



華美銀行
EAST WEST BANK

HONG KONG BRANCH

Incorporated with limited liability under the laws of California, United States of America

*business*Bridge® Direct HK
ISO 20022 FPS and Wire Payment
File Specifications

March 2023

Contents

Introduction	3
Data Specifications.....	3
Field Types	3
Tag Depth Structure	3
File Name	3
Wire and FPS Specification	4
ISO 20022 File Layout.....	4
Document Header.....	4
Group Header Block	4
Payment Information Block	6
Payment Information Block, Originator Section	7
Payment Information Block, Payment Transaction Section	9
Payment Information Block, Payment Transaction, Payment Information Section.....	9
Payment Information Block, Payment Transaction, Additional Bank Information Section.....	11
Payment Information Block, Payment Transaction, Beneficiary Section	14
Sample – Wire XML.....	19
Sample – FPS XML	19
Sample – One xml file includes both Wire and FPS payment	19
Customer Status Report – Acknowledgement (PAIN.002)	20
Document Header	20
Group Header Block	20
Status Block.....	20
Sample.....	21
Customer Status Report – Confirmation (PAIN.002)	22
Document Header.....	22
Group Header Block	22
Status Block.....	22
Sample.....	24
Clearing System Member ID for specific countries.....	25

Introduction

The following pages describe the import file format for ISO20022 Wire and FPS Payment (credit PAIN.001) through **businessBridge**® Direct HK. It also describes the acknowledgment and status file formats for ISO20022 (PAIN.002).

Prior to the use of this service, a sample test file is required to ensure compatibility and accuracy of the file format.

Data Specifications

PAIN.001 can support the following characters:

- Alpha (A - Z, a - z, and spaces)
- Numeric (0 - 9)
- .?!,:;_@/\`~()\$#%+ -=

If necessary, the following characters can also be used in text or informational fields only but must be provided using the XML representation shown below.

Special XML Character	XML Representation
&	&
<	<
>	>
"	"
'	'

Field Types

The section details the type of fields that are contained in the specification document.

- **Mandatory** – Fields that must be present for proper file format in the PAIN.001
- **Required** – Fields that are not mandatory for file format in the PAIN.001 but are required for bank payment setting to construct the Wire Transfer
- **Optional** – Fields that are not required to construct a Wire Transfer, but if provided, will be validated
- **Conditional** – Fields that must be present if corresponding fields are present

Tag Depth Structure

In the 'Tag Depth' column within the file format table below, each of the 'Field Name' tags are represented by a '+'. The '+' represents the depth of the field name tag within the document.

File Name

The output file name must be in the below format for the bank processing.

CompanyID_UserID_yyyyymmddmmss_batchno.xml
(e.g., eastwest_user1_202112300004_1.xml)

Wire and FPS Specification

ISO 20022 File Layout

This section outlines the acceptable PAIN.001 file format.

The same ISO 20022 PAIN.001 format is also used for FPS payment. However, certain fields highlighted in **GREEN** indicate special notes for the field.

Color Annotation

Field	Explanation
(Text)	Header
(Text)	Empty Tag
(Text)	Tag requires data
(Text)	Special Notes

^ = Field applicable for that payment type

Document Header

This can only occur once per file.

Field Index – Field Name – Tag	Content	Mandatory / Optional	Description	Wire	FPS
<?xml version="1.0" encoding="UTF-8" ?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	Empty Tag	Mandatory	This tag must always be placed before the group header tag. The contents of Credit messages are validated using the Version 3 xsd.	^	^
<CstmrCdtTrfInltN>	Empty Tag	Mandatory	This tag must always be placed before the group header tag.	^	^

Group Header Block

This can only occur once per file.

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description	Processing Rules / Error Messages	Wire	FPS
Group Header <GrpHdr>	+	Empty Tag	Mandatory			^	^
Message Identification <MsgId>	++	Yes	Mandatory Max 35 text		Stored and used in pain.002 – acknowledgements as the Original Message ID - OrgnlMsgId	^	^

Creation Date Time <CreDtTm>	++	Yes	Mandatory	File creation date and time YYYY-MM-DDTHH:MM:SS (e.g., 2022-02-14T14:18:30)		^	^
Number of Transactions <NbOfTx>	++	Yes	Mandatory Max 15 Numeric Text	Number of individual transactions contained in the file.	An amount mismatch will cause the file load to fail.	^	^
Control Sum <CtrlSum>	++	Yes	Mandatory Decimal Number	Total of all individual payment amounts in the file. The lump-sum number regardless of the payment currency.	A count mismatch will cause the file load to fail.	^	^
Initiating Party <InitgPty>	++	Empty Tag	Mandatory		The InitgPty tag is not used in processing and its contents are not stored or passed with the transaction. Its presence is an ISO XML requirement.	^	^
Identification <Id>	+++	Empty Tag	Optional			^	^
Originating Identification <OrgId>	++++	Empty Tag	Conditional (required when Identification tag is present)			^	^
Other <Othr>	+++++	Empty Tag	Conditional (required when Originating Identification tag is present)			^	^
Identification <Id>	+++++	Yes	Conditional (required when Other tag is present)		Not used. Suggest to put "NA" to fulfill ISO XML requirement.	^	^

Payment Information Block

This can occur multiple times within a file with multiple payment currencies.

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description	Processing Rules / Error Messages	Wire	FPS
Payment Information <PmtInf>	+	Empty Tag	Mandatory			^	^
Payment Information Identification <PmtInfId>	++	Yes	Mandatory Max 35 Text	Referenced in error messages that occur within this Payment Information Block.		^	^
Payment Method <PmtMtd>	++	Yes	Mandatory Code	Must be TRF .		^	^
Number of Transactions <NbOfTxs>	++	Yes	Mandatory Max 15 Numeric Text	Number of transactions for this payment block.	“The number of transactions expected is [reported number], found [calculated number] found for PmtInfId [Payment Information ID].”	^	^
Control Sum <CtrlSum>	++	Yes	Mandatory Decimal Number	Total dollar amount of all transactions for this payment block.	“The total amount of transactions expected is [reported amount], found [calculated amount] for PmtInfId [Payment Information ID].”	^	^
Payment Type Information <PmtTpInf>	++	Empty Tag	Mandatory			^	^
Service Level <SvcLvl>	+++	Empty Tag	Mandatory			^	^
Code <Cd>	++++	Yes	Mandatory Code	Must be either URGP, URNS, or BKTR.	For Wires: Payment Method is required and must be TRF. Service Code must be one of URGF, URNS, BKTR. URGF = Urgent Payment URNS = Urgent Payment Net Settlement BKTR = Book Transfer For FPS: Not applicable for HK FPS. Default value to be “URGF.”	^	^

Requested Execution Date <ReqdExctnDt>	++	Yes	Mandatory	<i>Payment Date</i> Format: YYYY-MM-DDTHH:MM:SS e.g. 2014-10-14T14:18:30)	If date is a date in the past, the transaction will fail. If the date exceeds the maximum allowed number of days in the future, the transaction will fail.	^	^
---	----	-----	-----------	---	---	---	---

Payment Information Block, Originator Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description	Processing Rules / Error Messages	Wire	FPS
Debtor <Dbtr>	++	Empty tag	Mandatory			^	^
Name <Nm>	+++	Yes	Required Max 35 Text	<i>Originator Name</i>	If the tag is missing, the transaction will fail. If the value of the field exceeds 35 characters, the name will be truncated	^	^
Postal Address <PstlAdr>	+++	Empty Tag	Required			^	^
Street Name <StrtNm>	++++	Yes	Required Max 35 Text	<i>Originator Address 1</i>	If the tag is missing, the transaction will fail. If the value of the field exceeds 35 characters, the transaction will be skipped.	^	^
Postal Code <PstCd>	++++	Yes	Required Max 16 Text	<i>Originator Address 2</i>	At least one tag must be present (PstCd, TwnNm, or CtrySubDvsn). If all three tags are missing, the transaction will be skipped.	^	^
Town Name <TwnNm>	++++	Yes	Required Max 35 Text	<i>Originator Address 3</i>	At least one tag must be present (PstCd, TwnNm, or CtrySubDvsn). If all three tags are missing, the transaction will be skipped.	^	^

Country Subdivision <CtrySubDvsn>	++++	Yes	Required Max 35 Text	Originator Address 4	At least one tag must be present (PstCd, TwNm, or CtrySubDvsn). If all three tags are missing, the transaction will be skipped.	^	^
Debtor Account <DbtrAcct>	++	Empty tag	Mandatory			^	^
Identification <Id>	+++	Empty Tag	Mandatory			^	^
Other <Othr>	++++	Empty Tag	Mandatory			^	^
Identification <Id>	+++++	Yes	Mandatory	Debit Account Number	If missing or does not match a value in the database, the transaction will be skipped. For FPS: *Must be an HKD account *9-digit FPS ID is not allowed	^	^
Currency <Ccy>	+++++	Yes	Mandatory	Debit Account Currency	If missing or does not match a value in the database, the transaction will be skipped.	^	^
Debtor Agent <DbtrAgt>	++	Empty Tag	Mandatory			^	^
Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory			^	^
BIC Code <BIC>	++++	Yes	Mandatory	Our Bank BIC Code *EWBKHKHH	If missing or does not match a value in the database, the transaction will be skipped. For Wires: BIC code is required	^	
Clearing System Member Identification <ClrSysMmbld>	++++	Empty Tag	Mandatory				^
Member Identification <Mmbld>	+++++	Yes	Mandatory	Our FPS Bank ID Sender Bank ID = 258 (East West Bank, Hong Kong Branch)	Full list of the Settlement Participant of HK FPS: HKICL Participants For FPS: FPS ID is required		^

Name <Nm>	++++	Yes	Optional Max 35 Text	<i>Our Bank Name</i>		^	^
Postal Address <PstlAdr>	++++	Empty Tag	Optional				
Street Name <StrtNm>	+++++	Yes	Optional Max 35 Text				
Postal Code <PstCd>	+++++	Yes	Optional Max 16 Text				
Town Name <TwnNm>	+++++	Yes	Optional Max 35 Text				
Country Subdivision <CtrySubDvsn>	+++++	Yes	Optional Max 35 Text				

Payment Information Block, Payment Transaction Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description	Processing Rules / Error Messages	Wire	FPS
Credit Transfer Transaction Information <CdtTrfTxInf>	++	Empty Tag	Mandatory			^	^

Payment Information Block, Payment Transaction, Payment Information Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description	Processing Rules / Error Messages	Wire	FPS
Payment Identification <PmtId>	+++	Empty Tag	Mandatory			^	^
End to End Identification <EndToEndId>	++++	Yes	Mandatory	<i>Unique transaction ID assigned by the customer</i> Max 16 characters	Missing tag or value will cause an ISO XML-level (XSD) validation error and cause the file load to fail.	^	^
Amount <Amt>	+++	Empty Tag	Mandatory			^	^

Note: For ISO20022 format, all the information provided will be converted to SWIFT MT format. Therefore, some fields will be subjected to additional restriction on top of the ISO schema.

Instructed Amount <InstdAmt CCy= " ">	++++	Yes	Mandatory Currency Code	<i>Amount and Amount Currency</i> Note: 1) The amount currency can be different from the payer account currency. If the currencies are different, FX will be involved. Market FX rate will be used. 2) Amount will be denominated by the amount currency.	No decimal - amount treated as whole number Decimal, interpreted only two digits after the decimal. Decimal, one digit after the decimal, i.e., 1.2, interpreted as 1.20 If the amount exceeds 10-digit (11 characters with decimal) limit, the file load will fail. Transaction exceeds anyone of the payment limit, you will receive the file load fail notification. For FPS: Currency must be "HKD"	^	^
Exchange Rate Information <XchgRateInf>	+++	Empty Tag	Optional			^	
Exchange Rate <XchgRate>	++++	Yes	Conditional (Required when Exchange Rate Information tag is present) Base One Rate (11-digits in total)	Exchange Rate		^	
Rate Type <RateTp>	++++	Yes	Conditional (Required when Exchange Rate Information			^	

Note: For ISO20022 format, all the information provided will be converted to SWIFT MT format. Therefore, some fields will be subjected to additional restriction on top of the ISO schema.

			tag is present) Code				
Contract Identification <CtrctId>	++++	Yes	Conditional (Required when Exchange Rate Information tag is present) Max 35 Text			^	
Charge Bearer <ChrgBr>	+++	Yes	Code Max 4 Text	Must be either DEBT, CRED or SHAR. DEBT (OUR) = Debtor pays all charges CRED (BEN) = Creditor pays all charges SHAR (Shared) = Debtor and Creditor pay their own charges	For Wires: If missing or does not match a value in the database, the transaction will be skipped For FPS: Not applicable. Default it as "DEBT"	^	

Payment Information Block, Payment Transaction, Additional Bank Information Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description	Comments and validation	Wire	FPS
Intermediary Agent 1 <IntrmyAgt1>	+++	Empty Tag	Optional			^	
Financial Institution Identification <FinInstnId>	++++	Empty Tag	Optional			^	

{Or}	BIC <BIC>	+++++	Yes	Optional BIC Code	<i>Intermediary Bank BIC Code</i> *Use this code if you use BIC code for the intermediary bank.	Invalid value will cause an ISO XML-level (XSD) validation error and cause the file load to fail.	^	
Or}	Clearing System Member Identification <ClrSysMmbld>	+++++	Empty Tag	Optional		Requirement based on different country guidelines. Some countries require country-specific clearing code (e.g. BSB / Sort Code / Canada CC code etc) Without providing this information may result in delay / return payment to the recipients, based on country-specific requirement	^	
	Code <Cd>	+++++	Yes	Conditional When <ClrSysMmbld> is used	<i>e.g. AUBSB / USABA</i> Country specific code	Check the section "Clearing System Member ID for specific countries – ISO20022 Code"		
	Member Identification <Mmbld>	+++++	Yes	Conditional When <ClrSysMmbld> is used	*Use this field if you use ABA number / other country specific bank code for the intermediary bank.	Must be a valid ABA number or country specific code Check the section "Clearing System Member ID for specific countries – ISO20022 Code"	^	
	Intermediary Agent 2 <IntrmyAgt2>	+++	Empty Tag	Optional			^	
	Financial Institution Identification <FinInstnId>	++++	Empty Tag	Optional			^	

{Or}	BIC <BIC>	+++++	Yes	Optional	<i>Receiving Bank BIC Code</i> *Use this code if you use BIC code for the receiving bank.	Invalid value will cause an ISO XML-level (XSD) validation error and cause the file load to fail.	^	
Or}	Clearing System Member Identification <ClrSysMmbld>	+++++	Empty Tag	Optional		Requirement based on different country guidelines. Some countries require country-specific clearing code (e.g. BSB / Sort Code / Canada CC code etc) Without providing this information may result in delay / return payment to the recipients, based on country-specific requirement	^	
	Code <Cd>	+++++	Yes	Conditional When <ClrSysMmbld> is used	<i>e.g. AUBSB / USABA</i> <i>Receiver's correspondent Bank Code</i> Country specific code	Check the section "Clearing System Member ID for specific countries – ISO20022 Code"		
	Member Identification <Mmbld>	+++++	Yes	Conditional When <ClrSysMmbld> is used	<i>Receiver's correspondent Bank ID</i> *Use this field if you use ABA number / other country specific bank code for the intermediary bank.	Must be a valid ABA number or country specific code Check the section "Clearing System Member ID for specific countries – ISO20022 Code"	^	

Payment Information Block, Payment Transaction, Beneficiary Section

Field Index – Field Name – Tag		Tag Depth	Content	Mandatory / Optional	Description	Comments and validation	Wire	FPS
Creditor Agent <CdtrAgt>		+++	Empty Tag	Required			^	^
Financial Institution Identification <FinInstnId>		++++	Empty Tag	Required			^	^
{Or}	BIC <BIC>	+++++	Yes	Optional	Beneficiary Bank ID	Invalid SWIFT BIC will cause an ISO XML- level (XSD) validation error and cause the file load to fail.	^	
{Or}	Clearing System Member Identification <ClrSysMmbld>	+++++	Empty Tag	For Wires: Optional (Depending on Country Specific Rules) For FPS: Required	Beneficiary Bank ID		^	^
	Clearing System Identification <ClrSysId>	+++++	Empty Tag	Conditional When <ClrSysMmbld> is used	Beneficiary Bank ID		^	^
	Code <Cd>	+++++	Yes	Conditional When <ClrSysMmbld> is used	Beneficiary Bank ID	For Wires: Check the section “Clearing System Member ID for specific countries – ISO20022 Code For FPS: Put “FPS”	^	^
	Member Identification <Mmbld>	+++++	Yes	Conditional When <ClrSysMmbld> is used.	Beneficiary Bank ID For Wires: Check the section “Clearing System Member ID for specific countries	For Wires: Must be a valid country specific code format, e.g., pass MOD-10 check. If invalid, the	^	^

Note: For ISO20022 format, all the information provided will be converted to SWIFT MT format. Therefore, some fields will be subjected to additional restriction on top of the ISO schema.

					– ISO20022 Code	transaction will be returned.		
					For FPS: Beneficiary Bank FPS Bank ID e.g., 012	For FPS: Full list of the Settlement Participant of HK FPS: HKICL Participants		
Name <Nm>	+++++	Yes	Optional				^	^
			Max 35 Text					
Postal Address <PstlAdr>	+++++	Empty Tag	Optional				^	^
Street Name <StrtNm>	+++++	Yes	Optional				^	^
			Max 35 Text					
Postal Code <PstCd>	+++++	Yes	Optional				^	^
			Max 16 Text					
Town Name <TwnNm>	+++++	Yes	Optional				^	^
			Max 35 Text					
Country Subdivision <CtrySubDvsn>	+++++	Yes	Optional				^	^
			Max 35 Text					
Country <Ctry>	+++++	Yes	Optional				^	^
			Use 2-digit ISO country code					
Creditor <Cdtr>	+++	Empty Tag	Required				^	^
Name <Nm>	++++	Yes	Required		Beneficiary Name	If the tag is missing, the transaction will fail.	^	^
			Max 35 Text			If the value of the field exceeds 35 characters, the transaction will be skipped.		
Postal Address <PstlAdr>	++++	Empty Tag	Required				^	^

Street Name <StrtNm>	+++++	Yes	Required Max 35 Text	<i>Beneficiary Address Line 1</i>	If the tag is missing, the transaction will fail. If the value of the field exceeds 35 characters, the transaction will be skipped.	^	^
Postal Code <PstCd>	+++++	Yes	Required Max 16 Text	<i>Beneficiary Address Line 2</i>	At least one tag must be present (PstCd, TwnNm, or CtrySubDvsn). If all three tags are missing, the transaction will be skipped.	^	^
Town Name <TwnNm>	+++++	Yes	Required Max 35 Text	<i>Beneficiary Address Line 3</i>	At least one tag must be present (PstCd, TwnNm, or CtrySubDvsn). If all three tags are missing, the transaction will be skipped.	^	^
Country Subdivision <CtrySubDvsn>	+++++	Yes	Required Max 35 Text	<i>Beneficiary Address Line 4</i>	At least one tag must be present (PstCd, TwnNm, or CtrySubDvsn). If all three tags are missing, the transaction will be skipped.	^	^
Creditor Account<CdtrAcct>	+++	Empty Tag	Required			^	^
Identification <Id>	++++	Empty Tag	Required			^	^
Other <Othr>	+++++	Empty Tag	Required			^	^

Identification <Id>		++++++	Yes	Required Max 35 characters	Beneficiary Account Number	<p>If the tag is missing, the transaction will fail.</p> <p>If the tag is not filled up correctly, the transaction will finally be failed.</p> <p>For FPS: Beneficiary's FPS ID, registered mobile or email address cannot be used</p>	^	^
Currency		++++++	Yes	Optional	Currency	Currency of fEndTransfer	^	
Instruction for Creditor Agent <InstrForCdtrAgt>		+++	Empty Tag	Optional			^	
Instruction Information <InstrInf>		++++	Yes	Conditional (Required when Instruction for Creditor Agent tag is present) Max 140 Text	Senders to Receiver Information	"/Codeword/" is required for the instruction. (e.g. //, /ACC/, /REC/. Failed to provide the codeword may result in a failure transaction.	^	
Remittance Information <RmtInf>		+++	Empty Tag	Optional			^	^
{or}	Unstructured <Ustrd>	++++	Yes	Conditional Max 140 characters When <RmtInf> is used	Details of Payment	(Use either one of the tag, "Unstructured" or "Structured", to input the Details of Payments)	^	^
{or}	Structured <Strd>	++++	Empty Tag	Optional			^	^
	Creditor Reference Information <CdtrRefInf>	+++++	Empty Tag	Optional			^	^
	Reference <Ref>	++++++	Yes	Conditional	For Wires Sender Reference	For FPS If Purpose	^	^

Note: For ISO20022 format, all the information provided will be converted to SWIFT MT format. Therefore, some fields will be subjected to additional restriction on top of the ISO schema.

				When <CdtrRefInf> is used	<p>Only reference for your own record. Not sending to the recipient</p> <p>Max 15 characters</p> <p>For FPS Purpose Code</p> <p>Only the below codes are accepted.</p> <p>CXPSNL - For General Personal Payment</p> <p>CXBSNS - For General Business Payment</p> <p>CXMRCH - For Merchant Payment</p> <p>CXSALA - For Salary and Benefits Payment</p> <p>CXGOVT – Government Payment</p> <p>CXMRCH – FPS Merchant Payment</p> <p>CXTOPU – Account Top-up Payment</p>	Code is not defined, system will default to define the purpose to be “CXBSNS”		
{or}	Additional Remittance Information <AddtlRmtInf>	+++++	Yes	Conditional Max 140 characters When <RmtInf> is used	Details of Payment	(Use either one of the tag, “Unstructured” or “Structured”, to input the Details of Payments)	^	^

Sample – Wire XML



Sample_wire_BIC.xml



Sample_wire_ABA.xml

Sample – FPS XML



Sample_FPS.xml

Sample – One xml file includes both Wire and FPS payment



Sample_Combined.xml

Customer Status Report – Acknowledgement (PAIN.002)

This section outlines the first Customer Status Report PAIN.002 file format that will be generated.

Document Header

Field Index – Field Name – Tag	Content	Description
<?xml version='1.0' encoding='utf-8'?> <Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance' xmlns='urn:iso:std:iso:20022:tech:xsd:pain.002.001.03'>	Empty Tag	
<CstmrPmtStsRpt>	Empty Tag	Indicates that this message is a Customer Status Report

Group Header Block

Field Index – Field Name – Tag	Tag Depth	Content	Description
Group Header <GrpHdr>	+	Empty Tag	
Message Identification <MsgId>	++	Yes	Batch number (as generated by the Bank) of the original file.
Creation Date Time <CreDtTm>	++	Yes	
Number of Transactions <NbOfTxs>	++	Yes	
Control Sum <CtrlSum>	++	Yes	
Initiating Party <InitgPty>	++	Empty Tag	
Identification <Id>	+++	Empty Tag	
Originating Identification <OrgId>	++++	Empty Tag	
Other <Othr>	+++++	Empty Tag	
Identification <Id>	+++++	Yes	Company ID

Status Block

Field Index – Field Name – Tag	Tag Depth	Content	Description
Original Group Information and Status <OrgnlGrpInfAndSts>	+	Empty Tag	
Original Message ID <OrgnlMsgId>	++	Yes	Contains the value of the <MsgID> field found in the original source file
Original Message Name ID <OrgnlMsgNmId>	++	Yes	If original source file contained credits , this field is pain.001.
Group Status <GrpSts>	++	Yes	Processing status of transactions in the original source file. If file load was Successful , this field value will be “ACSC” If file load was Complete with Exceptions , this field value will be “PART” If file load Failed , this field value will be “RJCT”

Sample

```
<?xml version='1.0' encoding='utf-8'?>
<Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance'
xmlns='urn:iso:std:iso:20022:tech:xsd:pain.002.001.03'>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>20141114-45</MsgId>
      <CreDtTm>2014-11-14T17:36:46.0Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>acme</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>Acme FPS UID</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <GrpSts>ACSP</GrpSts>
    </OrgnlGrpInfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

Customer Status Report – Confirmation (PAIN.002)

This section outlines the second Customer Status Report PAIN.002 file format that will be generated.

Document Header

Field Index – Field Name – Tag	Content	Description
<?xml version='1.0' encoding='utf-8'?> <Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance' xmlns='urn:iso:std:iso:20022:tech:xsd:pain.002.001.03'>	Empty Tag	
<CstmrPmtStsRpt>	Empty Tag	Indicates that this message is a Customer Status Report

Group Header Block

Field Index – Field Name – Tag	Tag Depth	Content	Description
Group Header <GrpHdr>	+	Empty Tag	
Message Identification <MsgId>	++	Yes	Unique Message ID (as generated by OBS)
Creation Date Time <CreDtTm>	++	Yes	
Number of Transactions <NbOfTx>	++	Yes	
Control Sum <CtrlSum>	++	Yes	
Initiating Party <InitgPty>	++	Empty Tag	
Identification <Id>	+++	Empty Tag	
Originating Identification <OrgId>	++++	Empty Tag	
Other <Othr>	+++++	Empty Tag	
Identification <Id>	+++++	Yes	Company ID

Status Block

Field Index – Field Name – Tag	Tag Depth	Content	Description
Original Group Information and Status <OrgnlGrpInfAndSts>	+	Empty Tag	
Original Message ID <OrgnlMsgId>	++	Yes	Contains the value of the <MsgID> field found in the original source file
Original Message Name ID <OrgnlMsgNmId>	++	Yes	If original source file contained credits , this field is pain.001.
Original Number of Transactions <OrgnlNbOfTx>	++	Yes	Contains the value of the <NbOfTx> field found in the Group Header of the original source file
Original Control Sum <OrgnlCtrlSum>	++	Yes	Contains the value of the <CtrlSum> field found in the Group Header of the original source file
Group Status <GrpSts>	++	Yes	If the transaction was received by the bank but not yet processed, this field value will be “ACSP” If the transaction was processed successfully, this field value will be “ACSC” If the transaction was rejected, this field value will be “RJCT”

Note: For ISO20022 format, all the information provided will be converted to SWIFT MT format. Therefore, some fields will be subjected to additional restriction on top of the ISO schema.

Number of Transactions Per Status <NbOfTxPerSts>	++	Empty Tag	
Detailed Number Of Transactions <DtldNbOfTx>	+++	Yes	Number of individual transactions contained in the message, detailed per status
Detailed Status <DtldSts>	+++	Yes	If the transaction was received by the bank but not yet processed, this field value will be "ACSP" If the transaction was processed successfully, this field value will be "ACSC" If the transaction was rejected, this field value will be "RJCT"
Detailed Control Sum <DtldCtrlSum>			Total of all individual amounts included in the message, detailed per status
Original Payment Information and Status <OrgnlPmtInfAndSts>	+	Empty Tag	
Original Payment Information Identification <OrgnlPmtInfId>	++	Yes	Contains the value of the <PmtInfId> field found in the original payment information group
Transaction Information and Status <TxInfAndSts>	++	Empty Tag	
Original End to End Identification <OrgnlEndToEndId>	+++	Yes	Contains the value of the <EndToEndId> field found in the original source file
Transaction Status <TxSts>	+++	Yes	If the transaction was received by the bank but not yet processed, this field value will be "ACSP" If the transaction was processed successfully, this field value will be "ACSC" If the transaction was rejected, this field value will be "RJCT"
Account Servicer Reference <AcctSvcrRef>	+++	Yes	Bank Transaction ID, which identifies the transaction
Clearing System Reference <ClrSysRef>	+++	Yes	If transaction status has a value of "ACSC" , this field value will be the system confirmation number
Original Transaction Reference <OrgnlTxRef>	+++	Empty	
Amount	++++	Empty	
Instructed Amount <InstdAmt CCy= "USD">	+++++	Yes	Contains the value of the <InstdAmt CCy= "USD"> field found in the original source file
Requested Execution Date <ReqExctnDt>	++++	Yes	Contains the value of the <ReqExctnDt> field found in the original source file
Debtor <Dbtr>	++++	Empty	
Name <Nm>	+++++	Yes	Contains the value of the <Nm> field for the debtor found in the original source file
Creditor <Cdtr>	++++	Empty	
Name <Nm>	+++++	Yes	Contains the value of the <Nm> field for the creditor found in the original source file

Sample

```
<?xml version='1.0' encoding='utf-8'?>
<Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance'
xmlns='urn:iso:std:iso:20022:tech:xsd:pain.002.001.03'>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>DWR-00003050</MsgId>
      <CreDtTm>2014-11-20T16:21:27.0Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>capinttest</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>new id</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <OrgnlCtrlSum>2000.00</OrgnlCtrlSum>
      <GrpSts>ACSP</GrpSts>
      <NbOfTxPerSts>
        <DtldNbOfTx>1</DtldNbOfTx>
        <DtldSts>ACSP</DtldSts>
        <DtldCtrlSum>2000.00</DtldCtrlSum>
      </NbOfTxPerSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>12323</OrgnlPmtInfId>
      <TxInfAndSts>
        <OrgnlEndToEndId>ABC123</OrgnlEndToEndId>
        <TxSts>ACSP</TxSts>
        <AcctSvcrRef>DWR-00003050</AcctSvcrRef>
        <ClrSysRef>20121210_ZERO</ClrSysRef>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy='USD'>2000.00</InstdAmt>
          </Amt>
          <ReqdExctnDt>2014-11-19</ReqdExctnDt>
          <Dbtr>
            <Nm>Blackwell Manufacturing</Nm>
          </Dbtr>
          <Cdtr>
            <Nm>Henry Construction</Nm>
          </Cdtr>
        </OrgnlTxRef>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>
```


Clearing System Member ID for specific countries

National Clearing Code Name	Country	SWIFT Format	SWIFT Code	ISO20022 Code	Minimum Length
Australian Bank State Branch Code	Australia	//	AU	AUBSB	6
Canadian Payments Association Payment Routing	Canada	//	CC	CACPA	9
China National Advanced Payment System	China	//	CN	CNAPS	12
CHIPS Participant Identifier	US	//	CP	USPID	4
FEDWire Routing Number	US	//	FW	USABA	9
Hong Kong Bank Code	Hong Kong	//	HK	HKNCC	3
Indian Financial System Code	Indian Financial	//	IN	INFSC	11
Polish National Clearing Code	Poland	//	PL	PLKNR	8
Russian Central Bank Identification Code	Russia	//	RU	RUCBC	9
UK Domestic Sort Code	United Kingdom	//	SC	GBDSC	6
Swiss Clearing BC Code	Switzerland	//	SW	CHBIC	5
Swiss Clearing SIC Code	Switzerland	//	SW	CHSIC	5
South African Notional Clearing Code	South Africa	//	ZA	ZANCC	6
New Zealand National Clearing Code	New Zealand	//	NZ	NZNCC	6
Taiwan National Clearing Code	Taiwan	//	TW	TWNCC	7

Note: To obtain further information about different country-specific payment guidelines, please consult GTS representative to arrange for further trainings and relevant documentations.