are critical and Bank is not able to read transactions. File pain.001.001.03 is rejected immediately. Start of Status Reason Information</p>				

Field Name	Tag name	Format / restrictions	RULES/ REMARKS	
Status Reason Information	+<StsRsnInf>			
Reason & Code	++<Rsn> +++<Cd>	4 an	Reason codes and descriptions: AM05 – Duplication in <MsgId> presented in pain.001 AM10 – Invalid Control Sum of payments in pain.001 AM18 – Invalid Number Of Transactions in pain.001 MS03 – Not Specified Reason Generated – other technical errors TD03 - IncorrectFileStructure - The file format is incomplete or invalid	AM05
Reason Additional Information	++< AddtInf >	Text	Description field for codes listed in <Cd>	Technical processing error
Status Reason Information. <i>This part is used only in case of problems on pain.001 file level, Bank has not read transactions and RJCT code is presented in 2.6 point.</i> <i>End of Status Reason Information</i>				
Original Payment Information and Status It will be present only in case file validation was successful and pain.001 has been read by Bank on transaction level.				
Original Payment Information And Status	<OrgnPmtInfAndSts>			
Original Payment Information Identification	+<OrgnPmtInfId>	Max 35an text	Payment identification from pain.001, from tag section: <PmtInf> +<PmtInfId>	D4S3000448221
Transaction Information and Transaction Status. <i>Information about transaction business data together with transaction status – booked or rejected at given <OrgnPmtInfId> block. Section could be repeated n-times. It depends on files in <OrgnPmtInfId> block.</i> <i>Start of Transaction Information and Transaction Status</i>				
Transaction Information And Status	+<TxInfAndSts>			
Status Identification	++<StsId>	Max 35an text	Technical identification number generated by a Bank system.	PLCL20160729.11 3.0000057
Original Instruction Identification	++<OrgnInstrId>	Max 35an text	Original reference number from transaction in pain.001 message, section: <PmtInf> +<CdtTrfTxInf> ++<PmtId> +++<InstrId>	01- 08018000000063
Original End To End Identification	++<OrgnEndToEndId>	Max 35an text	Original reference number from transaction in pain.001 message, section: <PmtInf> +<CdtTrfTxInf> ++<PmtId> +++<EndToEndId>	8000000
Transaction Status. <i>Information about transaction status – booked or rejected.</i> <i>Start of Transaction Status</i>				
Transaction Status	++<TxSts>	ISO code	ACSC code for transactions fully processed by the Bank. RJCT for rejected transactions.	ACSC
Status Reason Information	++<StsRsnInf>	Part of Status area only in case of RJCT status in transaction level		
Reason & Proprietary	+++<Rsn> ++++<Prtry>	Max 35 an text	Reason codes presented below, generated by internal central Bank system in case of RJCT	123

Field Name	Tag name	Format / restrictions	RULES/ REMARKS	
Additional Information	+++<AddtlInf>	Max 35 an text	Reason description presented below, generated by internal central Bank system in case of RJCT	Technical error (123).
<i>Transaction Status.</i> <i>Information about transaction status – booked or rejected.</i> <i>End of Transaction Status</i>				
<i>Transaction Information.</i> <i>Information about further part of transaction business data.</i> <i>Start of further Transaction Information</i>				
Original Transaction Reference	++<OrgnlTxRef>			
Amount section	+++<Amt>	Value/string from pain.001 message, from <Amt> section:		
Instructed Amount	++++<InstdAmt Ccy="AAA">		Value/string from pain.001 message, from section: +++<InstdAmt Ccy="AAA"> where AAA means ISO code of currency; like EUR, PLN, etc...	12587.00
Requested Execution Date	+++<ReqdExctnDt>		Value/string from pain.001 message, from section: <PmtInf> +<ReqdExctnDt>	2013-10-21
PaymentTypeInformation	+++<PmtTpInf>			
Instruction Priority	++++<InstrPrty>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<PmtTpInf> +++<SvcLvl> ++++< InstrPrty >	HIGH
Service Level & Code	++++<SvcLvl> +++++<Cd>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<PmtTpInf> +++<SvcLvl> ++++<Cd>	SDVA
Category Purpose	++++<CtgyPurp> +++++<Cd>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<PmtTpInf> +++<CtgyPurp> ++++<Cd>	SSBE
Unstructured payment details	+++<RmtInf> ++++<Ustrd>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<RmtInf> +++<Ustrd>	Payment details

Field Name	Tag name	Format / restrictions	RULES/ REMARKS	
Ultimate Debtor	+++<UltmtDbtr> ++++<Nm>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<UltmtDbtr> +++<Nm>	
Debtor data	+++<Dbtr>			
Debtor Name	++++<Nm>		Value/string from pain.001 message, from section: <PmtInf> +<Dbtr> ++<Nm>	Ordering Party Name
Postal Address	++++<PstlAdr>			
Postal Address	+++++<AdrLine>		Value/string from pain.001 message, from section: <PmtInf> +<Dbtr> ++<PstlAdr> +++<AdrLine>	ul. Senatorska 18 00-065 Warszawa
OR				
Postal Address	+++++<StrtNm> +++++<BldgNb> +++++<PstCd> +++++<TwnNm>		Value/string from pain.001 message, from section: <PmtInf> +<Dbtr> ++<PstlAdr> +++<StrtNm> +++<BldgNb> +++<PstCd> +++<TwnNm>	
IBAN	+++<DbtrAcct> ++++<Id> +++++<IBAN>		Value/string from pain.001 message, from section: <PmtInf> +<DbtrAcct> ++<Id> +++<IBAN>	PL251140101000 0400404003001
Creditor Agent	+++<CdtrAgt>			
Financial Institution Identification	++++<FinInstnId>			
BIC	+++++<BIC>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<CdtrAgt> +++<FinInstnId> ++++<BIC>	BREXPLPWWA1

Field Name	Tag name	Format / restrictions	RULES/ REMARKS	
Name & Postal Address of Credit. Agent	+++++<Nm> +++++<PstlAdr> +++++<Ctry> +++++<AdrLine>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<CdtrAgt> +++<FinInstnId> ++++<Nm> ++++<PstlAdr> +++++<Ctry> +++++<AdrLine>	Bank SA
Creditor	+++<Cdtr>			
Name	++++<Nm> ++++<PstlAdr>			
Unstructured Postal Address	+++++<Ctry> +++++<AdrLine>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<Cdtr> +++<Nm> +++<PstlAdr> ++++<Ctry> ++++<AdrLine>	Beneficjent SA ul. Koczańska 1 00-065 Warszawa
OR				
Structured Postal Address	+++++<StrtNm> +++++<BldgNb> +++++<PstCd> +++++<TwnNm> +++++<Ctry>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<Cdtr> +++<Nm> +++<PstlAdr> ++++<StrtNm> ++++<BldgNb> ++++<PstCd> ++++<TwnNm> ++++<Ctry>	
Creditor Account	+++<CdtrAcct>			
IBAN	++++<Id> +++++<IBAN>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<CdtrAcct> +++<Id> ++++<IBAN>	PL5196570007000 0001446610001
OR				

Field Name	Tag name	Format / restrictions	RULES/ REMARKS
Identification number	++++<Id> +++++<Othr> ++++++<Id>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<CdtrAcct> +++<Id> ++++<Othr> ++++++<Id>
Ultimate Creditor	+++<UltmtCdtr> ++++<Nm>		Value/string from pain.001 message, from section: <PmtInf> +<CdtTrfTxInf> ++<UltmtCdtr> +++<Nm>
<p>Transaction Information. <i>Information about further part of transaction business data.</i> <i>End of further Transaction Information</i></p>			
<p>Transaction Information and Transaction Status. Information about transaction business data together with transaction status – booked or rejected at given <OrgnPmtInfId> block. Section could be repeated n-times. It depends on files in <OrgnPmtInfId> block. <i>End of Transaction Information and Transaction Status</i></p>			

6. History of changes

No.	Date	Version of document	Reason
1.	2012-11-15	0.4	Creation of document changes history
2.	2013-04-02	0.5	Some amendment concerning low amount SORBNET and literal corrections concerning execution of foreign transfers (execution modes, which have influence on value date of payment)
3.	2014-01-02	1.0	Modifications regarding below 1mIn PLNSORBNET and ZUS & TAX payments
4.	2015-10-25	1.3	Some changes in table presentation.
5.	2015-12-20	1.4	Information about beneficiary and ordering party address is presented in structured format or unstructured format. It depends on pain.001 address data structure
6.	2016-02-26	1.5	Description of error codes presented in header part of pain.002
7.	2017-01-02	1.6	New form of data presentation in table in a point no. 6
8.	2019-10-18	1.7	New information about mass payments

7. Examples

a. Pain.002 response in case XML Pain.001 is correct looking from logical/structure point of view

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>PDU.0000000126</MsgId>
      <CreDtTm>2013-04-05T14:47:57.0373472+02:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>BREXPLPWXXX</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>3000312716</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <GrpSts>ACTC</GrpSts>
    </OrgnlGrplnfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

b. Correct message – Pain.002 confirmation of execution – final statuses

```
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>PDU.0000000530</MsgId>
      <CreDtTm>2012-10-23T13:27:34.3618442+02:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>BREXPLPWXXX</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>2001121612</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <GrpSts>ACTC</GrpSts>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInflId>1001121713</OrgnlPmtInflId>
      <TxInfAndSts>
```

```

<StsId>PLCL20121023.102.0000092</StsId>
<OrgnlInstrId>01-0801F110000002</OrgnlInstrId>
<OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
<TxSts>ACSC</TxSts>
<OrgnlTxRef>
  <Amt>
    <InstAmt Ccy="PLN">200000.00</InstAmt>
  </Amt>
  <ReqdExctnDt>2012-10-22</ReqdExctnDt>
  <RmtInf>
    <Ustrd>/TEST1 PL/ text to vendor 1</Ustrd>
  </RmtInf>
  <Dbtr>
    <Nm>NAME OF PAYER </Nm>
    <PstlAdr>
      <AdrLine>Full address of Payer</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PL25114010100000400404003001</IBAN>
    </Id>
  </DbtrAcct>
  <Cdtr>
    <Nm>Full Name of Payee / Beneficiary </Nm>
    <PstlAdr>
      <AdrLine>Full address like street, PO BOX, city </AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>PL42105010381000002272469616</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>1001121814</OrgnlPmtInfId>
  <TxInfAndSts>
    <StsId>PLCL20121023.102.0000094</StsId>
    <OrgnlInstrId>01-0801F110000001</OrgnlInstrId>
    <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
    <TxSts>ACSC</TxSts>
    <OrgnlTxRef>
      <Amt>
        <InstAmt Ccy="EUR">18900.00</InstAmt>
      </Amt>
      <ReqdExctnDt>2012-10-22</ReqdExctnDt>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <RmtInf>
        <Ustrd>/SEPA TEST/ text to vendor 2</Ustrd>
      </RmtInf>
      <Dbtr>
        <Nm>Name of Payer</Nm>
        <PstlAdr>
          <AdrLine>Full address of Payer</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PL25114010100000400404003001</IBAN>
        </Id>
      </DbtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>COBADEFF268</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Company of Payee GmbH</Nm>
        <PstlAdr>
          <Ctry>DE</Ctry>
          <AdrLine>Full address please</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>

```

```

</Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

c. Incorrect message – confirmation of rejection – final statuses

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>PDU.0000000534</MsgId>
      <CreDtTm>2012-10-23T15:38:24.0235561+02:00</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>BREXPLPWXXX</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>20121023002PK</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>ID201200133</OrgnlPmtInfId>
      <TxInfAndSts>
        <StsId>PLCL20121023.113.0000117</StsId>
        <OrgnlInstrId>Org. Customer references</OrgnlInstrId>
        <OrgnlEndToEndId>DOMPAYMTest</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Prtry>04</Prtry>
          </Rsn>
          <AddtlInf>Incorrect debited account (04).</AddtlInf>
        </StsRsnInf>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="PLN">10.00</InstdAmt>
          </Amt>
          <ReqdExctnDt>2012-10-08</ReqdExctnDt>
          <RmtInf>
            <Ustrd>Payment invoice</Ustrd>
          </RmtInf>
          <Cdtr>
            <Nm>Name of Payee Beneficiary</Nm>
            <PstlAdr>
              <AdrLine>Full address of beneficiary</AdrLine>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <Othr>
                <Id>78124000013190244111170301</Id>
              </Othr>
            </Id>
          </CdtrAcct>
        </OrgnlTxRef>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

d. Communication transport file – Request File for Data example

```
<?xml version="1.0" encoding="utf-8"?>
<DataPDU xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:swift:saa:xsd:saa.2.0">
  <Revision>2.0.3</Revision>
  <Header>
    <Message>
      <SenderReference>PDU.0000000530</SenderReference>
      <MessageIdentifier>pain.002.001.03</MessageIdentifier>
      <Format>File</Format>
      <Sender>
        <DN>cn=scoreprod,o=brexplpw,o=swift</DN>
        <FullName>
          <X1>BREXPLPWXXX</X1>
        </FullName>
      </Sender>
      <Receiver>
        <DN>DN of Receiver</DN>
        <FullName>
          <X1>BE11 of receiver</X1>
        </FullName>
      </Receiver>
      <InterfaceInfo>
        <UserReference>REF12121492</UserReference>
      </InterfaceInfo>
      <NetworkInfo>
        <Service>swift.corp.fa</Service>
        <SWIFTNetNetworkInfo>
          <FileInfo>SwCompression=zip</FileInfo> <- it is used from December 2015 in case of
incoming pain.001.001.03. Bank do not
send compressed files to Customer
          </SWIFTNetNetworkInfo>
        </NetworkInfo>
      </Message>
    </Header>
    <Body>DN of Pain.001 Sender like [cn].[ou].[o](sender not Swift).pain002.12297.00000017.xml</Body>
  </DataPDU>

```

8. Error code list due to errors on file level – non-mass credit transfers.

Errors are presents in the following tags on Group /header part of pain.002:

```
+<OrgnlGrpInfAndSts>
++<GrpSts>RJCT</GrpSts>
+++<OrgnlGrpInfAndSts>
++++<StsRsnInf>
+++++<Rsn>
+++++<Cd> codes from list below</Cd>

```

List of error codes:

Id	StatusCode	StatusDescriptionEn
1	AM05	(Duplication)
2	AM10	(Invalid Control Sum)
3	AM18	(InvalidNumber of Transactions)
4	MS03	(Not specified TECHNICAL ERROR - all other unexpected errors)
5	TD03	(IncorrectFileStructure - The file format is incomplete or invalid)

9. Error code list due to errors on transaction level – non-mass credit transfers.

Errors are presents in the following tags:

```
+<OrgnlPmtInfAndSts>
++<TxInfAndSts>
+++<StsRsnInf>
++++<Rsn>
+++++<Prty>codes from list below or MS03 in case of unexpected errors<Prty>
+++++</Rsn>
+++++<AddtlInf>written description of codes from <Prty> mentioned above </AddtlInf>
+++</StsRsnInf>

```

Example:

```
+++<StsRsnInf>
++++<Rsn>
+++++<Prtry>04</Prtry>
++++</Rsn>
++++<AddtlInf>Incorrect debited account (04).</AddtlInf>
+++</StsRsnInf>
```

List of error codes for detailed credit transfer:

Id	StatusCode	StatusDescriptionEn
1	1	Insufficient funds in the account (01).
4	4	Incorrect debited account (04).
9	9	Transaction amount missing (09).
31	12	Incorrect debited account (12).
42	13	Technical error (13).
53	14	Incorrect account's or transaction's currency (14).
62	15	Incorrect account's or transaction's currency (15).
63	16	Incorrect beneficiary's account (16).
72	19	Incorrect account's or transaction's currency (19).
75	20	Credited account is incorrect or has been closed (20).
77	22	Incorrect account's or transaction's currency (22).
84	28	Currency revaluation cannot be made for this transaction (28).
132	38	No proxy to the account (38).
154	40	Technical error (40).
159	41	Technical error (41).
160	42	Technical error (42).
167	43	Technical error (43).
193	51	Transaction currency must be in PLN (51).
196	53	Incorrect ZUS account number (53).
197	54	Payer's NIP missing (54).
198	55	Additional identifier missing (55).
199	56	Wrong Payment type (56).
200	57	Incorrect Declaration field for selected payment type (57).
201	58	Invalid value in Declaration number field (58).
202	59	Invalid value in Declaration number field (59).
203	60	Invalid value in Declaration number field (60).
204	61	Incorrect Declaration number field for selected payment type (61).
205	62	Incorrect Declaration number field for selected payment type (62).
206	63	For selected payment type the Decision/contract/ordering document number field should be empty (63).
207	64	Too long value for Decision/contract/ordering document number field (64).
208	65	For selected payment type the Decision/contract/ordering document number field should not be empty (65).
209	66	Incorrect Tax office's account number (66).
213	70	Invalid value in Identifier type field (70).
215	72	Invalid value in Period field (72).
216	73	Invalid value in Period field (73).
217	74	Invalid value in Period field (74).
218	75	Invalid value in Period field (75).
219	76	Invalid value in Period field (76).
220	77	Invalid value in Period field (77).
225	82	No proxy to the account (82).
227	84	Incorrect account's or transaction's currency (84).
229	86	Incorrect account's or transaction's currency (86).
232	89	Incorrect NRB format of beneficiary's account (89).
234	91	Technical error (91).
241	98	Selected form is before its validity period (98).
242	99	Validity of the selected form has expired. (99).
14	103	Transaction rejected by the bank system (103).
15	104	Transaction rejected by the bank system (104).
16	105	Transaction rejected by the bank system (105).
17	107	Transaction rejected by the bank system (107).
23	112	Currency revaluation cannot be made for this transaction (112).
24	113	Currency revaluation cannot be made for this transaction (113).
32	120	Invalid value in Identifier field (120).
33	121	Invalid value in Identifier field (121).
34	122	Invalid value in Period field (122).

37	125	Blocked funds (125).
38	126	Invalid value in Payer's NIP field or Additional identifier field (126).
39	127	Overdraft has expired (127).
40	128	Overdraft not granted yet (128).
41	129	Overdraft unavailable (129).
56	142	Technical error (142).
59	145	Insufficient funds in the account (145).
60	146	Insufficient funds in the account (146).
61	147	Transaction's completion cancelled (147).
66	184	The beneficiary's bank does not participate in the EuroEkspres settlements (184).
67	185	incorrect IBAN-account format (185).
68	186	incorrect data of the beneficiary's bank (186).
69	187	incorrect SWIFT code of the beneficiary's bank (187).
70	188	Other technical error (188).
71	189	Incorrect instruction order, correct execution via a domestic transfer (189).
73	190	Wrong order completion mode for given currency (190).
74	191	Order completion mode other than Account/Customer parameters (191).
78	220	The order amount is too low to calculate beneficiary's costs (220).
244	231	BIC code not allowed for SEPA.
245	232	Currency code not allowed for SEPA.
99	349	Insufficient funds in the account (349).
105	355	Incorrect IBAN format of beneficiary's account (355).
106	356	Incorrect account's or transaction's currency (356).
107	357	Transaction rejected by the bank system (357).
126	374	Incorrect account's or transaction's currency (374).
129	377	No proxy to the account (38).
155	400	Transaction rejected due to the lack of funds for realization of the order (400).
156	401	Transaction rejected due to wrong/incomplete payment data (401).
157	402	Transaction rejected due to other business reason (402).
158	403	No defined payments (403).
161	420	The transaction for which the call-off instruction was sent had not been found (420).
162	421	The original transaction has already been returned (421).
163	422	A call-off instruction was sent for the original transaction and is still awaiting execution (422).
164	423	The execution date of the original transaction does not allow for execution of its call-off (423).
165	424	The duplicate of the transaction being called off has not been found (431).
168	431	No funds to execute the call-off instruction (431).
169	432	The beneficiary's account does not exist (432).
170	433	The call-off instruction cannot be executed due to other legal reasons (433).
171	434	The beneficiary has refused to return the transaction (434).
172	435	No confirmation of the possibility to call off the transaction has been received from the beneficiary's bank (435).
173	436	The beneficiary's bank had not received the funds transfer for which the call-off instruction was sent (436).
174	437	The transaction has already been returned (437).
176	440	The transaction has been validly called off by the user (440).
183	500	Terminated by mail (500).
184	501	Not collected on time (501).
185	502	Addressee refused to accept the delivery (502).
186	503	Addressee deceased (503).
187	504	Unknown addressee (504).
188	505	Incorrect address data (505).
189	506	Addressee moved out (506).
190	507	Returned at the request of the sender (507).
191	508	Two addressees (508).
192	509	Incorrect address data (509).
194	510	Other (510).
243	9999	Orders withdrawn from service

10. Error code list due to errors on file level -mass credit transfers.

Errors are presents in the following tags on Group /header part of pain.002:

```

+<OrgnlGrpInfAndSts>
++<GrpSts>RJCT</GrpSts>
++<OrgnlGrpInfAndSts>
+++<StsRsnInf>

```

```
++++<Rsn>
++++<Cd> codes from list below</Cd>
```

List of error codes:

Id	StatusCode	StatusDescriptionEn
1	AM05	(Duplication)
2	AM10	(Invalid Control Sum)
3	AM18	(InvalidNumber of Transactions)
4	MS03	(Not specified TECHNICAL ERROR - all other unexpected errors)
5	TD03	(IncorrectFileStructure - The file format is incomplete or invalid)
6	P001	XML file reading error
7	P002	Bundle duplicate
8	P003	Invalid format of the ordering party's account
9	P004	Invalid account of the ordering party
10	P005	Currency of the ordering party's account is not PLN
11	P006	No MassPayment parameterisation
12	P007	Invalid power of attorney to the bank account
13	P008	No access to the product
14	P009	Invalid transaction details format
15	P010	No VAT account found
16	P011	Insufficient funds to execute orders
17	P012	Bundle withdrawn from execution

11. Error code list due to errors on transaction level – mass credit transfers.

Errors are presents in the following tags:

```
+<OrgnPmtInfAndSts>
++<TxInfAndSts>
+++<StsRsnInf>
++++<Rsn>
++++<Prty>codes from list below or MS03 in case of unexpected errors<Prty>
++++</Rsn>
++++<AddtlInf>written description of codes from <Prty> mentioned above </AddtlInf>
+++</StsRsnInf>
```

Example:

```
+++<StsRsnInf>
++++<Rsn>
++++<Prtry>04</Prtry>
++++</Rsn>
++++<AddtlInf>Incorrect debited account (04).</AddtlInf>
+++</StsRsnInf>
```

List of error codes for detailed credit transfer:

Id	StatusCode	StatusDescriptionEn
1	T001	Invalid order type
2	T002	Invalid order classification
3	T003	Invalid order subtype
4	T004	Settlement number of the ordering party does not match the account
5	T005	Invalid format of the ordering party's original account
6	T006	Settlement number of the beneficiary does not match the account
7	T007	Invalid settlement number of the beneficiary
8	T008	Invalid transaction amount
9	T009	Invalid VAT amount
10	T010	Invalid characters in the client-bank information field
11	T011	Invalid format of the client-bank information field
12	T012	Invalid characters in the beneficiary's name
13	T013	Invalid format of the beneficiary's name
14	T014	Invalid characters in the payment details field
15	T015	Invalid format of the payment details field
16	T016	Invalid SplitPayment format
17	T017	Forbidden ZUS account
18	T018	Forbidden US account
19	T019	Forbidden VAT account

20	T020	Invalid settlement number of the beneficiary for Sorbnet
21	T021	Invalid settlement number of the beneficiary for Elixir
22	T022	Currency of beneficiary's account is not PLN
23	T023	Booking restrictions on the beneficiary's account
24	T024	Missing VAT account
25	T025	Account does not belong to the SplitPayment category
26	T026	The beneficiary's account does not exist in Globus
27	T027	Invalid mnemonic in the beneficiary's account
28	T028	Invalid format of the beneficiary's account
29	T029	Invalid characters in the ordering party's name
30	T030	Invalid format of the ordering party's name
31	T050	Counterparty's bank account missing
32	T051	The ordering party's account is not a PLN account
33	T053	Invalid ZUS account number
34	T054	Missing NIP
35	T055	Missing supplementary ID type
36	T056	Invalid payment type
37	T058	Invalid date format
38	T059	Invalid date format
39	T060	Invalid date format
40	T061	Invalid declaration number
41	T062	Invalid declaration number
42	T063	Decision number must not be entered
43	T064	Decision number is longer than 15 characters
44	T065	Decision number must be provided
45	T066	Invalid US account number
46	T068	Invalid tax form type
47	T069	Invalid form type for the provided US account
48	T070	Invalid identifier type
49	T071	Invalid period for which payment is made
50	T072	Invalid period for which payment is made
51	T073	Invalid period for which payment is made
52	T074	Invalid period for which payment is made
53	T075	Invalid period for which payment is made
54	T076	Invalid period for which payment is made
55	T077	Invalid period for which payment is made
56	T080	Missing passport number
57	T081	Invalid value of supplementary ID
58	T089	Counterparty's number is incompatible with the NRB format
59	T090	Counterparty's number is incompatible with the NRB format
60	T098	Form beyond the expiry date
61	T099	Form beyond the expiry date
62	T120	Invalid format of ID number
63	T121	Invalid format of ID number
64	T122	Invalid period for which payment is made
65	T126	Invalid ID number
66	T404	Missing identification of obligation