Committee on Payments and Market Infrastructures

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▶ **Technical annex**

Harmonised ISO 20022 data requirements for enhancing cross-border payments: data models

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Table of contents

Explanatory note

This technical annex complements the report on harmonised ISO 20022 data requirements for the enhanced processing of cross-border payments ("harmonisation requirements"). It lays out the updated and expanded data models for ISO 20022 messages relevant to cross-border payments ("harmonised data models"), aimed at improving end-to-end payment processes.[1] The annex is designed to supplement existing usage guidelines and market practices, harmonise the use of ISO 20022, and contribute to achieving the Roadmap's goals of enhancing speed, reducing costs, and increasing transparency. It takes into account standardisation and regulatory developments since 2023.

The harmonised data models in this technical annex can be interpreted as follows:

- *Required (R):* the information must be provided across an end-to-end cross-border payment

- *Recommended (RC):* while not required, if included the information may positively affect the data quality of the payment and further improve the processing efficiency

- *Conditional (C):* the need for the information to be shared depends on the presence of other element(s) (with conditions documented)

- *Not to be included (N):* the data element is to be excluded as the information might negatively affect the data quality and processing efficiency of the cross-border payment.

Any data element that is optional at global ISO 20022 and has not been restricted under the harmonised data models may or may not be provided, depending on the payment use case. However, if provided, all financial institutions (FIs) involved in processing the payment must be able to receive and pass on the information unchanged throughout the end-to-end payment chain.

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[1] The data models were originally part of the 2023 report on harmonised ISO 20022 data requirements (Annexes 3 and 4). They have since been updated and expanded and are now published as a standalone technical annex, which will be updated as needed.

1 Harmonised data model for person/entity (ISO 20022 "Party")

Core Data Elements – Person/Entity Identification[1]

Table 1.1

ISO 20022 Data Type Format	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Name	[0..1]	R[2]	9
Postal Address	[0..1]	R[2,3]	9, 10, 11
Address Type	[0..1]	N	
Care Of	[0..1]		
Department	[0..1]		
Sub Department	[0..1]		
Street Name	[0..1]		
Building Number	[0..1]		
Building Name	[0..1]		
Floor	[0..1]		
Unit Number	[0..1]		
Post Box	[0..1]		
Room	[0..1]		
Post Code	[0..1]	RC	
Town Name	[0..1]	R	
Town Location Name	[0..1]		
District Name	[0..1]		
Country Sub Division[4]	[0..1]		2
Country	[0..1]	R	
Address Line	[0..7]	[0..2]	
Identification	[0..1]		
Organisation Identification	[1..1]		
Any BIC	[0..1]	RC[5]	9
LEI	[0..1]	RC[5]	9
Other	[0..*]	[0..2]	
Identification	[1..1]		
Scheme Name	[0..1]	R[5]	2
Issuer	[0..1]	RC[5]	
Private Identification	[1..1]		
Date And Place Of Birth	[0..1]		
Other	[0..*]	[0..2]	
Identification	[1..1]		
Scheme Name	[0..1]	R[5]	2
Issuer	[0..1]	RC[5]	
Country Of Residence	[0..1]		
Contact Details	[0..1]	N[6]	

1   Financial Action Task Force (FATF) Recommendation 16 requires that all cross-border payments or value transfers above the applicable de minimis threshold (if any) should always contain: (a) the name of the originator and beneficiary; (b) the account number of the originator and beneficiary where such an account is used to process the transaction – in the absence of an account, a unique transaction reference number should be included, which permits traceability of the transaction; (c) the address of the originator and the country and town name (or the nearest alternative) of the beneficiary; (d) where the originator is a natural person, the date of birth of the originator; and (e) where the originator and/or beneficiary is a legal person, the following information, where this exists: (i) the connected business identifier code (BIC), or (ii) the Legal Entity Identifier (LEI), or (iii) the unique official identifier of the originator and/or beneficiary. The changes are expected to be fully implemented by the end of 2030, and the FATF will produce guidance to help industry prepare for the changes, expected by the end of 2026 (FATF (2025)). The CPMI's harmonised ISO 20022 data model for persons and entities is identifier-neutral and aligned with these updated expectations. It provides an early-alignment framework, enabling institutions to prepare for the revised FATF Recommendation 16 requirements by the end-2030 deadline set by the FATF, while preserving flexibility in the choice of compliant identifier schemes. Once the FATF guidance is finalised, the data model will be reviewed to ensure continued consistency.

2   *Name* and *Postal Address* are required for natural persons and entities. For entities, eg corporations, it is recommended to complement this information to the extent possible by globally recognised identifiers such as a BIC (in ISO 20022 element *Any BIC*) or LEI (in ISO 20022 element *LEI*).

3   Further to the minimum required Country and Town Name, and recommended Post Code information, in dedicated ISO 20022 elements, additional address information may be provided in dedicated structured ISO 20022 elements and/or in up to two occurrences of the free-formatted Address Line element.

4   Use of codes should be in line with the ISO 3166-2 standard (eg NY for the state of New York), bearing in mind jurisdictional practices.

5   If an identification other than BIC or LEI is used, then it is required to provide the Scheme Name of the identification and recommended to use the Issuer if the identifier is not globally recognised.

6   Contact Details are not required nor desired from an end-to-end cross-border payments efficiency point of view. This does not apply to a person/entity identified as Invoicer or Invoicee in a Structured remittance information of a cross-border customer credit transfer (pacs.008) where it may be used.

2 Harmonised data model for financial institution (ISO 20022 "Agent")

Core Data Elements – Financial Institution Identification

ISO 20022 Data Type Format	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Financial Institution Identification	[1..1]		
BICFI	[0..1]	R[1]	8
Clearing System Member Identification	[0..1]		
Clearing System Identification	[1..1]		2
Member Identification	[1..1]		
LEI	[0..1]	RC[1]	8
Name	[0..1]	N	
Postal Address	[0..1]	N	
Other	[0..1]	N	
Branch Identification	[0..1]	N	

[1]   To identify an FI the use of the global standardised and publicly available BIC is required, while use of the LEI is recommended.

3   Harmonised data model for an account (ISO 20022 "Account")

Core Data Elements – Account Identification

Table 3.1

ISO 20022 Data Type Format	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Identification	[0..1]	C[1]	7
IBAN	[1..1]		
Other	[1..1]		
Identification	[1..1]		
Scheme Name	[0..1]		2
Issuer	[0..1]		
Type	[0..1]		2
Currency	[0..1]		
Name	[0..1]		
Proxy	[0..1]	C[1]	7
Type	[0..1]	R	2
Identification	[1..1]		

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[1]   Either an account *Identification* or *Proxy*, eg email or mobile phone number, is required. Both may be provided.

4 Harmonised data models for specific message types

4.1 Core ISO 20022 messages in scope of the harmonisation requirements

4.1.1 Customer Credit Transfer (pacs.008)

FI to FI Customer Credit Transfer

pacs.008.001.13   Table 4.1.1

ISO 20022 Message Elements[1]	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Expiry Date Time	[0..1]		4
Batch Booking	[0..1]		
Number Of Transactions	[1..1]		
Control Sum	[0..1]		
Total Interbank Settlement Amount	[0..1]		
Interbank Settlement Date[2]	[0..1]		
Settlement Information[3]	[1..1]		2, 7, 8
Settlement Method	[1..1]		
Settlement Account	[0..1]		7
Clearing System	[0..1]		2
Instructing Reimbursement Agent	[0..1]		8
Instructing Reimbursement Agent Account	[0..1]		7
Instructed Reimbursement Agent	[0..1]		8
Instructed Reimbursement Agent Account	[0..1]		7
Third Reimbursement Agent	[0..1]		8
Third Reimbursement Agent Account	[0..1]		7
Payment Type Information[2]	[0..1]		
Instructing Agent[2]	[0..1]	N	
Instructed Agent[2]	[0..1]	N	
Credit Transfer Transaction Information[4]	[1..*]		
Payment Identification	[1..1]		
Instruction Identification	[0..1]		
End To End Identification	[1..1]		
Transaction Identification	[0..1]		
UETR	[0..1]	R	5
Clearing System Reference	[0..1]		
Payment Type Information	[0..1]		
Instruction Priority	[0..1]		
Clearing Channel	[0..1]		
Service Level	[0..*]	[0..3]	2
Local Instrument	[0..1]		
Category Purpose	[0..1]		2
Interbank Settlement Amount	[1..1]		

Interbank Settlement Date	[0..1]	R	
Settlement Priority	[0..1]		
Settlement Time Indication	[0..1]		4
Settlement Time Request	[0..1]		4
Additional Date Time	[0..1]		
Acceptance Date Time	[0..1]		4
Pooling Adjustment Date	[0..1]	N	
Expiry Date Time	[0..1]		4
Instructed Amount	[0..1]	R	6
Exchange Rate[5]	[0..1]		6
Agreed Rate	[0..1]		6
Unit Currency	[0..1]		
Quoted Currency	[0..1]		
Pre Agreed Exchange Rate	[1..1]		
Quotation Date Time	[0..1]		4
Quote Identification	[0..1]		
Foreign Exchange Agent	[0..1]		8
Charge Bearer	[1..1]		6
Charges Information[6]	[0..*]		6
Amount	[1..1]		6
Agent	[1..1]		8
Type	[0..1]		2, 6
Mandate Related Information	[0..1]	N	
Payment Signature	[0..1]		
Previous Instructing Agent 1[7]	[0..1]		8
Previous Instructing Agent 1 Account[7]	[0..1]		7
Previous Instructing Agent 2[7]	[0..1]		8
Previous Instructing Agent 2 Account[7]	[0..1]		7
Previous Instructing Agent 3[7]	[0..1]		8
Previous Instructing Agent 3 Account[7]	[0..1]		7
Instructing Agent	[0..1]	R	
Instructed Agent	[0..1]	R	
Intermediary Agent 1	[0..1]		8
Intermediary Agent 1 Account	[0..1]		7
Intermediary Agent 2	[0..1]		8
Intermediary Agent 2 Account	[0..1]		7
Intermediary Agent 3	[0..1]		8
Intermediary Agent 3 Account	[0..1]		7
Ultimate Debtor[8]	[0..1]		9, 10
Initiating Party[8]	[0..1]		9, 10
Debtor	[1..1]		9, 10
Debtor Account	[0..1]	RC	7
Debtor Agent	[1..1]		8
Debtor Agent Account	[0..1]		7
Creditor Agent	[1..1]		8
Creditor Agent Account	[0..1]		7
Creditor	[1..1]		9, 10
Creditor Account	[0..1]	R	7

Ultimate Creditor[8]	[0..1]		
Instruction For Creditor Agent[9]	[0..*]	[0..2]	2
Instruction For Next Agent	[0..*]	N	2
Purpose[10]	[0..1]	RC	2
Regulatory Reporting[10]	[0..10]		2
Tax[10,11]	[0..1]	N	2
Related Remittance Information	[0..10]	[0..1][13]	12
Remittance Information[12]	[0..1]		
Unstructured	[0..*]	[0..1]	12
Structured	[0..*]	Max 9,000 characters	12
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

[1]   Items in **bold** may have to be reported to the Debtor and/or Creditor to provide complete transparency on the cross-border payment and to enable seamless customer reconciliation, eg via ISO 20022 reporting messages camt.052, camt.053, camt.054.

[2]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Credit Transfer Transaction Information below.

[3]   Usage of elements within Settlement Information is ruled by the chosen Settlement Method. If present underlying elements must align with the relevant minimum data requirements, eg Settlement Account with requirement 10 for accounts, Reimbursement Agents with requirement 11 for FIs.

[4]   The harmonised data model for cross-border payments applies to the ISO 20022 message whether or not it is used to send single or multiple credit transfers.

[5]   Use of Exchange Rate is ruled by the ISO 20022 message standard depending on the Instructed Amount and Interbank Settlement Amount currencies and is therefore use case-dependent.

[6]   Usage of *Charges Information* is ruled by the ISO 20022 message standard depending on the chosen *Charge Bearer* and therefore use case-dependent. If used, then *Amount* must be specified in the currency of the payment and *Agent* must align with the CPMI requirements to identify FIs.

[7]   Use of *Previous Instructing Agent 1, 2, 3* and *Previous Instructing Agent Account 1, 2, 3* is payment use case-dependent, but once added these elements must be carried across the end-to-end cross-border payment chain unchanged.

[8]   Use of *Ultimate Debtor*, *Initiating Party* and *Ultimate Creditor* is payment use case-dependent, but once added these elements must be carried across the end-to-end cross-border payment chain unchanged.

[9]   Instruction For Creditor Agent is repetitive and may occur up to twice.

[10]   Cross-border customer payments may carry a payment *Purpose*, *Regulatory Reporting* and/or *Tax* information to meet local jurisdictional requirements that once added must be carried across the end-to-end payment chain unchanged. To further improve efficiency, the CPMI recommends for jurisdictions to publicly share any local regulatory or tax requirements related to cross-border customer payments.

[11]   The *Tax* component is available in the *Structured* remittance information component.

[12]   *Remittance Information* may take the form of either a single occurrence of maximum 140 characters of *Unstructured* (free-formatted) remittance information or repetitive occurrences of *Structured* remittance Information up to 9,000 characters excluding xml tags.

[13]   Separating remittance information from the payment may trigger delays in the cross-border payment chain due to lack of transparency on the underlying payment details. The possibility of using hyperlinks may require specific approval from relevant authorities or market-wide establishment of common standards to mitigate potential implications for security.

4.1.2 Financial Institution Credit Transfer (pacs.009)

Financial Institution Credit Transfer

pacs.009.001.12   Table 4.1.2

ISO 20022 Message Elements[1]	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Expiry Date Time	[0..1]		4
Batch Booking	[0..1]		
Number Of Transactions	[1..1]		
Control Sum	[0..1]		
Total Interbank Settlement Amount	[0..1]		
Interbank Settlement Date[2]	[0..1]		
Settlement Information[3]	[1..1]		2, 7, 8
Settlement Method	[1..1]		
Settlement Account	[0..1]		7
Clearing System	[0..1]		2
Instructing Reimbursement Agent	[0..1]		8
Instructing Reimbursement Agent Account	[0..1]		7
Instructed Reimbursement Agent	[0..1]		8
Instructed Reimbursement Agent Account	[0..1]		7
Third Reimbursement Agent	[0..1]		8
Third Reimbursement Agent Account	[0..1]		7
Payment Type Information[2]	[0..1]		
Instructing Agent[2]	[0..1]	N	
Instructed Agent[2]	[0..1]	N	
Credit Transfer Transaction Information[4]	[1..*]		
Payment Identification	[1..1]		
Instruction Identification	[0..1]		
End To End Identification	[1..1]		
Transaction Identification	[0..1]		
UETR	[0..1]	R	5
Clearing System Reference	[0..1]		
Payment Type Information	[0..1]		
Instruction Priority	[0..1]		
Clearing Channel	[0..1]		
Service Level	[0..*]	[0..3]	2
Local Instrument	[0..1]		
Category Purpose	[0..1]		2
Interbank Settlement Amount	[1..1]		
Interbank Settlement Date	[0..1]	R	
Settlement Priority	[0..1]		
Settlement Time Indication	[0..1]		4
Settlement Time Request	[0..1]		4
Expiry Date Time	[0..1]		4

Payment Signature	[0..1]		
Previous Instructing Agent 1[5]	[0..1]		8
Previous Instructing Agent 1 Account[5]	[0..1]		7
Previous Instructing Agent 2[5]	[0..1]		8
Previous Instructing Agent 2 Account[5]	[0..1]		7
Previous Instructing Agent 3[5]	[0..1]		8
Previous Instructing Agent 3 Account[5]	[0..1]		7
Instructing Agent	[0..1]	R	
Instructed Agent	[0..1]	R	
Intermediary Agent 1	[0..1]		8
Intermediary Agent 1 Account	[0..1]		7
Intermediary Agent 2	[0..1]		8
Intermediary Agent 2 Account	[0..1]		7
Intermediary Agent 3	[0..1]		8
Intermediary Agent 3 Account	[0..1]		7
Ultimate Debtor[6]	[0..1]	N	
Debtor	[1..1]		8
Debtor Account	[0..1]		7
Debtor Agent	[0..1]		8
Debtor Agent Account	[0..1]		7
Creditor Agent	[0..1]		8
Creditor Agent Account	[0..1]		7
Creditor	[1..1]		8
Creditor Account	[0..1]		7
Ultimate Creditor[6]	[0..1]	N	
Instruction For Creditor Agent[7]	[0..*]	[0..2]	2
Instruction For Next Agent	[0..*]	N	2
Purpose[8]	[0..1]		2
Remittance Information	[0..1]		
Unstructured	[0..*]	[0..1]	12
Underlying Allocation	[0..*]		
Amount	[1..1]		
Credit Debit Indicator	[1..1]		
Account	[1..1]		
Purpose	[1..1]		
Reference	[1..1]		
Related References	[0..*]		
Underlying Customer Credit Transfer[9,10]	[0..1]		
Underlying Financial Institution Credit Transfer[11,12]	[0..1]		
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

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[1]   Items in **bold** may have to be reported to the Debtor and/or Creditor to provide complete transparency on the cross-border payment and to enable seamless customer reconciliation, eg via ISO 20022 reporting messages camt.052, camt.053, camt.054.

[2]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Credit Transfer Transaction Information below.

3   Usage of elements within Settlement Information is ruled by the chosen Settlement Method. If present underlying elements must align with the relevant minimum data requirements, eg Settlement Account with harmonisation requirement 10 for accounts, Reimbursement Agents with harmonisation requirement 11 for FIs.

4   The harmonised data model for cross-border payments applies to the ISO 20022 message whether it is used to send single or multiple credit transfers.

5   Use of *Previous Instructing Agent 1, 2, 3* and *Previous Instructing Agent Account 1, 2, 3* is payment use case-dependent, but once added these elements must be carried across the end-to-end cross-border payment chain unchanged.

6   The use case for Ultimate Debtor and Ultimate Creditor in cross-border FI payments is unclear. Either there is an account relationship between the Ultimate Debtor and the Debtor, and then the Ultimate Debtor and Debtor should really be the Debtor and Debtor Agent respectively, or the Ultimate Debtor is not really a party to the transaction and may represent information that is more suitably included in the remittance information. An industry effort to create a structured remittance information component for FI payments versus today's unstructured remittance information is ongoing. Pending availability of that component, unstructured remittance information should be used in the meantime.

7   Instruction For Creditor Agent is repetitive and may occur up to twice.

8   Cross-border payments may carry a payment purpose to meet local jurisdictional requirements that, once added, must be carried across the payment chain unchanged end to end. To further improve efficiency, it is recommended that jurisdictions publicly share any local regulatory requirements related to cross-border payments.

9   This component is only used for FI payments sent in cover of a separately sent customer credit transfer.

10   All cross-border FI payments sent as cover of an underlying cross-border customer payment must carry the information of that underlying customer payment in line with the harmonised data model requirements set for those elements as they appear in the customer credit transfer.

11   This component is only used for FI payments sent in cover of a separately sent FI credit transfer.

12   All cross-border FI payments sent as cover of an underlying cross-border FI payment must carry the information of that underlying FI payment in line with the harmonised data model requirements set for those elements as they appear in the FI credit transfer.

4.1.3   Payment Status Report (pacs.002)

FI To FI Payment Status Report

pacs.002.001.15   Table 4.1.3

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Instructing Agent[1]	[0..1]	N	
Instructed Agent[1]	[0..1]	N	
Original Business Query	[0..1]	N	
Original Group Information And Status[2]	[0..*]	N	
Transaction Information And Status[3]	[0..*]	R	
Status Identification	[0..1]		
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]		
Original Transaction Identification	[0..1]		
Original UETR	[0..1]	R	5
Transaction Status[4]	[0..1]	R	2
Status Reason Information	[0..*]	C[5]	
Originator	[0..1]		9, 10
Reason[6]	[0..1]	R	2
Additional Information[7]	[0..*]	[0..2]	
Charges Information	[0..1]	N	
Acceptance Date Time	[0..1]		
Processing Date	[0..1]		
Effective Interbank Settlement Date	[0..1]		
Account Servicer Reference	[0..1]		
Clearing System Reference	[0..1]		
Credit Settlement Key	[0..1]		
Instructing Agent	[0..1]	R	
Instructed Agent	[0..1]	R	
Original Transaction Reference	[0..1]	N	
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

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[1]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Transaction Information And Status below.

[2]   Refer to Transaction Information And Status below.

³   The harmonised data model status report applies to the ISO 20022 message whether it is used to send single or multiple payment status reports.

⁴   A code from the ISO 20022 externalised *ExternalPaymentTransactionStatus1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022.

⁵   Must be provided in case of rejection of the cross-border payment.

⁶   A code from the ISO 20022 externalised *ExternalStatusReason1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 and to use the code "NARR" in combination with use of *Additional Information* in the meantime.

⁷   Additional Information is repetitive and may occur up to twice.

4.1.4   Payment Cancellation Request (camt.056)

FI To FI Payment Cancellation Request

camt.056.001.11   Table 4.1.4

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Assignment	[1..1]		
Identification	[1..1]		
Assigner	[1..1]		8
Assignee	[1..1]		8
Creation Date Time	[1..1]		4
Case[1]	[0..1]	N	
Control Data	[0..1]	N	
Underlying[2]	[1..*]		
Original Group Information And Cancellation[3]	[0..1]	N	
Transaction Information	[0..*]	R	
Cancellation Identification	[0..1]		
Case	[0..1]	R	
Identification	[1..1]		
Creator	[1..1]		8, 9, 10
Reopen Case Indicator	[0..1]	N	
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]		
Original Transaction Identification	[0..1]		
Original UETR	[0..1]	R	5
Original Clearing System Reference	[0..1]		
Original Interbank Settlement Amount	[0..1]	R	
Original Interbank Settlement Date	[0..1]	R	
Assigner[4]	[0..1]	N	
Assignee[4]	[0..1]	N	
Cancellation Reason Information	[0..*]	R [1..1]	
Originator	[0..1]		9, 10
Reason[5]	[0..1]	R	2
Additional Information[6]	[0..*]	[0..2]	
Original Transaction Reference	[0..1]	N	
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

[1]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to case below.

[2]   The harmonised data model for cross-border payment cancellation requests applies to the ISO 20022 message whether it is used to send single or multiple payment cancellation requests.

[3]   Refer to Transaction Information below.

[4]   Available at multiple levels of the ISO 20022 message but required Assignment level above.

5   A code from the ISO 20022 externalised ExternalCancellationReason1Code list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 and to use the code "NARR" in combination with use of Additional Information in the meantime.

6   Additional Information is repetitive and may occur up to twice.

4.1.5 Payment Cancellation Response (camt.029)

Resolution of Investigation ("Payment Cancellation Response")

camt.029.001.13   Table 4.1.5

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Assignment	[1..1]		
Identification	[1..1]		
Assigner	[1..1]		8
Assignee	[1..1]		8, 9, 10
Creation Date Time	[1..1]		4
Resolved Case[1]	[0..1]	N	
Status	[0..1]	R	
Confirmation[2]	[1..1]	R	2
Rejected Modification	[1..*]	N	
Duplicate Of	[1..1]	N	
Assignment Cancellation Confirmation	[1..1]	N	
Cancellation Details[3]	[0..*]	R	
Original Group Information And Status[4]	[0..1]	N	
Original Payment Information And Status[5]	[0..*]	N	
Transaction Information And Status	[0..*]	R	
Cancellation Status Identification	[0..1]		
Resolved Case	[0..1]	R	
Identification	[1..1]		
Creator	[1..1]		8, 9, 10
Reopen Case Indicator	[0..1]	N	
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]		
Original Transaction Identification	[0..1]		
Original Clearing System Reference	[0..1]		
Original UETR	[0..1]	R	5
Transaction Cancellation Status[6]	[0..1]	N	
Cancellation Status Reason Information	[0..*]	C[7] [0..1]	
Originator	[0..1]		8, 9, 10
Reason[8]	[0..1]		2
Additional Information	[0..*]	[0..2]	
Resolution-Related Information	[0..1]	N	
Original Interbank Settlement Amount	[0..1]	N	
Original Interbank Settlement Date	[0..1]	N	
Assigner[9]	[0..1]	N	
Assignee[9]	[0..1]	N	
Original Transaction Reference	[0..1]	N	

Modification Details	[0..1]	N
Claim Non-Receipt Details	[0..1]	N
Statement Details	[0..1]	N
Correction Transaction	[0..1]	N
Resolution-Related Information	[0..1]	N
Supplementary Data	[0..*]	N

[1]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Resolved Case components below.

[2]   A code from the ISO 20022 externalised *ExternalInvestigationExecutionConfirmation1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022.

[3]   The harmonised data model for cross-border payment cancellation request responses applies to the ISO 20022 message whether it is used to send single or multiple payment cancellation request responses.

[4]   Refer to Transaction Information And Status below.

[5]   To be used in response to a customer payment cancellation request (camt.055) only. See Table 4.12.

[6]   Refer to *Status* above. Only a single transaction cancellation status must be provided and is required at Status level.

[7]   Must be provided in case of rejection.

[8]   A code from the ISO 20022 externalised *ExternalPaymentCancellationRejection1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 and to use the code "*NARR*" in combination with use of *Additional Information* in the meantime.

[9]   Available at multiple levels of the ISO 20022 message but required at assignment level above.

4.1.6　Payment Return (pacs.004)

Payment Return

pacs.004.001.14　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　　Table 4.1.6

ISO 20022 Message Elements[1]	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Authorisation	[0..2]		
Batch Booking	[0..1]		
Number Of Transactions	[1..1]		
Control Sum	[0..1]		
Group Return	[0..1]		
Total Returned Interbank Settlement Amount	[0..1]		
Interbank Settlement Date[2]	[0..1]		
Settlement Information[3]	[1..1]		2, 7, 8
Settlement Method	[1..1]		
Settlement Account	[0..1]		7
Clearing System	[0..1]		2
Instructing Reimbursement Agent	[0..1]		8
Instructing Reimbursement Agent Account	[0..1]		7
Instructed Reimbursement Agent	[0..1]		8
Instructed Reimbursement Agent Account	[0..1]		7
Third Reimbursement Agent	[0..1]		8
Third Reimbursement Agent Account	[0..1]		7
Payment Type Information[2]	[0..1]		
Instructing Agent[2]	[0..1]	N	
Instructed Agent[2]	[0..1]	N	
Original Group Information[2]	[0..1]		
Transaction Information[4]	[0..*]	R	
Return Identification	[0..1]		
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]	R	
Original Transaction Identification	[0..1]		
Original UETR	[0..1]	R	5
Original Clearing System Reference	[0..1]		
Original Interbank Settlement Amount[5]	[0..1]	RC	
Original Interbank Settlement Date[5]	[0..1]	RC	
Payment Type Information	[0..1]		
Instruction Priority	[0..1]		
Clearing Channel	[0..1]		
Service Level	[0..*]	[0..3]	2

	Local Instrument	[0..1]		2
	Category Purpose	[0..1]		2
Returned Interbank Settlement Amount		[1..1]		
Interbank Settlement Date		[0..1]	R	
Settlement Priority		[0..1]		
Settlement Time Indication		[0..1]		4
Settlement Time Request		[0..1]		4
Returned Instructed Amount		[0..1]	R	
Exchange Rate[6]		[0..1]		6
Agreed Rate		[0..1]		6
	Unit Currency	[0..1]		
	Quoted Currency	[0..1]		
	Pre Agreed Exchange Rate	[1..1]		
	Quotation Date Time	[0..1]		4
	Quote Identification	[0..1]		
	Foreign Exchange Agent	[0..1]		8
Compensation Amount[7]		[0..1]	N	
Charge Bearer[8]		[0..1]		6
Charges Information[9]		[0..*]		6
	Amount	[1..1]		6
	Agent	[1..1]		8
	Type	[0..1]		2, 6
Clearing System Reference		[0..1]		
Instructing Agent		[0..1]	R	
Instructed Agent		[0..1]	R	
Return Chain		[0..1]	R	
	Ultimate Debtor[10]	[0..1]		9, 10
	Debtor[11]	[1..1]		8, 9, 10
	Debtor Account	[0..1]		7
	Initiating Party[11]	[0..1]		8, 9, 10
	Debtor Agent[12]	[0..1]		8
	Debtor Agent Account[12]	[0..1]		7
	Previous Instructing Agent 1[12]	[0..1]		8
	Previous Instructing Agent 1 Account[12]	[0..1]		7
	Previous Instructing Agent 2[12]	[0..1]		8
	Previous Instructing Agent 2 Account[12]	[0..1]		7
	Previous Instructing Agent 3[12]	[0..1]		8
	Previous Instructing Agent 3 Account[12]	[0..1]		7
	Intermediary Agent 1	[0..1]		8
	Intermediary Agent 1 Account	[0..1]		7
	Intermediary Agent 2	[0..1]		8
	Intermediary Agent 2 Account	[0..1]		7
	Intermediary Agent 3	[0..1]		8
	Intermediary Agent 3 Account	[0..1]		7
	Creditor Agent[12]	[0..1]		8
	Creditor Agent Account[12]	[0..1]		7
	Creditor[11]	[1..1]		8
	Creditor Account	[0..1]		7

Ultimate Creditor[10]	[0..1]		9, 10
Return Reason Information	[0..*]	R [1..1]	
Originator	[0..1]		9, 10
Reason[13]	[0..1]	R	2
Additional Information[14]	[0..*]	[0..2]	
Original Transaction Reference	[0..1]	N	
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

[1]   Items in **bold** may have to be reported to the Debtor and/or Creditor to provide complete transparency on the cross-border payment and to enable seamless customer reconciliation, eg via ISO 20022 reporting messages camt.052, camt.053, camt.054.

[2]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Resolved Case components below.

[3]   Usage of elements within *Settlement Information* is ruled by the chosen *Settlement Method*. If present underlying elements must align with the relevant minimum data requirements, eg Settlement Account with harmonisation requirement 10 for accounts, Reimbursement Agents with harmonisation requirement 11 for FIs.

[4]   The harmonised data model for cross-border payments applies to the ISO 20022 message whether or not it is used to send single or multiple return payments.

[5]   If the return payment follows the same path as the original payment, then it is recommended to include the *Original Interbank* Settlement *Amount* and *Original Interbank Settlement Date*. Otherwise, the elements are optional.

[6]   Use of Exchange Rate is ruled by the ISO 20022 message standard depending on the Returned Instructed Amount and Returned Interbank Settlement Amount currencies and is therefore use case dependent.

[7]   If a compensation is claimed for returning a payment, then it is recommended to handle this separately through the appropriate ISO 20022 messages.

[8]   If charges are claimed for the processing of the return payment, then *Charge Bearer* and *Charges Information* must be used in the interest of end-to-end transparency.

[9]   Usage of *Charges Information* is ruled by the ISO 20022 message standard depending on the chosen *Charge Bearer* and therefore use case dependent. If used, then *Amount* must be specified in the currency of the payment and *Agent* must align with the requirements to identify FIs.

[10] Ultimate *Debtor* and *Ultimate Creditor* may be used when returning a cross-border customer payment, but are not allowed when returning a cross-border FI payment.

[11] Depending on the payment return use case the *Debtor*, *Initiating Party*, and *Creditor* can either be a person, entity or FI. For that reason, the referenced harmonisation requirements include both *person*/entity and FI requirements.

[12] Use of *Debtor Agent*, Debtor *Agent Account*, *Previous Instructing Agent* 1, 2, 3 and *Previous Instructing Agent Account* 1, 2, 3, *Creditor Agent, Creditor Agent Account* is return payment use case-dependent, but once added these elements must be carried across the end-to-end cross-border return payment chain unchanged.

[13] A code from the ISO 20022 externalised *ReturnReason1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 and to use the code "NARR" in combination with use of *Additional Information* in the meantime.

[14] Additional Information is repetitive and may occur up to twice.

4.1.7 Payment Status Request (pacs.028)

FI To FI Payment Status Request

pacs.028.001.06   Table 4.1.7

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Instructing Agent[1]	[0..1]	N	
Instructed Agent[1]	[0..1]	N	
Original Group Information[1]	[0..*]	N	
Transaction Information[2]	[0..*]	R	
Status Request Identification	[0..1]		
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]		
Original Transaction Identification	[0..1]		
Original UETR	[0..1]	R	5
Acceptance Date Time	[0..1]		
Clearing System Reference	[0..1]		
Instructing Agent	[0..1]	R	
Instructed Agent	[0..1]	R	
Original Transaction Reference	[0..1]	N	
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

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[1]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Transaction Information below.

[2]   The harmonised data model for cross-border payment status reports applies to the ISO 20022 message whether it is used to send single or multiple payment status reports.

4.1.8 Investigation Request (camt.110)

Investigation Request

camt.110.001.01 Table 4.1.8

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Investigation Request	[1..1]		
Message Identification	[1..1]		
Requestor Investigation Identification	[0..1]		
Responder Investigation Identification	[0..1]		
EIR	[0..1]	R	5
Request Action	[0..1]		
Action[1]	[1..1]		2
Action Reason	[0..1]		
Originator	[0..1]		9, 10
Reason[2]	[1..1]		2
Additional Information[3]	[0..*]	[0..2]	
Investigation Type[4,5]	[1..1]		2
Investigation Sub Type[6]	[0..1]		2
Underlying Instrument	[1..1]	R 'XBCT'[7]	2
Underlying[8]	[1..1]		
Initiation	[1..1]	N	
Interbank	[1..1]	R	
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]		
Original Transaction Identification	[0..1]		
Original UETR	[0..1]	R	5
Original Interbank Settlement Amount	[0..1]		
Original Interbank Settlement Date	[0..1]		
Original Transaction Reference	[0..1]	N	
Original Service Level	[0..1]		2
Statement Entry	[1..1]	N	
Account	[1..1]	N	
Other	[1..1]	N	
Requestor	[1..1]		8, 9, 10
Responder	[1..1]		8, 9, 10
Request Originator	[0..1]		8, 9, 10
Expected Responder	[0..1]		8, 9, 10
Service Level[9]	[0..*]	[0..1]	2

Investigation Data[10]	[1..*]	C	
Sequence[11]	[0..1]		
Reason[12]	[1..1]		2
Reason Sub Type[13]	[0..1]		2
Additional Request Data[14]	[0..1]	C	
Requested Debit Authorisation	[1..1]		
Requested Compensation	[1..1]		
Requested Valuation	[1..1]		
Request Narrative	[1..1]		
Related Investigation Data	[0..1]	N	
Enclosed File	[0..*]	N	
Related File Data	[0..*]	N	
Supplementary Data	[0..*]	N	

[1]   If the *Request Action* component is used, then *Action* must contain a code from the ISO 20022 externalised *ExternalInvestigationAction1Code* list.

[2]   If the *Action Reason* component is used, then *Reason* must contain a code from the ISO 20022 externalised *ExternalInvestigationActionReason1Code* list. If no appropriate code is available, then it is recommended to submit a request to ISO 20022 for inclusion of the code and use the code "NARR" in combination with use of *Additional Information* in the meantime.

[3]   Additional *Information* is repetitive and may occur up to two times.

[4]   A code from the ISO 20022 externalised *ExternalInvestigationType1Code* list must be used.

[5]   The Investigation *Type* impacts the usage of other elements and codes in those elements. Please refer to the table at the end of this section.

[6]   If used, then a code from the ISO 20022 externalised *ExternalInvestigationSubType1Code* list must be used.

[7]   The code "XCBT" (Cross-border Credit Transfer) from the ISO 20022 externalised *ExternalUnderlyingInvestigationInstrument1Code* list must be used.

[8]   Underlying is a choice component. Use of the component has been restricted to the *Interbank* option in line with the CPMI focus on cross-border payments as reflected in the CPMI ISO 20022 core message set.

[9]   If used, then a code from the ISO 20022 externalised *ExternalInvestigationServiceLevel1Code* list must be used.

[10]   Repetition of *Investigation Data* is subject to the type of investigation. Please refer to the table at the end of this section.

[11]   Use of *Sequence* is subject to the type of investigation and dependent on whether *Investigation Data* is repeated or not. For example, in case of a *Request for Information* (type code *RQFI*), *Sequence* is required and only allowed when *Investigation Data* occurs more than once. However, in case of an *Unable To Apply* (type code UTAP), *Investigation Data* can only occur once, and *Sequence* is not allowed.

[12]   A code from the ISO 20022 externalised *ExternalInvestigationReason1Code* list must be used.

[13]   If used, then a code from the ISO 20022 externalised *ExternalInvestigationReasonSubType1Code* list must be used.

[14]   Use of *Additional Request Data* and the individual components therein, is subject to the type of investigation. Please refer to the table at the end of this section.

Use of camt.110 elements/codes per type of investigation

Table 4.1.8a

Investigation Type		Investigation Data				Request Action[1]	
Type	Sub Type[2]	*Component recurrence*	Reason	Reason Sub Type	Additional Request Data	Action[3]	Action Reason[4]
UTAP Unable To Apply	-	[1..1]	**UTAP**	-	-	**RQCL** **RQST** **RQOB**	**IRSI** **IRRR** **IRIC** **NARR**
CCNR Creditor Claim Non-Receipt	-	[1..1]	**CCNR**	-	-	**RQCL** **RQST** **RQOB**	**IRSI** **IRRR** **IRIC** **NARR**
CONR Creditor Agent Claim Cover Non-Receipt	-	[1..1]	**CONR**	-	-	**RQCL** **RQST** **RQOB**	**IRSI** **IRRR** **IRIC** **NARR**
RQFI Request For Information - Compliance	**AMLI** **FCCI** **FRAD** **FWTR**	[1..*]	**R**[5]	**C**[6,7]	**C**[6,7]	**RQCL** **RQST** **RQOB**	**IRSI** **IRRR** **IRIC** **NARR**
RQFI Request For Information - Sanctions	**SANC**	[1..*]	**R**[5]	**C**[6,7]	**C**[6,7]	**RQCL** **RQST** **RQOB**	**IRSI** **IRRR** **IRIC** **NARR**
RQFI Request for Information - Unable to Execute	**UTEX**	[1..*]	**R**[5]	**C**[6,7]	**C**[6,7]	**RQCL** **RQST** **RQOB**	**IRSI** **IRRR** **IRIC** **NARR**

[1] Request *Action* must only be used in successive Investigation Request (camt.110) messages, not when the investigation is started (ie not in the first camt.110 sent).

[2] *AMLI (Anti-Money Laundering), FFCI (Financial Crime Compliance), FRAD (Fraud), FWTR (Funds/Wire Transfer Regulation), SANC (Sanctions), COMP.*

[3] *RQCL (Request Investigation Closure), RQST (Request Investigation Status), RQOB (Request Objection).*

[4] *IRSI (Investigation Request Sent In Error), IRRR (Investigation Request Resolved), IRIC (Investigation Response Incomplete), NARR (Narrative). If code "NARR" is used, then Additional Information* must be present.

[5] Must contain a code from the *ExternalInvestigationReason1Code* list.

[6] Either *Investigation Reason Sub Type* or *Additional Request Data* may be used, but not both.

[7] If used, then a code from the *ExternalInvestigationReason1Code* list must be used.

4.1.9 Investigation Response (camt.111)

Investigation Response

camt.111.001.02   Table 4.1.9

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Investigation Response	[1..1]		
Message Identification	[1..1]		
Responder Investigation Identification	[0..1]		
Investigation Status	[1..1]		
Status[1]	[1..1]		2
Status Reason[2]	[0..1]	C[3]	2
Next Responder	[0..1]		8, 9, 10
Investigation Data	[0..*][4]	C[5]	
Original Investigation Sequence	[0..1]		
Original Investigation Reason[6]	[0..1]		2
Original Investigation Reason Sub Type[7]	[0..1]		2
Response Data[8]	[1..1]		
Debit Authorisation	[1..1]		
Compensation	[1..1]		
Valuation	[1..1]		
Confirmation	[1..1]		
Transaction Status	[1..1]		2
Transaction Data[9]	[1..*]		
Path			
Record			
Response Narrative	[1..1]		
Related Investigation Data	[0..1]		
Investigation Identification	[0..1]		
Location	[0..*]	[0..1]	
Enclosed File[10]	[0..*]		
Related File Data[11]	[0..*]	N	
Response Originator	[0..1]		8, 9, 10
Original Investigation Request[12]	[1..1]		
Message Identification	[1..1]		
Requestor Investigation Identification	[0..1]		
Responder Investigation Identification	[0..1]		
EIR	[0..1]	R	5
Request Action	[0..1]		
Action[13]	[1..1]		2
Action Reason	[0..1]		
Originator	[0..1]		9, 10
Reason[14]	[1..1]		2
Additional Information	[0..*]	[0..2]	
Investigation Type[15,16]	[1..1]		2
Investigation Sub Type[17]	[0..1]		2
Underlying Instrument[18]	[0..1]	R	2

Underlying	[0..1]	N		
Requestor	[1..1]			8, 9, 10
Responder	[1..1]			8, 9, 10
Request Originator	[0..1]	N		8, 9, 10
Expected Responder	[0..1]	N		8, 9, 10
Service Level	[0..*]	N		2
Supplementary Data	[0..*]	N		

1 A code from the ISO 20022 externalised *ExternalInvestigationStatus1Code* list must be used.

2 If used, then a code from the ISO 20022 externalised *ExternalInvestigationStatusReason1Code* list must be used.

3 If Status is "PDNG" (Pending) or "RJCT" (Rejected), then *Status Reason* must be present.

4 Repetition of *Investigation Data* is subject to the type of investigation. Please refer to the table at the end of this section.

5 Use of *Investigation Data* is subject to the *Investigation Status*. Please refer to the table at the end of this section.

6 If used, then a code from the ISO 20022 externalised *ExternalInvestigationReason1Code* list must be used.

7 If used, then a code from the ISO 20022 externalised *ExternalInvestigationReasonSubType1Code* list must be used.

8 Use of the individual components within the *Response Data* component is subject to the type of investigation. Please refer to the table at the end of this section.

9 Repetition of *Transaction Data* is subject to the type of investigation. Please refer to the table at the end of this section.

10 Use of *Enclosed File* to transfer documents is subject to community or jurisdictional support/agreement.

11 Use of *Related File Data* to make documents available, eg via secure file upload, is subject to community or jurisdictional supported/agreed mechanisms.

12 Copied from the original *Investigation Request* message but *underlying* not to be used.

13 If used, then a code from the ISO 20022 externalised *ExternalInvestigationAction1Code* list must be used.

14 If used, then a code from the ISO 20022 externalised *ExternalInvestigationActionReason1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 while using the code "NARR" in combination with use of *Additional Information* in the meantime.

15 A code from the ISO 20022 externalised *ExternalInvestigationType1Code* list must be used.

16 The *Investigation Type* impacts the usage of other elements and codes in those elements. Please refer to the table at the end of this section.

17 If used, then a code from the ISO 20022 externalised *ExternalInvestigationSubType1Code* list must be used.

18 A code from the ISO 20022 externalised In*vestigationInstrument1Code* list must be used.

Use of camt.111 elements/codes per type of investigation

Table 4.1.9a

Investigation Type		Investigation Data		Investigation Data	
Type	**Sub Type[1]**	**Status[2]**	**Status Reason[3]**	*Component occurrence[4,5]*	**Response Data[6]**
UTAP Unable To Apply	-	**CLSD PDNG RJCT**	**C**	**C**	**Transaction Data (Remittance Information)** or **Response Narrative**
CCNR Creditor Claim Non-Receipt	-	**CLSD PDNG RJCT**	**C**	**C**	**Confirmation** or **Transaction Status**
CONR Creditor Agent Claim Cover Non-Receipt	-	**CLSD PDNG RJCT**	**C**	**C**	**Confirmation** or **Transaction Status**
RQFI Request For Information - Compliance	**AMLI FCCI FRAD FWTR**	**CLSD PDNG RJCT**	**C**	**C**	**Transaction Data** or **Response Narrative**
RQFI Request For Information - Sanctions	**SANC**	**CLSD PDNG RJCT**	**C**	**C**	**Transaction Data** or **Response Narrative**
RQFI Request for Information - Unable to Execute	**UTEX**	**CLSD PDNG RJCT**	**C**	**C**	**Transaction Data** or **Response Narrative**

[1]   *AMLI (Anti-Money Laundering), FFCI (Financial Crime Compliance), FRAD (Fraud), FWTR (Funds/Wire Transfer Regulation), SANC (Sanctions), COMP.*

[2]   CLSD *(Investigation Closed)*, PDNG *(Investigation Pending)*, RJCT *(Investigation Rejected)*.

[3]   If *Status* is "RJCT" or "PDNG", then *Status Reason* must be used with a code from the *ExternalInvestigationStatusReason1Code* list.

[4]   *Investigation Data* may be repeated.

[5]   If *Status* is "CLSD" and *Status Reason* is not present, then *Investigation Data* must be present. If *Status* is "RJCT", then *Investigation Data* must not be used. If *Status* is "PDNG" and *Status Reason* is not "PARE" (Partial Response), then *Investigation Data* must be present.

[6]   *Response Data* is a choice component, and the table lists the permissible choices for each *Investigation Type*.

4.2 ISO 20022 messages informing the harmonised data model

4.2.1 Customer Credit Transfer Initiation (pain.001)

Customer Credit Transfer Initiation

pain.001.001.12 Table 4.2.1

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Authorisation	[0..2]		
Number Of Transactions	[1..1]		
Control Sum	[0..1]		
Initiating Party	[1..1]		9, 10
Forwarding Agent	[0..1]		8
Initiation Source	[0..1]		
Payment Information[1]	[1..*]		
Payment Information Identification	[1..1]		
Payment Method	[1..1]	'TRF'	
Requested Advice Type	[0..1]		
Batch Booking	[0..1]		
Number Of Transactions	[0..1]		
Control Sum	[0..1]		
Payment Type Information[2]	[0..1]	N	
Requested Execution Date	[1..1]		
Pooling Adjustment Date	[0..1]		
Debtor	[1..1]		9, 10
Debtor Account	[1..1]		7
Debtor Agent	[1..1]		8
Debtor Agent Account	[0..1]		7
Instruction For Debtor Agent[2]	[0..1]	N	
Ultimate Debtor[2]	[0..1]	N	
Charge Bearer[2]	[0..1]	N	
Charges Account	[0..1]		7
Charges Account Agent	[0..1]		8
Credit Transfer Transaction Information[1]	[1..*]		
Payment Identification	[1..1]		
Instruction Identification	[0..1]		
End To End Identification	[1..1]		
UETR[3]	[0..1]	R	5
Payment Type Information	[0..1]		
Instruction Priority	[0..1]		
Service Level	[0..*]		2
Local Instrument	[0..1]		2
Category Purpose	[0..1]		2
Amount	[1..1]		

Exchange Rate Information	[0..1]		
Charge Bearer[4]	[0..1]	RC	6
Mandate Related Information	[0..1]	N	
Cheque Instruction	[0..1]	N	
Ultimate Debtor[5]	[0..1]		9, 10
Intermediary Agent 1	[0..1]		8
Intermediary Agent 1 Account	[0..1]		7
Intermediary Agent 2	[0..1]		8
Intermediary Agent 2 Account	[0..1]		7
Intermediary Agent 3	[0..1]		8
Intermediary Agent 3 Account	[0..1]		7
Creditor Agent	[0..1]	R	8
Creditor Agent Account	[0..1]		7
Creditor	[0..1]	R	9, 10
Creditor Account	[0..1]	RC	7
Ultimate Creditor[5]	[0..1]		
Instruction For Creditor Agent[6]	[0..*]	[0..2]	2
Instruction For Debtor Agent	[0..1]		2
Purpose[7]	[0..1]	RC	2
Regulatory Reporting[7]	[0..10]		
Tax[7,8]	[0..1]	N	
Related Remittance Information	[0..10]	[0..1]	12
Remittance Information[9]	[0..1]		
Unstructured	[0..*]	[0..1]	12
Structured	[0..*]	Max 9,000 characters	12
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

[1]   The harmonised data model for cross-border customer payment initiation applies to the ISO 20022 message whether it is used to send single or multiple payment initiations.

[2]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Credit Transfer Transaction Information below.

[3]   Customer payment application and corporate ERP systems are expected to generate a UETR at initiation of the payment. However, if not provided by the customer initiating the payment, the account servicing FI is expected to generate the UETR on their behalf.

[4]   It is highly recommended for the customer to provide the charge bearer option but not required to allow account servicers to operate in line with regulatory restrictions.

[5]   Use of *Ultimate Debtor* and *Ultimate Creditor* is payment use case-dependent, but once added these elements must be carried across the end-to-end cross-border payment chain unchanged.

[6]   Instruction For Creditor Agent is repetitive and may occur up to twice.

[7]   Cross-border customer payments may carry a payment *Purpose*, *Regulatory Reporting* and/or *Tax* information to meet local jurisdictional requirements that once added must be carried across the end-to-end payment chain unchanged. To further improve efficiency, the CPMI recommends that jurisdictions publicly share any local regulatory or tax requirements related to cross-border customer payments.

[8]   The *Tax* component is available in the *Structured* remittance information component.

[9]   *Remittance Information* may take the form of either a single occurrence of maximum 140 characters of *Unstructured* (free-formatted) remittance information or repetitive occurrences of *Structured* remittance Information up to 9,000 characters excluding xml tags.

4.2.2 Request for Payment (pain.013)

Creditor Payment Activation Request (aka Request For Payment)

pain.013.001.11   Table 4.2.2

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Number Of Transactions	[1..1]		
Control Sum	[0..1]		
Initiating Party	[1..1]		9, 10
Forwarding Agent	[0..1]		8
Payment Information[1]	[1..*]		
Payment Information Identification	[0..1]		
Payment Method	[1..1]	'TRF'	
Requested Advice Type	[0..1]		
Payment Type Information[2]	[0..1]	N	
Requested Execution Date[2]	[0..1]	N	
Expiry Date	[0..1]	R	4
Payment Condition[2]	[0..1]	N	
Debtor	[1..1]		9, 10
Debtor Account	[0..1]	RC	7
Debtor Agent	[1..1]		8
Debtor Agent Account	[0..1]		7
Ultimate Debtor[2]	[0..1]	N	
Charge Bearer[2]	[0..1]	N	
Credit Transfer Transaction[1]	[1..*]		
Payment Identification	[1..1]		
Instruction Identification	[0..1]		
End To End Identification	[1..1]		
UETR[3]	[0..1]	R	5
Payment Type Information	[0..1]		
Instruction Priority	[0..1]		
Service Level	[0..*]		2
Local Instrument	[0..1]		2
Category Purpose	[0..1]		2
Payment Condition	[0..1]		
Requested Execution Date	[0..1]	R	3
Amount	[1..1]		
Charge Bearer	[0..1]	RC	6
Mandate Related Information	[0..1]		
Cheque Instruction	[0..1]	N	
Ultimate Debtor[4]	[0..1]		9, 10
Intermediary Agent 1	[0..1]		8
Intermediary Agent 2	[0..1]		8
Intermediary Agent 3	[0..1]		8

Creditor Agent	[1..1]		8
Creditor Agent Account	[0..1]		7
Creditor	[1..1]		9, 10
Creditor Account	[0..1]	RC	7
Ultimate Creditor[4]	[0..1]		
Instruction For Creditor Agent[5]	[0..*]	[0..2]	2
Purpose[6]	[0..1]	RC	2
Regulatory Reporting[6]	[0..10]		
Tax[6,7]	[0..1]	N	
Related Remittance Information	[0..10]	[0..1]	12
Remittance Information[8]	[0..1]		
Unstructured	[0..*]	[0..1]	12
Structured	[0..*]	Max 9,000 characters	12
Enclosed File	[0..1]	N	
Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

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[1] The harmonised data model for cross-border payments applies to the ISO 20022 message whether or not it is used to send single or multiple requests for payment.

[2] Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Credit Transfer Transaction below.

[3] Customer payment application and corporate ERP systems are expected to generate a UETR at initiation of the payment. However, if not provided by the customer initiating the payment, the account servicing FI is expected to generate the UETR on their behalf.

[4] Use of *Ultimate Debtor* and *Ultimate Creditor* is payment use case-dependent, but once added these elements must be carried across the end-to-end cross-border payment chain unchanged.

[5] Instruction For Creditor Agent is repetitive and may occur up to twice.

[6] Cross-border customer payments may carry a payment *Purpose*, *Regulatory Reporting* and/or *Tax* information to meet local jurisdictional requirements which, once added, must be carried across the end-to-end payment chain unchanged. To further improve efficiency, the CPMI recommends that jurisdictions publicly share any local regulatory or tax requirements related to cross-border customer payments.

[7] The *Tax* component is available in the *Structured* remittance information component.

[8] *Remittance Information* may take the form of either a single occurrence of maximum 140 characters of *Unstructured* (free-formatted) remittance information or repetitive occurrences of *Structured* remittance Information up to 9,000 characters excluding xml tags.

4.2.3 Request for Payment Response (pain.014)

Creditor Payment Activation Request Status (aka Request For Payment Status)

pain.014.001.11   Table 4.2.3

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Group Header	[1..1]		
Message Identification	[1..1]		
Creation Date Time	[1..1]		4
Initiating Party	[1..1]		9, 10
Forwarding Agent	[0..1]		8
Debtor Agent	[0..1]	R	8
Creditor Agent	[0..1]	R	8
Original Group Information And Status[1]	[1..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Number Of Transactions	[0..1]	N	
Original Control Sum	[0..1]	N	
Group Status[2]	[0..1]	N	
Status Reason Information	[0..*]	N	
Number Of Transactions Per Status	[0..*]	N	
Original Payment Information And Status[1]	[0..*]	R [1..1]	
Original Payment Information Identification	[1..1]		
Original Number Of Transactions	[0..1]	N	
Original Control Sum	[0..1]	N	
Payment Information Status[2]	[0..1]	N	
Status Reason Information	[0..*]	N	
Number Of Transactions Per Status	[0..*]	N	
Transaction Information And Status[1]	[0..*]	R [1..1]	
Status Identification	[0..1]		
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]	R	
Original UETR	[0..1]	R	5
Transaction Status[3]	[0..1]	R	2
Status Reason Information	[0..*]	C[4]	
Originator	[0..1]		9, 10
Reason[5]	[0..1]	R	2
Additional Information[6]	[0..*]	[0..2]	
Payment Condition Status	[0..1]		
Charges Information	[0..*]	N	
Debtor Decision Date Time	[0..1]	N[7]	
Acceptance Date Time	[0..1]		3
Account Servicer Reference	[0..1]		
Clearing System Reference	[0..1]		
Original Transaction Reference	[0..1]	N	

Enclosed File		[0..*]	N
Supplementary Data		[0..*]	N
Supplementary Data		[0..*]	N

[1]   The harmonised data model for a cross-border request for payment status applies to the ISO 20022 message whether or not it is used to send single or multiple requests for payment statuses.

[2]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Transaction Information And Status below.

[3]   A code from the ISO 20022 externalised *ExternalPaymentTransactionStatus1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022.

[4]   Must be provided in case of rejection of the cross-border payment.

[5]   A code from the ISO 20022 externalised *ExternalStatusReason1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 and to use the code "NARR" in combination with use of Additional Information in the meantime.

[6]   Additional Information is repetitive and may occur up to twice.

[7]   This time is not related to the cross-border RFP or eventual cross-border payment processing time.

4.2.5 Payment Cancellation Request (camt.055)

Customer Payment Cancellation Request

camt.055.001.12   Table 4.2.5

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Assignment	[1..1]		
Identification	[1..1]		
Assigner	[1..1]		9, 10
Assignee	[1..1]		8
Creation Date Time	[1..1]		4
Case[1]	[0..1]	N	
Control Data	[0..1]	N	
Underlying[2]	[1..*]		
Original Group Information And Cancellation[3]	[0..1]	N	
Original Payment Information And Cancellation[3]	[0..*]	R	
Payment Cancellation Identification	[0..1]		
Case[1]	[0..1]	N	
Identification	[1..1]		
Creator	[1..1]		9, 10
Reopen Case Indicator	[0..1]	N	
Original Payment Information Identification	[1..1]		
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Number Of Transactions	[0..1]	N	
Control Sum	[0..1]	N	
Payment Information Cancellation	[0..1]	N	
Cancellation Reason Information[3]	[0..*]	N	
Transaction Information	[0..*]	R	
Cancellation Identification	[0..1]		
Case[1]	[0..1]	R	
Identification	[1..1]		
Creator	[1..1]		9, 10
Reopen Case Indicator	[0..1]	N	
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]	R	
Original UETR	[0..1]	RC	5
Original Instructed Amount	[0..1]	R	
Original Requested Execution Date	[0..1]	R	
Original Requested Collection Date	[0..1]	N	
Cancellation Reason Information	[0..*]	R	
Originator	[0..1]		9, 10
Reason[4]	[0..1]	R	2
Additional Information[5]	[0..*]	[0..2]	
Original Transaction Reference	[0..1]	N	

Supplementary Data	[0..*]	N	
Supplementary Data	[0..*]	N	

[1] Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Case below.

[2] The harmonised data model for cross-border payment cancellation requests applies to the ISO 20022 message whether it is used to send single or multiple payment cancellation requests.

[3] Refer to Transaction Information below.

[4] A code from the ISO 20022 externalised *ExternalCancellationReason1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request to ISO 20022 for inclusion of the code and use the code "*NARR*" in combination with use of *Additional Information* in the meantime.

[5] Additional Information is repetitive and may occur up to twice.

4.2.6   Payment Cancellation Response (camt.029)

Resolution of Investigation (aka Payment Cancellation Response)

camt.029.001.13   Table 4.2.6

ISO 20022 Message Elements	ISO 20022 Data Model	Harmonised Data Model	Harmonisation Requirement
Assignment	[1..1]		
Identification	[1..1]		
Assigner	[1..1]		8
Assignee	[1..1]		8, 9, 10
Creation Date Time	[1..1]		4
Resolved Case[1]	[0..1]	N	
Status	[0..1]	R	
Confirmation[2]	[1..1]	R	2
Rejected Modification	[1..*]	N	
Duplicate Of	[1..1]	N	
Assignment Cancellation Confirmation	[1..1]	N	
Cancellation Details[3]	[0..*]	R	
Original Group Information And Status[4]	[0..1]	N	
Original Payment Information And Status	[0..*]	R	
Original Payment Information Cancellation Identification	[0..1]		
Resolved Case	[0..1]	R	
Identification	[1..1]		
Creator	[1..1]		8, 9, 10
Reopen Case Indicator	[0..1]	N	
Original Payment Information Identification	[1..1]		
Original Group Information	[0..1]		
Original Message Identification	[1..1]		
Original Message Name Identification	[1..1]		
Original Creation Date Time	[0..1]		4
Original Number Of Transactions	[0..1]	N	
Original Control Sum	[0..1]	N	
Payment Information Cancellation Status	[0..1]	N	
Cancellation Status Reason Information	[0..1]	N	
Number Of Transactions Per Cancellation Status	[0..*]	N	
Transaction Information And Status	[0..*]	R	
Cancellation Status Identification	[0..1]		
Resolved Case	[0..1]	R	
Identification	[1..1]		
Creator	[1..1]		9, 10
Reopen Case Indicator	[0..1]	N	
Original Instruction Identification	[0..1]		
Original End To End Identification	[0..1]	R	
Original UETR	[0..1]	RC	5

Transaction Cancellation Status[1]	[0..1]	N	
Cancellation Status Reason Information	[0..*]	C[1] [0..1]	
Originator	[0..1]		8, 9, 10
Reason[5]	[0..1]		2
Additional Information	[0..*]	[0..2]	
Original Instructed Amount	[0..1]	N	
Original Requested Execution Date	[0..1]	N	
Original Requested Collection Date	[0..1]	N	
Original Transaction Reference	[0..1]	N	
Transaction Information And Status[6]	[0..*]	N	
Modification Details	[0..1]	N	
Claim Non-Receipt Details	[0..1]	N	
Statement Details	[0..1]	N	
Correction Transaction	[0..1]	N	
Resolution-Related Information	[0..1]	N	
Supplementary Data	[0..*]	N	

[1]   Available at multiple levels of the ISO 20022 message, but mutually exclusive. Refer to Resolved Case components below.

[2]   A code from the ISO 20022 externalised *ExternalInvestigationExecutionConfirmation1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request to ISO 20022 for inclusion of the code.

[3]   The harmonised data model for cross-border payment cancellation request responses applies to the ISO 20022 message whether it is used to send single or multiple payment cancellation request responses.

[4]   Refer to Transaction Information And Status below.

[5]   A code from the ISO 20022 externalised *ExternalPaymentCancellationRejection1Code* list must be used. If no appropriate code is available, then it is recommended to submit a request for inclusion of the code to ISO 20022 and to use the code "*NARR*" in combination with use of *Additional Information* in the meantime.

[6]   To be used in response to an FI To FI payment cancellation request (camt.056) only. See Table 4.1.4.