



Format Specification

ISO20022-pain.002.001.03

mBank SA 2015.05.29

Version 1.3

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1. General Info

mBank S.A. has prepared new way of account management for its Customers – Corporates and Cross-Border Capital Financial Groups. This way is credit transfer over SWIFT based on XML ISO20022 format, on CustomerCredit-TransferInitiation => pain.001.001.03 standard, described on ISO20022 SWIFT web pages. 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, described in details also on ISO20022 SWIFT web pages.

mBank S.A. offers pain.002.001.03 as :

- confirmation about status, correct or not, about XML structure of pain.001 sent by Customer.
- confirmation about realized and rejected payments delivered within the pain.001.001.03 file

Regarding payments, Bank will provide information about rejected payments including the reason of rejection, in text or in a coded form. mBank S.A. will also generate additional pain.002.001.03 only with status, correct or not, about XML structure of pain.001 delivered from Customer.

2. Short review

1. Validation of XML pain.002.001.03 file is checked by SWIFTNet FileAct and internal mBank systems verification procedures.
2. Status report pain.002 is send to the same DN, as pain.001 has come from.
3. In case of file or transaction rejection, only one cause for rejection is reported.
4. The reason for rejection is stated in a coded or narrative form, mostly in English.
5. 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.
6. Allowed Characters are presented in point 3. Bank replaces characters, not accepted by the system, with a SPACE character.

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. References to codes and colors used in the tables in 6 point.

1. [0..x] Optional to schema for subcomponent; may repeat 0 or x times. Occurrence will note whether a subcomponent is repeating and number of occurrences.
2. [1..1] Mandatory to schema for subcomponent. Occurrence will note whether a subcomponent is mandatory in the schema of the component. It can be presented only 1 time.
3. [1..x] Mandatory to schema for subcomponent. It can be presented 1 to x times.
4. Column [OR] means that two of subcomponents can appear alternatively

5. Logical ways of error codes presentation in pain.002.001.03

1. **Immediate response** using pain.002.001.03 after pain.001.001.03 delivery to the bank system
 - a. Response only on file level, only on GrpSts level, informing about logical status of pain.001.001.03
 - 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)
 - 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)
2. **Later response** on transaction level only in case of **ACTC** code on **file level** presented in first pain.002.001.03 concerning given pain.001.001.03
 - a. It could be one or several pain.002.001.03 with responses keeping information about transactions. It depends on time processing of each transaction
 - b. Codes (ACTC, RJCT or PART) are presented on File level, on GrpSts level.
 - 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 point 9 are used.

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

ISO Index No.	Or	Message Item	Tag Name	Mult.	Format / restrictions	RULES/ REMARKS
		Version number, format	<?xml version="1.0" encoding="UTF-8" ?>	[1..1]		
		Begin of document	<Document xmlns="urn:iso.....">	[1..1]		With ...:pain.002.001.03
		Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>			
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<GrpHdr> +<MsgId>	[1..1]	35x (text)	Created by mBank and unique for mBank . No spaces. Validation of duplicates per sender, which value is taken from <GrpHdr> +<InitgPty> ++<Id> +++<OrgId> ++++<BICOrBEI>
1.2		CreationDateTime	<GrpHdr> +<CreDtTm>	[1..1]	ISO date and time	Date and time of pain.002 creation in Bank system YYYY-MM-DDThh:mm:ss
1.3		InitiatingParty	<GrpHdr> +<InitgPty>	[1..1]		Initiating Party component
1.3		InitiatingParty Required subcomponent <BICOrBEI>	<GrpHdr> +<InitgPty> ++<Id> +++<OrgId> ++++<BICOrBEI>	[1..1]		Part of <InitgPty> component, required for message. Default value BREXPLPWXXX
2.0		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..n]		Start of OriginalGroupInformationAndStatus section
2.1		OriginalMessageIdentification	<OrgnlGrpInfAndSts> +<OrgnlMsgId>	[1..1]	Max 35x Text	Value taken from pain.001, from section: GrpHdr +MsgId

2.2		OriginalMessageNameIdentification	<OrgnlGrpInfAndSts> +<OrgnlMsgNmId>	[1..1]	Max 35x Text	original name of message, constant value pain.001.001.03
2.6		GroupStatus	<OrgnlGrpInfAndSts> +<GrpSts>	[0..1]	Text	Starting from May 2013 status presented all the time with changes presented below and on diagram below table. In case of pain.002 informing only about logical pain.001 structure – statuses ACTC or RJCT. In case of pain.002 with information on transaction level – status in GrpSts: - 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> tag is activated. (see below)
2.7		StatusReasonInformation	<OrgnlGrpInfAndSts> +<StsRsnInf>	[0..n]		
2.9		Reason	<OrgnlGrpInfAndSts> +<StsRsnInf> ++<Rsn>	[0..1]	Text	If exist RJCT , possible values of rejection listed in <CD> part:
2.10		Cd	<OrgnlGrpInfAndSts> +<StsRsnInf> ++<Rsn> +++<Cd>	[1..1]	Text	Reason codes and descriptions: AM05 - Duplication AM10 - InvalidControlSum AM18 - InvalidNumberOfTransactions MS03 - NotSpecifiedReasonAgent Generated
2.12			<OrgnlGrpInfAndSts> +<StsRsnInf> ++< AddtlInf >	[0..n]	Text	Description field for codes listed in <Cd>
2.0		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..n]		End of OriginalGroupInformationAndStatus section
3.0		OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	[0..n]		Start of OriginalPaymentInformationAndStatus section.
3.1		OriginalPaymentInformationIdentification	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId>	[1..1]	Max 35an text	Payment identification from pain.001, from tag section: [...]<PmtInf> [...]+<PmtInfId>
3.15		TransactionInformationAndStatus	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts>	[0..n]		Start of TransactionInformationAndStatus section. Section can be repeated n times, if in original payment file were n payment transactions.
3.16		StatusIdentification	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<StsId>	[0..1]	Max 35an text	Technical identification of Bank internal system.

3.17		OriginalInstructionIdentification	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlInstrId>	[0..1]	Max 35an text	Original reference number from transaction in pain.001 message, section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<PmtId> [...]+<InstrId>
3.18		OriginalEndToEndIdentification	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlEndToEndId>	[0..1]	Max 35an text	Original reference number from transaction in pain.001 message, section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<PmtId> [...]+<EndToEndId>
3.19		TransactionStatus	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<TxSts>	[0..1]	ISO code	ACSC code for transactions fully processed by the Bank. RJCT for rejected ones.
3.20		StatusReasonInformation	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<StsRsnInf>	[0..n]		
3.22		Reason	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<StsRsnInf> ++++<Rsn>	[0..1]		
3.24		Prtry	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<StsRsnInf> ++++<Rsn> +++++<Prtry>	[1..1]	Max 35 an text	Reason codes presented below, generated by internal central Bank system in case of RJCT. Example: 04, 125
3.25		AdditionalInformation	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<StsRsnInf> ++++<AddtlInf>	[0..n]	Max 35 an text	Reason descriptions generated by internal central Bank system in case of RJCT. Example: 04 Incorrect debited account 125 Blocked funds
3.32		OriginalTransactionReference	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlTxRef>	[0..1]		Part of section filled in case of RJCT status.
3.34		Amount	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlTxRef> ++++<Amt>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<Amt>

3.35		InstructedAmount	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlTxRef> ++++<Amt> +++++<InstdAmt Ccy="AAA">	[1..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<Amt> [...]+<InstdAmt Ccy="AAA">
3.41		RequestedExecutionDate	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlTxRef> ++++<ReqdExctnDt>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<ReqdExctnDt>
3.58	{OR	ServiceLevel / Code	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlTxRef> ++++<PmtTpInf +++++<SvcLvl> ++++++<Cd>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<PmtTpInf> [...]+<SvcLvl> [...]+<Cd> Or [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<PmtTpInf> [...]+<SvcLvl> [...]+<Cd>
3.58	OR}	ServiceLevel / Proprietary	<OrgnlPmtInfAndSts> +<OrgnlPmtInfId> ++<TxInfAndSts> +++<OrgnlTxRef> ++++<PmtTpInf +++++<SvcLvl> ++++++<Prtry>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<PmtTpInf> [...]+<SvcLvl> [...]+<Prtry> Or [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<PmtTpInf> [...]+<SvcLvl> [...]+<Prtry>
3.65		CategoryPurpose	<OrgnlPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<PmtTpInf> ++++<CtgyPurp> +++++<Cd>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<PmtTpInf> [...]+<CtgyPurp> [...]+<Cd> or [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<PmtTpInf> [...]+<CtgyPurp> [...]+<Cd>

3.89		Unstructured	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<RmtInf> ++++<Ustrd>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<RmtInf> [...]+<Ustrd>
3.120		UltimateDebtor / Name	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<UltmtDbtr> ++++<Nm>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<UltmtDbtr> [...]+<Nm> or [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<UltmtDbtr> [...]+<Nm>
3.121		Debtor / Name	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<Dbtr> ++++<Nm>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<Dbtr> [...]+<Nm>
3.121		Debtor / Postal Address	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<Dbtr> ++++<PstlAdr> ++++++<AdrLine>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<Dbtr> [...]+<PstlAdr> [...]+<AdrLine>
3.122		Debtor / Postal Address	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<DbtrAcct> ++++<Id> ++++++<IBAN>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<DbtrAcct> [...]+<Id> [...]+<IBAN>
3.125	{OR	CreditorAgent / FinancialInstitutionIdentification / BIC	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<CdtrAgt> ++++<FinInstnId> ++++++<BIC>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<CdtrAgt> [...]+<FinInstnId> [...]+<BIC>
3.125	OR}	CreditorAgent / FinancialInstitutionIdentification / BIC	<OrgnPmtInfAndSts> +<TxInfAndSts> ++<OrgnlTxRef> +++<CdtrAgt> ++++<FinInstnId> ++++++<Nm> ++++++<PstlAdr> ++++++<Ctry> ++++++<AdrLine>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<CdtrAgt> [...]+<FinInstnId> [...]+<Nm> [...]+<PstlAdr> [...]+<Ctry> [...]+<AdrLine>

3.127		Creditor	OrgnlPmtInfAndSts +<TxInfAndSts> ++<OrgnlTxRef> +++<Cdtr> ++++<Nm> ++++<PstlAdr> +++++<Ctry> +++++<AdrLine>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<Cdtr> [...]+<Nm> [...]+<PstlAdr> [...]+<Ctry> [...]+<AdrLine>
3.128		CreditorAccount	OrgnlPmtInfAndSts +<TxInfAndSts> ++<OrgnlTxRef> +++<CdtrAcct> ++++<Id> +++++<Othr> ++++++<Id> or ++++<Id> +++++<IBAN>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<CdtrAcct> [...]+<Id> [...]+<Othr> [...]+<Id> Or [...]+<Id> [...]+<IBAN>
3.129		UltimateCreditor	OrgnlPmtInfAndSts +<TxInfAndSts> ++<OrgnlTxRef> +++<UltmtCdtr> ++++<Nm>	[0..1]		Value/string from pain.001 message, from section: [...]<PmtInf> [...]+<CdtTrfTxInf> [...]+<UltmtCdtr> [...]+<Nm>

7. 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

8. 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>
      <OrgnlPmtInfId>1001121713</OrgnlPmtInfId>
      <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>
        <IBAN>DE IBAN code</IBAN>
      </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>BREXPLPXXXX</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

```

<?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>
    </NetworkInfo>
  </Message>
</Header>
<Body>DN of Pain.001 Sender like [cn].[ou].[o](sender not Swift).pain002.12297.00000017.xml</Body>

```

9. Error code list due to errors on transaction level.

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:

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