



OP's C2B-services

Example messages

Pain 03

Payment transfer products

OP reserves the right to changes

Contents

1	Example messages.....	2
1.1	SEPA-payment.....	2
1.2	SEPA-salary and an individual urgent payment.....	3
1.3	Individual urgent payment, can be included in the same batch as a SEPA payment	6
1.4	Urgent payment batch.....	7
1.5	SEPA instant payment.....	8
1.5.1	Individual SEPA instant payment.....	8
1.5.2	Individual salary as a SEPA instant payment, can be included in the same batch as a SEPA payment	10
1.5.3	SEPA instant payment batch, code at the batch level.....	11
1.5.4	SEPA instant payment batch, code at the transaction level.....	13
1.6	SEPA credit transfer with a reference.....	14
1.7	SEPA credit transfer with a message.....	14
1.8	ERI invoice itemisation.....	15
1.9	International payment -payment order.....	16
1.10	International payment – payment order (clearing-code).....	17
1.11	International payment -urgent payment order.....	18
1.12	International payment – SWIFT cheque.....	19
1.13	International payment – international order.....	20
1.14	Zero value date payment.....	20
1.15	Cash pool internal transaction.....	22
1.16	Cancelling individual payment transactions	23
1.17	Cancelling the batch.....	24
2	Example response messages.....	25
2.1	Report on technical validation.....	25
2.1.1	Report on accepted technical validation.....	25
2.1.2	Report on rejected technical validation	25
2.2	Report on payload content validation.....	26
2.2.1	Report on accepted content validation.....	26
2.2.2	Report on partially accepted content validation	27
2.3	Report on payment.....	30
2.3.1	Report on accepted payload ('pain').....	30
2.3.2	Report on partly accepted payload ('pain').....	31
2.3.3	The response message only contains payments awaiting sufficient funds.....	34
2.3.4	At the end of the day, an RJCT response, where the payments with insufficient funds are displayed as rejected 35	
2.4	Real-time C2B SEPA instant payment response messages.....	37
2.4.1	Report on accepted real-time C2B SEPA instant payment debit and credit transactions.....	37
2.4.2	Report on failed real-time C2B SEPA instant payment debit and credit transactions.....	38
2.4.3	Report on pending real-time C2B SEPA instant payment.....	39
2.5	SEPA instant payment response messages.....	40
2.5.1	Successful individual SEPA instant payment.....	40
2.5.2	Successful SEPA instant payment batch, code at the batch level.....	41
2.5.3	Successful SEPA instant payment batch, code at the transaction level.....	42
2.5.4	Failed SEPA instant payment batch.....	43
2.6	Notification for successful payment ('camt').....	45
3	Example responses to cancellation request.....	47
3.1	Report on technical validation (content check).....	47
3.1.1	Report on rejected technical validation	47
3.2	Report for cancellation request processing.....	48
3.2.1	Report for successfully processed cancellation request	48
3.2.2	Notification for partially successful cancellation request.....	49
3.2.3	Report on a totally rejected cancellation request.....	51

1 Example messages

```
<CstmrCdtTrfInittn>
  <GrpHdr>
    <MsgId>20190102-0000001</MsgId>
    <CreDtTm>2019-01-12T09:00:01+02:00</CreDtTm>
    <NbOfTxs>6</NbOfTxs>
    <CtrlSum>20000.00</CtrlSum>
    <InitgPty>
      <Nm>Firma Oy</Nm>
      <PstlAdr>
        <Ctry>FI</Ctry>
        <AdrLine>Teollisuuskatu 1</AdrLine>
        <AdrLine>00550 Helsinki</AdrLine>
      </PstlAdr>
    </InitgPty>
  </GrpHdr>
```

1.1 SEPA-payment

```
<PmtInf>
  <PmtInflId>20190102-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt>2019-05-10</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>12345678900</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
```

```

</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">150</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>GENODEFF</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Warenhaus Koln</Nm>
    <PstlAdr>
      <Ctry>DE</Ctry>
      <AdrLine>Kirchenstrasse 3</AdrLine>
      <AdrLine>DE-26458 Koln GERMANY</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE89370400440532013000</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Invoice 123</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

1.2 SEPA-salary and an individual urgent payment

```

<PmtInf>
  <PmtInflId>20190814-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Cd>SALA</Cd>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

</CtgyPurp>
</PmtTplnf>
<ReqdExctnDt>2019-08-14</ReqdExctnDt>
<Dbtr>
  <Nm>Firma Oy</Nm>
  <Id>
    <Orgld>
      <Othr>
        <Id>12345678900</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
      </Othr>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI2550001520322972</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnld>
    <BIC>OKOYFIHH</BIC>
  </FinInstnld>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">2000</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnld>
      <BIC>OKOYFIHH</BIC>
    </FinInstnld>
  </CdtrAgt>
  <Cdtr>
    <Nm>Pekka Palkansaaja</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Kotikatu 1</AdrLine>
      <AdrLine>00100 Helsinki</AdrLine>
    </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>010160-777H</Id>
    </PrvtId>
  </Id>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

        <SchmeNm>
            <Cd>SOSE</Cd>
        </SchmeNm>
    </Othr>
</PrvtId>
</Id>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>FI5158410220025201</IBAN>
    </Id>
</CdtrAcct>
<Purp>
    <Cd>SALA</Cd>
</Purp>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>98344546455632</EndToEndId>
    </PmtId>
    <PmtTplnf>
        <SvcLvl>
            <Cd>URGP</Cd>
        </SvcLvl>
    </PmtTplnf>
    <Amt>
        <InstdAmt Ccy="EUR">450</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>OKOYFIHH</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Ella Eläkkeensaaja</Nm>
        <PstlAdr>
            <Ctry>FI</Ctry>
            <AdrLine>Kotikatu 1</AdrLine>
            <AdrLine>00100 Helsinki</AdrLine>
        </PstlAdr>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>150540-123T</Id>
                    <SchmeNm>
                        <Cd>SOSE</Cd>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </Cdtr>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<CdtrAcct>
  <Id>
    <IBAN>FI5158410220025201</IBAN>
  </Id>
</CdtrAcct>
<Purp>
  <Cd>PENS</Cd>
</Purp>
</CdtTrfTxInf>
</PmtInf>

```

1.3 Individual urgent payment, can be included in the same batch as a SEPA payment

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTplInf>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
  </PmtTplInf>
  <Amt>
    <InstdAmt Ccy="EUR">350.50</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>NDEAFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Oy Yritys Ab</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Hämeenkatu 1</AdrLine>
      <AdrLine>00100 Helsinki</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI7210423000000226</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Pikamaksusuoritus laskuunne 69854/31.7.2019</Ustrd>
  </RmtInf>
</CdtTrfTxInf>

```

1.4 Urgent payment batch

```
<PmtInf>
  <PmtInflId>20190814-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt>2019-08-14</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>12345678900</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>9834454645554699</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">150</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>NDEAFIHH</BIC>
      </FinInstnId>
    </CdtrAgt>
```



```

<Cdtr>
  <Nm>Oy Yritys Ab</Nm>
  <PstlAdr>
    <Ctry>FI</Ctry>
    <AdrLine>Hämeenkatu 1</AdrLine>
    <AdrLine>00100 Helsinki</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FI7210423000000226</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Pikamaksusuoritus laskuunne 1568962/1.8.2019</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
  
```

1.5 SEPA instant payment

1.5.1 Individual SEPA instant payment

```

<?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" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>P2BBSCT20200203Try11</MsgId>
      <CreDtTm>2020-02-03T10:24:00+03:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Firma Oy</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20190901-123456-01</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>INST</Cd>
        </LclInstrm>
      </PmtTpInf>
      <ReqdExctnDt>2020-02-03</ReqdExctnDt>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
  
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<Dbtr>
  <Id>
    <Orgld>
      <Othr>
        <Id>181161163</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
      </Othr>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI2550001520322972</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <In-strId>P3InstIDBatchOP20P202002031</InstrId>
    <EndTo-EndId>9834454645554699</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">9.60</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>DABAFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Yrityys Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>HELSINKI</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    <IBAN>FI2112345600000785</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>viesti</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>

```

1.5.2 Individual salary as a SEPA instant payment, can be included in the same batch as a SEPA payment

```

<PmtInf>
  <PmtInflId>P3DLTHANK2799dtest20191114try2</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>INST</Cd>
    </LclInstrm>
  </PmtTplnf>
  <ReqdExctnDt>2019-11-14</ReqdExctnDt>
  <Dbtr>
    <Id>
      <OrgId>
        <Othr>
          <Id>086222228</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI9458410220186805</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>

```

```

</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>P3InIDDLT2779dtest20191114try2</InstrId>
    <EndToEndId>P3e2eIDDLT2779dtesta20191114try2</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">9.15</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HANDFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>RYAN GLOSS</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Helsinki</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI4531313005123450</IBAN>
    </Id>
  </CdtrAcct>
  <Purp>
    <Cd>SALA</Cd>
  </Purp>
  <RmtInf>
    <Ustrd>TEST SALA SEPA INST</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
    
```

1.5.3 SEPA instant payment batch, code at the batch level

```

<?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" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>P2BBST20200203Try11</MsgId>
      <CreDtTm>2020-02-04T10:24:00+03:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>Firma Oy</Nm>
      </InitgPty>
    </GrpHdr>
  </CstmrCdtTrfInitn>
  <PmtInf>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<PmtInflId>20190901-123456-01</PmtInflId>
<PmtMtd>TRF</PmtMtd>
<PmtTplnf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>INST</Cd>
  </LclInstrm>
</PmtTplnf>
<ReqdExctnDt>2020-02-04</ReqdExctnDt>
<Dbtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>058858851</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI2550001520322972</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxlnf>
  <PmtId>
    <In-strId>P2BlnsIDBnBSCT20200203Pay11</InstrId>
    <EndTo-EndId>9834454645554699</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">7.77</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>DABAFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Yrityys Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Helsinki</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI2112345600000785</IBAN>
    </Id>
  </CdtrAcct>
</Rmtlnf>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    <Ustrd>viesti</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```

1.5.4 SEPA instant payment batch, code at the transaction level

```

<?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" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd">
  <CstmrCdtTrfInIt>
    <GrpHdr>
      <MsgId>P2BBSCT20200203Try11</MsgId>
      <CreDtTm>2020-02-04T10:24:00+03:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Firma Oy</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>20190901-123456-01</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTplnf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTplnf>
      <ReqdExctnDt>2020-02-04</ReqdExctnDt>
      <Dbtr>
        <Id>
          <OrgId>
            <Othr>
              <Id>058858851</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI2550001520322972</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>OKOYFIHH</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SLEV</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <In-strId>P2BInslDBnBSCT20200203Pay11</InstrId>
          <EndTo-EndId>9834454645554699</EndToEndId>
        </PmtId>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<PmtTpInf>
  <LclInstrm>
    <Cd>INST</Cd>
  </LclInstrm>
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="EUR">7.77</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>DABAFIHH</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Yritys Oy</Nm>
  <PstlAdr>
    <Ctry>FI</Ctry>
    <AdrLine>Helsinki</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FI2112345600000785</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>viesti</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>
    
```

1.6 SEPA credit transfer with a reference

The reference is exported to the recipient's reference listing.

```

<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>00000000000000001245</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
    
```

1.7 SEPA credit transfer with a message

The message is exported to the recipient's account statement,

```

<RmtInf>
  <Ustrd>Laskunnumero 1122</Ustrd>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

</RmtInf>

1.8 ERI invoice itemisation

In ERI structured invoice details

- at least one invoice detail must be a credit note CREN
- there must be at least one normal invoice in addition to the credit note CINV

The references are not exported to reference listing, but the information is passed on to the creditor's account statement with reference:

In the example, InstdAmt is 7.00 €. (net total)

```

<InstrPrty>NORM</InstrPrty>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>PERI</Cd>
  </LclInstrm>

<RmtInf>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CINV</Cd>
        </CdOrPrtry>
      </Tp>
    </RfrdDocInf>
    <RfrdDocAmt>
      <RmtdAmt Ccy="EUR">27.00</RmtdAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>111111118</Ref>
    </CdtrRefInf>
  </Strd>
  <Strd>
    <RfrdDocInf>
      <Tp>
        <CdOrPrtry>
          <Cd>CREN</Cd>
        </CdOrPrtry>
      </Tp>
      <RltdDt>2019-01-04</RltdDt>
    </RfrdDocInf>
    <RfrdDocAmt>
      <CdtNoteAmt Ccy="EUR">20.00</CdtNoteAmt>
    </RfrdDocAmt>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi


```

        <Cd>SCOR</Cd>
      </CdOrPrtry>
    </Tp>
    <Ref>121212128</Ref>
  </CdtRefInf>
</Strd>
</RmtInf>

```

1.9 International payment -payment order

```

<PmtInf>
  <PmtInflId>20190102-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <ReqdExctnDt>2019-05-10</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>12345678900</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>9834454645554699</EndToEndId>
    </PmtId>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <Amt>
      <InstdAmt Ccy="USD">250.90</InstdAmt>
    </Amt>
  </CdtTrfTxInf>
</PmtInf>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

</Amt>
<ChrgBr>SHAR</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BIC>IRVTUS3N</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Ewing Oil</Nm>
  <PstlAdr>
    <Ctry>US</Ctry>
    <AdrLine>5th Avenue</AdrLine>
    <AdrLine>Dallas</AdrLine>
    <AdrLine>TEXAS 1234</AdrLine>
    <AdrLine>USA</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>9876543210</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Invoice 5656</Ustrd>
</RmtInf>
</CdtTrfTxInf>
    
```

1.10 International payment – payment order (clearing-code)

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>InstrId_2019_039</InstrId>
    <EndToEndId>e2e_040</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="USD">25.21</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <<ClrSysId>
          <Cd>USABA</Cd>
        </ClrSysId>
        <Mmbld>123456789</Mmbld>
      </ClrSysMmbld>
      <Nm>First National Bank</Nm>
    </FinInstnId>
  </CdtrAgt>
  <PstlAdr>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

        <Ctry>US</Ctry>
        <AdrLine>123 5th Avenue</AdrLine>
        <AdrLine>New York</AdrLine>
        <AdrLine>256985 NY</AdrLine>
    </PstlAdr>
</FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>John Doe</Nm>
    <PstlAdr>
        <Ctry>US</Ctry>
        <AdrLine>PO BOX 7</AdrLine>
        <AdrLine>New York</AdrLine>
        <AdrLine>256985 NY</AdrLine>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>60763131926819</Id>
        </Othr>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>clearing-koodi kahdessa kentässä</Ustrd>
</RmtInf>
</CdtTrfTxInf>
    
```

1.11 International payment -urgent payment order

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="INR">290.10</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SBININBB104</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Indi As</Nm>
    <PstlAdr>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

        <Ctry>IN</Ctry>
        <AdrLine>Indian Street 3</AdrLine>
        <AdrLine>Indiala</AdrLine>
        <AdrLine>Kalkuta</AdrLine>
        <AdrLine>INDIA</AdrLine>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>C-310312345</Id>
        </Othr>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>Payment number 678 5 carpets</Ustrd>
</RmtInf>
</CdtTrfTxInf>
    
```

1.12 International payment – SWIFT cheque

```

<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>9834454645554699</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="USD">150</InstdAmt>
    </Amt>
    <ChrgBr>SHAR</ChrgBr>
    <ChqInstr>
        <DlvryMtd>
            <Prtry>SWIFT</Prtry>
        </DlvryMtd>
    </ChqInstr>
    <Cdtr>
        <Nm>Hotel Ahmed</Nm>
        <PstlAdr>
            <Ctry>TR</Ctry>
            <AdrLine>Ata 7</AdrLine>
            <AdrLine>Istanbul</AdrLine>
            <AdrLine>TURKEY</AdrLine>
        </PstlAdr>
    </Cdtr>
    <RmtInf>
        <Ustrd>Reservation 7878799</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

1.13 International payment – international order

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">45000</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId >
  </ CdtrAgt>
  <Cdtr>
    <Nm>Firma Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
      <AdrLine>Teollisuuskatu 1</AdrLine>
      <AdrLine>00550 Helsinki</AdrLine>
      <AdrLine>FINLAND</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Invoice 5656</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>

```

1.14 Zero value date payment

```

<PmtInf>
  <PmtInflId>20190814-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SDVA</Cd>
    </SvcLvl>
  </PmtTpInf>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<ReqdExctnDt>2022-01-14</ReqdExctnDt>
<Dbtr>
  <Nm>Firma Oy</Nm>
  <Id>
    <Orgld>
      <Othr>
        <Id>12345678900</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
      </Othr>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI2550001520322972</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>9834454645554699</EndToEndId>
  </PmtId>
  <PmtTplnf>
    <InstrPrty>HIGH</InstrPrty>
  </PmtTplnf>
  <Amt>
    <InstdAmt Ccy="EUR">2000</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Pekka Palkansaaja</Nm>
  <CdtrAcct>
    <Id>
      <IBAN>FI5158410220025201</IBAN>
    </Id>
  </CdtrAcct>
  <InstrForDbtrAgt>SAME DAY VALUE 13.01.22</InstrForDbtrAgt>
  <RmtInf>
    <Ustrd>Tilisiirto 123</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

1.15 Cash pool internal transaction

```

<PmtInf>
  <PmtInflId>20190814-123456-01</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SDVA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <ReqdExctnDt>2022-01-14</ReqdExctnDt>
  <Dbtr>
    <Nm>Firma Oy</Nm>
    <Id>
      <Orgld>
        <Othr>
          <Id>12345678900</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Othr>
      </Orgld>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>OKOYFIHH</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>9834454645554699</EndToEndId>
    </PmtId>
    <PmtTplnf>
      <InstrPrty>HIGH</InstrPrty>
    </PmtTplnf>
    <Amt>
      <InstdAmt Ccy="EUR">2000</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>OKOYFIHH</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Pekka Palkansaaja</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>FI5158410220025201</IBAN>
      </Id>
    </CdtrAcct>
  </CdtTrfTxInf>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    <InstrForDbtrAgt>/INTC/SAME DAY VALUE 13.01.22</InstrForDbtrAgt>
  <RmtInf>
    <Ustrd>Tilisiirto 456</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

1.16 Cancelling individual payment transactions

```

<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 camt.055.001.01.xsd">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>8)G57 KO8SL DT0114.9KMT420000</Id>
      <Assgnr>
        <Pty>
          <Nm>Testi</Nm>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BIC>OKOYFIHH</BIC>
          </FinInstnId>
        </Agt>
      </Assgne>
      <CreDtTm>2019-01-14T14:35:32+02:00</CreDtTm>
    </Assgnmt>
    <Undrlyg>
      <OrgnlGrpInfAndCxl>
        <GrpCxlId>8)G57 KO8SL DT0114.9KMT4200010001</GrpCxlId>
        <OrgnlMsgId>8)G57 RE3LL TS0114.DNOB420000</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.01.03</OrgnlMsgNmId>
        <GrpCxl>false</GrpCxl>
      </OrgnlGrpInfAndCxl>
      <OrgnlPmtInfAndCxl>
        <Case>
          <Id>NOTPROVIDED</Id>
          <Cretr>
            <Pty>
              <Id>
                <Orgld>
                  <Othr>
                    <Id>020212100</Id>
                    <SchmeNm>
                      <Cd>BANK</Cd>
                    </SchmeNm>
                  </Othr>
                </Orgld>
              </Id>
            </Pty>
          </Cretr>
        </Case>
        <OrgnlPmtInfId>8)G57 RE3LL TS0114.DNOB420001</OrgnlPmtInfId>
        <PmtInfCxl>false</PmtInfCxl>
      </OrgnlPmtInfAndCxl>
    </Undrlyg>
  </CstmrPmtCxlReq>
</Document>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi


```

<CxlId>;8)G57 K08SL DT0114.9KMT420001</CxlId>
<OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
<OrgnlInstAmt Ccy="EUR">2500.00</OrgnlInstAmt>
<OrgnlReqdExctnDt>2019-01-14</OrgnlReqdExctnDt>
<OrgnlTxRef>
  <DbtrAcct>
    <Id>
      <IBAN>FI9112120720054543</IBAN>
    </Id>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <IBAN>FI9112120720054543</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

1.17 Cancelling the batch

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01 file:///C:/Kultalin-
kki_ws/c2b_ws/camt.055.001.01.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-in-
stance" xmlns="urn:iso:std:iso:20022:tech:xsd:camt.055.001.01">
  <CstmrPmtCxlReq>
    <Assgnmt>
      <Id>Maksuerän poisto_2019-10-31</Id>
      <Assgnr>
        <Pty>
          <Nm>Karhu</Nm>
          <Id>
            <Orgld>
              <Othr>
                <Id>014785232</Id>
                <SchmeNm>
                  <Cd>BANK</Cd>
                </SchmeNm>
              </Othr>
            </Orgld>
          </Id>
        </Pty>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnld>
            <BIC>OKOYFIHH</BIC>
          </FinInstnld>
        </Agt>
      </Assgne>
      <CreDtTm>2019-10-31T10:31:35+03:00</CreDtTm>
    </Assgnmt>
    <Undrlyg>
      <OrgnlGrpInfAndCxl>
        <GrpCxlId>erän poisto_2019-10-31</GrpCxlId>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<OrgnlMsgld>SEPA_2 erää_2019-10-31</OrgnlMsgld>
<OrgnlMsgNmld>pain.001.01.03</OrgnlMsgNmld>
<GrpCxl>>false</GrpCxl>
</OrgnlGrpInfAndCxl>
<OrgnlPmtInfAndCxl>
<Case>
  <Id>NOTPROVIDED</Id>
  <Cretr>
    <Pty>
      <Id>
        <Orgld>
          <Othr>
            <Id>014785232</Id>
            <SchmeNm>
              <Cd>BANK</Cd>
            </SchmeNm>
          </Othr>
        </Orgld>
      </Id>
    </Pty>
  </Cretr>
</Case>
<OrgnlPmtInfl>PmtInfl_2019-10-31_001</OrgnlPmtInfl>
<NbOfTxs>2</NbOfTxs>
<CtrlSum>130.04</CtrlSum>
<PmtInfCxl>>true</PmtInfCxl>
</OrgnlPmtInfAndCxl>
</Undrlyg>
</CstmrPmtCxlReq>
</Document>

```

2 Example response messages

2.1 Report on technical validation

2.1.1 Report on accepted technical validation

```

<CstmrPmtStsRpt>
  <GrpHdr>
    <Msgld>1539869</Msgld>
    <CreDtTm>2019-06-08T12:01:10+03:00</CreDtTm>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgld>20190102-0000001</OrgnlMsgld>
    <OrgnlMsgNmld>pain.001.001.03</OrgnlMsgNmld>
    <GrpSts>ACTC</GrpSts>
  </OrgnlGrpInfAndSts>
</CstmrPmtStsRpt>

```

2.1.2 Report on rejected technical validation

```

<CstmrPmtStsRpt>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<GrpHdr>
  <MsgId>1539869</MsgId>
  <CreDtTm>2019-06-08T12:01:10+03:00</CreDtTm>
</GrpHdr>
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>20190102-0000001</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  <GrpSts>RJCT</GrpSts>
  <StsRsnInf>
    <Rsn>
      <Cd>NARR</Cd>
    </Rsn>
    <AddtlInf>pain.001.001.03 could not be processed, please verify structure.
cvc-datatype-valid.1.2.1: '4847,37'</AddtlInf>
    <AddtlInf>is not a valid value for 'decimal'.cvc-type.3.1.3: The value
'4847,37' of element 'CtrlSum' is not val</AddtlInf>
    <AddtlInf>id.</AddtlInf>
  </StsRsnInf>
</OrgnlGrpInfAndSts>
</CstmrPmtStsRpt>

```

2.2 Report on payload content validation

2.2.1 Report on accepted content validation

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kuitalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>4582644</MsgId>
      <CreDtTm>2019-02-18T13:31:37+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-00001</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <GrpSts>ACCP</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190218-123456-01</OrgnlPmtInfId>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <OrgnlCtrlSum>90.08</OrgnlCtrlSum>
      <PmtInfSts>ACCP</PmtInfSts>
      <NbOfTxsPerSts>
        <DtldNbOfTxs>1</DtldNbOfTxs>
        <DtldSts>ACCP</DtldSts>
        <DtldCtrlSum>90.08</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">90.08</InstdAmt>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

</Amt>
<ReqdExctnDt>2019-02-18</ReqdExctnDt>
<UltmtDbtr>
  <Nm>Alkuperäinen Maksaja</Nm>
</UltmtDbtr>
<Dbtr>
  <Nm>Firma Oy</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>FI9250009420108078</IBAN>
  </Id>
</DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.2.2 Report on partially accepted content validation

The payload contains four batches:

Batch 1

- credit transfer of 27,10 is OK
- credit transfer of 22,85 has an incorrect reference
- credit transfer of 111.730,33 is OK

Two transactions in the batch will be processed later

Batch 2 has an incorrect requested execution date, so the entire batch is rejected

- 610,27
- 130,64

Batch 3

- credit transfer of 525,74 is OK
- credit transfer of 140,98 is OK

Batch 4

- credit transfer of 500.000,54 is OK

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>4582646</MsgId>
      <CreDtTm>2019-02-18T13:31:39+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-000008</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
<OrgnlNbOfTxs>8</OrgnlNbOfTxs>
<GrpSts>PART</GrpSts>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInflId>20190218-258741-01</OrgnlPmtInflId>
  <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
  <OrgnlCtrlSum>111780.28</OrgnlCtrlSum>
  <PmtInfSts>PART</PmtInfSts>
  <NbOfTxsPerSts>
    <DtldNbOfTxs>2</DtldNbOfTxs>
    <DtldSts>ACCP</DtldSts>
    <DtldCtrlSum>111757.43</DtldCtrlSum>
  </NbOfTxsPerSts>
  <NbOfTxsPerSts>
    <DtldNbOfTxs>1</DtldNbOfTxs>
    <DtldSts>RJCT</DtldSts>
    <DtldCtrlSum>22.85</DtldCtrlSum>
  </NbOfTxsPerSts>
  <TxInfAndSts>
    <OrgnlInstrId>InstrId_123654789</OrgnlInstrId>
    <OrgnlEndToEndId>e2e-123654789</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Rsn>
        <Cd>NARR</Cd>
      </Rsn>
      <AddtlInf>Incorrect reference.</AddtlInf>
    </StsRsnInf>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">22.85</InstdAmt>
      </Amt>
      <ReqdExctnDt>2019-02-18</ReqdExctnDt>
      <UltmtDbtr>
        <Nm>Alkuperäinen Maksaja</Nm>
      </UltmtDbtr>
      <Dbtr>
        <Nm>Firma Oy</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI0750009420105728</IBAN>
        </Id>
      </DbtrAcct>
      <Cdtr>
        <Nm>Oy Yritys Ab</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>FI3341391020006619</IBAN>
        </Id>
      </CdtrAcct>
      <UltmtCdtr>
        <Nm>Lopullinen Saaja</Nm>
      </UltmtCdtr>
    </OrgnlTxRef>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<OrgnlPmtInflId>20190218-258741-02</OrgnlPmtInflId>
<OrgnlNbOfTxs>2</OrgnlNbOfTxs>
<OrgnlCtrlSum>740.91</OrgnlCtrlSum>
<PmtInfSts>RJCT</PmtInfSts>
<StsRsnInf>
  <Rsn>
    <Cd>DT01</Cd>
  </Rsn>
  <AddtlInf>Incorrect due date</AddtlInf>
</StsRsnInf>
<NbOfTxsPerSts>
  <DtldNbOfTxs>2</DtldNbOfTxs>
  <DtldSts>RJCT</DtldSts>
  <DtldCtrlSum>740.22</DtldCtrlSum>
</NbOfTxsPerSts>
<TxInfAndSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">740.91</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-01-08</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInflId>20190218-258741-03</OrgnlPmtInflId>
  <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
  <OrgnlCtrlSum>666.72</OrgnlCtrlSum>
  <PmtInfSts>ACCP</PmtInfSts>
  <NbOfTxsPerSts>
    <DtldNbOfTxs>2</DtldNbOfTxs>
    <DtldSts>ACCP</DtldSts>
    <DtldCtrlSum>666.72</DtldCtrlSum>
  </NbOfTxsPerSts>
  <TxInfAndSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">666.72</InstdAmt>
      </Amt>
      <ReqdExctnDt>2019-02-18</ReqdExctnDt>
      <UltmtDbtr>
        <Nm>Alkuperäinen Maksaja</Nm>
      </UltmtDbtr>
      <Dbtr>
        <Nm>Firma Oy</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI0750009420105728</IBAN>
        </Id>
      </DbtrAcct>
    </OrgnlTxRef>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

        </Id>
        </DbtrAcct>
        </OrgnlTxRef>
        </TxInfAndSts>
    </OrgnlPmtInfAndSts>
    <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>20190109-258741-04</OrgnlPmtInfId>
        <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
        <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
        <PmtInfSts>ACCP</PmtInfSts>
        <NbOfTxsPerSts>
            <DtldNbOfTxs>1</DtldNbOfTxs>
            <DtldSts>ACCP</DtldSts>
            <DtldCtrlSum>500000.54</DtldCtrlSum>
        </NbOfTxsPerSts>
        <TxInfAndSts>
            <OrgnlTxRef>
                <Amt>
                    <InstdAmt Ccy="EUR">500000.54</InstdAmt>
                </Amt>
                <ReqdExctnDt>2019-02-18</ReqdExctnDt>
                <UltmtDbtr>
                    <Nm>Alkuperäinen Maksaja</Nm>
                </UltmtDbtr>
                <Dbtr>
                    <Nm>Firma Oy</Nm>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <IBAN>FI0750009420105728</IBAN>
                    </Id>
                </DbtrAcct>
            </OrgnlTxRef>
        </TxInfAndSts>
    </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.3 Report on payment

2.3.1 Report on accepted payload ('pain')

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLo-
cation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kuitalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
    <CstmrPmtStsRpt>
        <GrpHdr>
            <MsgId>4582652</MsgId>
            <CreDtTm>2019-02-18T13:35:15+02:00</CreDtTm>
        </GrpHdr>
        <OrgnlGrpInfAndSts>
            <OrgnlMsgId>MsgId_20190218-00001</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
            <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
            <GrpSts>ACSP</GrpSts>
        </OrgnlGrpInfAndSts>
    </CstmrPmtStsRpt>
</Document>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>20190218-123456-01</OrgnlPmtInfId>
  <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
  <OrgnlCtrlSum>90.08</OrgnlCtrlSum>
  <PmtInfSts>ACSP</PmtInfSts>
  <NbOfTxsPerSts>
    <DtldNbOfTxs>1</DtldNbOfTxs>
    <DtldSts>ACSP</DtldSts>
    <DtldCtrlSum>90.08</DtldCtrlSum>
  </NbOfTxsPerSts>
  <TxInfAndSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">90.08</InstdAmt>
      </Amt>
      <ReqdExctnDt>2019-02-18</ReqdExctnDt>
      <UltmtDbtr>
        <Nm>Alkuperäinen Maksaja</Nm>
      </UltmtDbtr>
      <Dbtr>
        <Nm>Firma Oy</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI9250009420108078</IBAN>
        </Id>
      </DbtrAcct>
    </OrgnlTxRef>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
  
```

2.3.2 Report on partly accepted payload ('pain')

The payload contains four batches:

Batch 1

- credit transfer of 27,10 is OK
- credit transfer of 22,85 incorrect reference -> payment rejected upon receipt
- credit transfer of 111.730,33 is OK

Batch 2 old due date, whole batch rejected upon receipt

- 610,27 €
- 130,64 €

Batch 3

- payment 525,74 processed
- payment 140,98 processed

Batch 4

- credit transfer of 500.000,54 not processed, because of insufficient balance

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

The payment processing report, generated during the day after the processing of each C2B reception, includes all successfully paid batches and batches/transactions with the PDNG status that temporarily have insufficient funds or are waiting for processing.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <Msgld>4582654</Msgld>
      <CreDtTm>2019-02-18T13:35:19+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgld>Msgld_20190218-000008</OrgnlMsgld>
      <OrgnlMsgNmld>pain.001.001.03</OrgnlMsgNmld>
      <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
      <GrpSts>PART</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInflId>20190218258741-01</OrgnlPmtInflId>
      <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
      <OrgnlCtrlSum>111757.43</OrgnlCtrlSum>
      <PmtInfSts>PDNG</PmtInfSts>
      <StsRsnInf>
        <Rsn>
          <Cd>AM04</Cd>
        </Rsn>
        <AddtlInf>Insufficient funds</AddtlInf>
      </StsRsnInf>
      <NbOfTxsPerSts>
        <DtldNbOfTxs>3</DtldNbOfTxs>
        <DtldSts>PDNG</DtldSts>
        <DtldCtrlSum>111757.43</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">111757.43</InstdAmt>
          </Amt>
          <ReqdExctnDt>2019-02-18</ReqdExctnDt>
          <UltmtDbtr>
            <Nm>Alkuperäinen Maksaja</Nm>
          </UltmtDbtr>
          <Dbtr>
            <Nm>Firma Oy</Nm>
          </Dbtr>
          <DbtrAcct>
            <Id>
              <IBAN>FI0750009420105728</IBAN>
            </Id>
          </DbtrAcct>
        </OrgnlTxRef>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </OrgnlPmtInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInflId>20190218-258741-03</OrgnlPmtInflId>
    <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
    <OrgnlCtrlSum>666.72</OrgnlCtrlSum>
  </OrgnlPmtInfAndSts>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<PmtInfSts>ACSP</PmtInfSts>
<NbOfTxsPerSts>
  <DtIdNbOfTxs>2</DtIdNbOfTxs>
  <DtIdSts>ACSP</DtIdSts>
  <DtIdCtrlSum>666.72</DtIdCtrlSum>
</NbOfTxsPerSts>
<TxInfAndSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">666.72</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>20190218-258741-04</OrgnlPmtInfId>
  <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
  <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
  <PmtInfSts>PDNG</PmtInfSts>
  <StsRsnInf>
    <Rsn>
      <Cd>AM04</Cd>
    </Rsn>
    <AddtlInf>Insufficient funds</AddtlInf>
  </StsRsnInf>
  <NbOfTxsPerSts>
    <DtIdNbOfTxs>1</DtIdNbOfTxs>
    <DtIdSts>PDNG</DtIdSts>
    <DtIdCtrlSum>500000.54</DtIdCtrlSum>
  </NbOfTxsPerSts>
  <TxInfAndSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">500000.54</InstdAmt>
      </Amt>
      <ReqdExctnDt>2019-02-18</ReqdExctnDt>
      <UltmtDbtr>
        <Nm>Alkuperäinen Maksaja</Nm>
      </UltmtDbtr>
      <Dbtr>
        <Nm>Firma Oy</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI0750009420105728</IBAN>
        </Id>
      </DbtrAcct>
    </OrgnlTxRef>
  </TxInfAndSts>
</OrgnlPmtInfAndSts>
  
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    </TxInfAndSts>
  </OrgnPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.3.3 The response message only contains payments awaiting sufficient funds

```

<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>4582633</MsgId>
      <CreDtTm>2019-02-18T14:02:17+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>Msgld_20190218-00008</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
      <GrpSts>PDNG</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnPmtInfAndSts>
      <OrgnPmtInfId>20190218-258741-01</OrgnPmtInfId>
      <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
      <OrgnlCtrlSum>111757.43</OrgnlCtrlSum>
      <PmtInfSts>PDNG</PmtInfSts>
      <StsRsnInf>
        <Rsn>
          <Cd>AM04</Cd>
        </Rsn>
        <AddtlInf>Insufficient funds</AddtlInf>
      </StsRsnInf>
      <NbOfTxsPerSts>
        <DtldNbOfTxs>2</DtldNbOfTxs>
        <DtldSts>PDNG</DtldSts>
        <DtldCtrlSum>111757.43</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">111757.43</InstdAmt>
          </Amt>
          <ReqdExctnDt>2019-02-18</ReqdExctnDt>
          <UltmtDbtr>
            <Nm>Alkuperäinen Maksaja</Nm>
          </UltmtDbtr>
          <Dbtr>
            <Nm>Firma Oy</Nm>
          </Dbtr>
          <DbtrAcct>
            <Id>
              <IBAN>FI0750009420105728</IBAN>
            </Id>
          </DbtrAcct>
        </OrgnlTxRef>
      </TxInfAndSts>
    </OrgnPmtInfAndSts>
    <OrgnPmtInfAndSts>
      <OrgnPmtInfId>20190218-258741-04</OrgnPmtInfId>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
    </OrgnPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<PmtInfSts>PDNG</PmtInfSts>
<StsRsnInf>
  <Rsn>
    <Cd>AM04</Cd>
  </Rsn>
  <AddtlInf>Insufficient funds</AddtlInf>
</StsRsnInf>
<NbOfTxsPerSts>
  <DtldNbOfTxs>1</DtldNbOfTxs>
  <DtldSts>PDNG</DtldSts>
  <DtldCtrlSum>500000.54</DtldCtrlSum>
</NbOfTxsPerSts>
<TxInfAndSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">500000.54</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
  
```

2.3.4 At the end of the day, an RJCT response, where the payments with insufficient funds are displayed as rejected

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 file:///C:/Kultalinkki_ws2/c2b_ws/pain.002.001.03.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>4582675</MsgId>
      <CreDtTm>2019-02-18T17:32:03+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MsgId_20190218-000008</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <OrgnlCreDtTm>2019-02-18T10:24:00+02:00</OrgnlCreDtTm>
      <OrgnlNbOfTxs>8</OrgnlNbOfTxs>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190109-258741-01</OrgnlPmtInfId>
      <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
      <OrgnlCtrlSum>111757.43</OrgnlCtrlSum>
      <PmtInfSts>RJCT</PmtInfSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>
  
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<StsRsnInf>
  <Rsn>
    <Cd>AM04</Cd>
  </Rsn>
  <AddtlInf>Insufficient funds</AddtlInf>
</StsRsnInf>
<NbOfTxsPerSts>
  <DtldNbOfTxs>2</DtldNbOfTxs>
  <DtldSts>RJCT</DtldSts>
  <DtldCtrlSum>111757.43</DtldCtrlSum>
</NbOfTxsPerSts>
<TxInfAndSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">111757.43</InstdAmt>
    </Amt>
    <ReqdExctnDt>2019-02-18</ReqdExctnDt>
    <UltmtDbtr>
      <Nm>Alkuperäinen Maksaja</Nm>
    </UltmtDbtr>
    <Dbtr>
      <Nm>Firma Oy</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>FI0750009420105728</IBAN>
      </Id>
    </DbtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInflId>20190218-258741-04</OrgnlPmtInflId>
  <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
  <OrgnlCtrlSum>500000.54</OrgnlCtrlSum>
  <PmtInfSts>RJCT</PmtInfSts>
  <StsRsnInf>
    <Rsn>
      <Cd>AM04</Cd>
    </Rsn>
    <AddtlInf> Insufficient funds </AddtlInf>
  </StsRsnInf>
  <NbOfTxsPerSts>
    <DtldNbOfTxs>1</DtldNbOfTxs>
    <DtldSts>RJCT</DtldSts>
    <DtldCtrlSum>500000.54</DtldCtrlSum>
  </NbOfTxsPerSts>
  <TxInfAndSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">500000.54</InstdAmt>
      </Amt>
      <ReqdExctnDt>2019-02-18</ReqdExctnDt>
      <UltmtDbtr>
        <Nm>Alkuperäinen Maksaja</Nm>
      </UltmtDbtr>
      <Dbtr>
        <Nm>Firma Oy</Nm>
      </Dbtr>
      <DbtrAcct>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    <Id>
      <IBAN>FI0750009420105728</IBAN>
    </Id>
  </DbtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.4 Real-time C2B SEPA instant payment response messages

2.4.1 Report on accepted real-time C2B SEPA instant payment debit and credit transactions

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>1316426908834</MsgId>
      <CreDtTm>2019-09-19T13:08:28.834+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>123456789</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <GrpSts>ACSC</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190901-123-01</OrgnlPmtInfId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>1.24</OrgnlCtrlSum>
      <NbOfTxesPerSts>
        <DtldNbOfTxes>1</DtldNbOfTxes>
        <DtldSts>ACSC</DtldSts>
        <DtldCtrlSum>1.24</DtldCtrlSum>
      </NbOfTxesPerSts>
      <TxInfAndSts>
        <OrgnlInstrId>instrid</OrgnlInstrId>
        <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
        <TxSts>ACSC</TxSts>
        <AcctSvcrRef>593728B70003</AcctSvcrRef>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">1.24</InstdAmt>
          </Amt>
          <ReqdExctnDt>2019-09-19</ReqdExctnDt>
          <DbtrAcct>
            <Id>
              <IBAN>FI1258410220039095</IBAN>
            </Id>
          </DbtrAcct>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    <CdtrAcct>
      <Id>
        <IBAN>FI2758410220035721</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.4.2 Report on failed real-time C2B SEPA instant payment debit and credit transactions

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>1316770988216</MsgId>
      <CreDtTm>2019-09-23T12:43:08.216+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>123456789</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190920-123456-01</OrgnlPmtInfId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>1.24</OrgnlCtrlSum>
      <PmtInfSts>RJCT</PmtInfSts>
      <NbOfTxesPerSts>
        <DtIdNbOfTxes>1</DtIdNbOfTxes>
        <DtIdSts>RJCT</DtIdSts>
        <DtIdCtrlSum>1.24</DtIdCtrlSum>
      </NbOfTxesPerSts>
      <TxInfAndSts>
        <OrgnlInstrId>instrid</OrgnlInstrId>
        <OrgnlEndToEndId>98344454645554699</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>AC01</Cd>
          </Rsn>
          <AddtlInf>Incorrect payee's account.</AddtlInf>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </OrgnlPmtStsRpt>
</Document>

```

```

    <ReqdExctnDt>2019-09-23</ReqdExctnDt>
    <DbtrAcct>
      <Id>
        <IBAN>FI1258410220039095</IBAN>
      </Id>
    </DbtrAcct>
    <CdtrAcct>
      <Id>
        <IBAN>FI5051009420103111</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.4.3 Report on pending real-time C2B SEPA instant payment

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>1317097820647</MsgId>
      <CreDtTm>2019-09-27T07:30:20.647+03:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>123456789</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <GrpSts>PDNG</GrpSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190920-123456-01</OrgnlPmtInfId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>1.24</OrgnlCtrlSum>
      <NbOfTxesPerSts>
        <DtldNbOfTxes>1</DtldNbOfTxes>
        <DtldSts>PDNG</DtldSts>
        <DtldCtrlSum>1.24</DtldCtrlSum>
      </NbOfTxesPerSts>
      <TxInfAndSts>
        <OrgnlInstrId>instrid</OrgnlInstrId>
        <OrgnlEndToEndId>9834454645554699</OrgnlEndToEndId>
        <TxSts>PDNG</TxSts>
        <StsRsnInf>
          <Rsn>
            <Cd>NARR</Cd>
          </Rsn>
          <AddtlInf>Unclear, contact your own bank.</AddtlInf>
        </StsRsnInf>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi


```

<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">1.24</InstdAmt>
  </Amt>
  <ReqdExctnDt>2019-09-27</ReqdExctnDt>
  <DbtrAcct>
    <Id>
      <IBAN>FI1258410220039095</IBAN>
    </Id>
  </DbtrAcct>
  <CdtrAcct>
    <Id>
      <IBAN>FI2112345600000785</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.5 SEPA instant payment response messages

2.5.1 Successful individual SEPA instant payment

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>1580741873319</MsgId>
      <CreDtTm>2020-02-03T16:57:53.319+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>TESTPAIN3OPTOOP202002031</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>P3SINGLEPmtInfOP20P202002031</OrgnlPmtInfId>
      <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
      <OrgnlCtrlSum>9.60</OrgnlCtrlSum>
      <NbOfTxsPerSts>
        <DtldNbOfTxs>1</DtldNbOfTxs>
        <DtldSts>ACSC</DtldSts>
        <DtldCtrlSum>9.60</DtldCtrlSum>
      </NbOfTxsPerSts>
      <TxInfAndSts>
        <OrgnlInstrId>P3InstIDBatchOP20P202002031</OrgnlInstrId>

```

```

<OrgnlEndToEndId>9834454645554699
</OrgnlEndToEndId>
<TxSts>ACSC</TxSts>
<AcctSvcrRef>20200203598526010048</AcctSvcrRef>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">9.60</InstdAmt>
  </Amt>
  <ReqdExctnDt>2020-02-03</ReqdExctnDt>
  <MndtRltdInf>
    <AmdmntInfDtls>
      <OrgnlCdtrAgt>
        <FinInstnId>
          <BIC>DABAFIHH</BIC>
        </FinInstnId>
      </OrgnlCdtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <DbtrAcct>
    <Id>
      <IBAN>FI2550001520322972</IBAN>
    </Id>
  </DbtrAcct>
  <Cdtr>
    <Nm>Yritys Oy</Nm>
    <PstlAdr>
      <Ctry>FI</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FI2112345600000785</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.5.2 Successful SEPA instant payment batch, code at the batch level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<CstmrPmtStsRpt>
  <GrpHdr>
    <MsgId>5303034</MsgId>
    <CreDtTm>2020-02-04T14:34:05+02:00</CreDtTm>
  </GrpHdr>
  <OrgnlGrplnfAndSts>
    <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    <OrgnlCreDtTm>2020-02-04T10:24:00+03:00</OrgnlCreDtTm>
    <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
    <GrpSts>ACSP</GrpSts>
  </OrgnlGrplnfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>20190901-123456-01</OrgnlPmtInfId>
    <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
    <OrgnlCtrlSum>7.77</OrgnlCtrlSum>
    <PmtInfSts>ACSP</PmtInfSts>
    <NbOfTxsPerSts>
      <DtldNbOfTxs>1</DtldNbOfTxs>
      <DtldSts>ACSP</DtldSts>
      <DtldCtrlSum>7.77</DtldCtrlSum>
    </NbOfTxsPerSts>
    <TxInfAndSts>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">7.77</InstdAmt>
        </Amt>
        <ReqdExctnDt>2020-02-04</ReqdExctnDt>
        <Dbtr>
          <Nm>Firma Oy</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>FI2550001520322972</IBAN>
          </Id>
        </DbtrAcct>
      </OrgnlTxRef>
    </TxInfAndSts>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.5.3 Successful SEPA instant payment batch, code at the transaction level

```
<?xml version="1.0" encoding="UTF-8"?>
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>5303032</MsgId>
      <CreDtTm>2020-02-04T14:34:05+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <OrgnlCreDtTm>2020-02-04T10:24:00+03:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <GrpSts>ACSP</GrpSts>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>20190901-123456-01</OrgnlPmtInfId>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <OrgnlCtrlSum>7.77</OrgnlCtrlSum>
      <PmtInfSts>ACSP</PmtInfSts>
      <NbOfTxPerSts>
        <DtldNbOfTx>1</DtldNbOfTx>
        <DtldSts>ACSP</DtldSts>
        <DtldCtrlSum>7.77</DtldCtrlSum>
      </NbOfTxPerSts>
      <TxInfAndSts>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">7.77</InstdAmt>
          </Amt>
          <ReqdExctnDt>2020-02-04</ReqdExctnDt>
          <Dbtr>
            <Nm>Firma Oy</Nm>
          </Dbtr>
          <DbtrAcct>
            <Id>
              <IBAN>FI2550001520322972</IBAN>
            </Id>
          </DbtrAcct>
        </OrgnlTxRef>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

2.5.4 Failed SEPA instant payment batch

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>5303038</MsgId>
      <CreDtTm>2020-02-04T14:36:35+02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>P2BBSCT20200203Try11</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <OrgnlCreDtTm>2020-02-04T10:24:00+03:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrplnfAndSts>
    <TxlnfAndSts>
      <OrgnlInstrId>P2BlnsIDBnBSCT20200203Pay11</OrgnlInstrId>
      <OrgnlEndToEndId>9834454645554699
      </OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <Rsn>
          <Cd>MS03</Cd>
        </Rsn>
        <AddtlInf>Reason not specified. Please contact the
          beneficiary about how to settle the transaction.
        </AddtlInf>
      </StsRsnInf>
    </TxlnfAndSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">2.00</InstdAmt>
      </Amt>
      <ReqdExctnDt>2020-02-04</ReqdExctnDt>
      <Dbtr>
        <Nm>Firma Oy</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>FI2550001520322972</IBAN>
        </Id>
      </DbtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>DABAFIHH</BIC>
        </FinInstnId>
      </CdtrAgt>
    </OrgnlTxRef>
  </CstmrPmtStsRpt>
</Document>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<Cdtr>
  <Nm>Yrityys Oy</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FI2112345600000785</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.6 Notification for successful payment ('camt')

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02
camt.054.001.02.xsd">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>457587587</MsgId>
      <CreDtTm>2019-02-11T18:12:02+03:00</CreDtTm>
      <MsgRcpt>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456789</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </MsgRcpt>
    </GrpHdr>
    <Ntfctn>
      <Id>4575875871</Id>
      <CreDtTm>2019-02-11T18:00:02+03:00</CreDtTm>
      <Acct>
        <Id>
          <IBAN>FI2550001520322972</IBAN>
        </Id>
        <Svcr>
          <FinInstnId>
            <BIC>OKOYFIHH</BIC>
          </FinInstnId>
        </Svcr>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

</Acct>
<Ntry>
  <Amt Ccy="XXX">208.52</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2019-11-02</Dt>
  </BookgDt>
  <BkTxCd>
    <Prtry>
      <Cd>Veloitus</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <Btch>
      <PmtInflId>201910101-123456-01</PmtInflId>
      <NbOfTxes>1</NbOfTxes>
    </Btch>
    <TxDtls>
      <Refs>
        <AcctSvcrRef>191102ACCTSTMTARCH04</AcctSvcrRef>
        <InstrId>201910101-123456-01</InstrId>
        <EndToEndId>9834454645554699</EndToEndId>
      </Refs>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="USD">208.52</Amt>
          <CcyXchg>
            <TrgtCcy>EUR</TrgtCcy>
            <UnitCcy>USD</UnitCcy>
            <XchgRate>0.8341</XchgRate>
            <QtnDt>2019-02-11T14:12:02+03:00</QtnDt>
          </CcyXchg>
        </InstdAmt>
        <CntrValAmt>
          <Amt>250</Amt>
        </CntrValAmt>
      </AmtDtls>
      <Chrgs>
        <Br>SHAR</Br>
      </Chrgs>
      <RltdPties>
        <Dbtr>
          <Nm>Firma Oy</Nm>
          <Id>
            <OrgId>
              <Othr>
                <Id>12345678900</Id>
              </Othr>
            </OrgId>
          </Id>
        </Dbtr>
      </RltdPties>
    </TxDtls>
  </NtryDtls>
</Ntry>

```

```

</Dbtr>
<Cdtr>
  <Nm>Ewing Oil</Nm>
  <PstlAdr>
    <Ctry>US</Ctry>
    <AdrLine>5th Avenue</AdrLine>
    <AdrLine>5th Avenue</AdrLine>
    <AdrLine>5th Avenue</AdrLine>
    <AdrLine>5th Avenue</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      >Id>9876543210</Id>
    </Othr>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
  <CdtrAgt>
    <FinInstnId>
      <BIC>IRVTUS3N</BIC>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>Invoice 5656</Ustrd>
</RmtInf>
<RltdDts>
  <AcptncDtTm>2019-11-02</AcptncDtTm>
</RltdDts>
</TxDtls>
</NtryDtls>
</Ntry>

```

3 Example responses to cancellation request

3.1 Report on technical validation (content check)

3.1.1 Report on rejected technical validation

```

<RslnOfInvstgtn>
  <Assgnmt>
    <Id>CANCROI/100928/ROI001</Id>
    <Assgnr>
      <Agt>
        <FinInstnId>
          <BIC>OKOYFIHH</BIC>
        </FinInstnId>

```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi


```

</Agt>
</Assgnr>
<Assgne>
  <Pty>
    <Nm>ABC Corporation</Nm>
    <Id>
      <Orgld>
        <Othr>
          <Id>088899996</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Id>
      </Othr>
    </Orgld>
  </Id>
</Pty>
</Assgne>
<CreDtTm>2019-09-08T16:10:30</CreDtTm>
</Assgnmt>
<Sts>
  <AssgnmentCxlConf>True</AssgnmentCxlConf>
</Sts>
<CxlDtIs>
  <OrgnlGrpInfAndSts>
    <OrgnlGrpCxlId>CANCEL001</OrgnlGrpCxlId>
    <OrgnlMsgId>PAYMENT001</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    <OrgCreDtTm>2019-09-08T16:10:30</OrgCreDtTm>
    <OrgnlNbOfTx>3</OrgnlNbOfTx>
    <OrgnlCtrlSum>333,33</OrgnlCtrlSum>
    <GrpCxlSts>RJCR</GrpCxlSts>
  <CxlStsRsnInf>
    <Rsn>
      <Prtry>NARR</Prtry>
      <AddtlInf>Invalid original message name identification
    </AddtlInf>
    </Rsn>
  </CxlStsRsnInf>
</OrgnlGrpInfAndSts>
</RsltOfInvstgtn>
    
```

3.2 Report for cancellation request processing

3.2.1 Report for successfully processed cancellation request

```

<RsltOfInvstgtn>
  <Assgnmt>
    <Id>CANCROI/100928/ROI001</Id>
  <Assgnr>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

<Agt>
  <FinInstnId>
    <BIC>OKOYFIHH</BIC>
  </FinInstnId>
</Agt>
</Assgnr>
<Assgne>
  <Pty>
    <Nm>ABC Corporation</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>088899996</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Id>
      </Othr>
    </OrgId>
  </Id>
</Pty>
</Assgne>
<CreDtTm>2019-09-08T16:10:30</CreDtTm>
</Assgnmt>
<Sts>
  <AssgnmtCxlConf>True</AssgnmtCxlConf>
</Sts>
<CxlDtls>
  <OrgnlGrpInfAndSts>
    <OrgnlGrpCxlId>CANCEL001</OrgnlGrpCxlId>
    <OrgnlMsgId>PAYMENT001</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
    <OrgCreDtTm>2019-09-08T16:10:30</OrgCreDtTm>
    <OrgnlNbOfTx>3</OrgnlNbOfTx>
    <OrgnlCtrlSum>333,33</OrgnlCtrlSum>
    <GrpCxlSts>ACCR</GrpCxlSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>PMT000001</OrgnlPmtInfId>
      <PmtInfCxlSts>ACCR</PmtInfCxlSts>
    </OrgnlPmtInfAndSts>
  </OrgnlGrpInfAndSts>
</CxlDtls>
</RsltOfInvstgtn>
    
```

3.2.2 Notification for partially successful cancellation request

```

<RsltOfInvstgtn>
  <Assgnmt>
    <Id>CANCROI/100928/ROI002</Id>
  <Assgnr>
    <Agt>
      <FinInstnId>
        <BIC>OKOYFIHH</BIC>
      </FinInstnId>
    </Agt>
  </Assgnmt>
</RsltOfInvstgtn>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```

    </FinInstnId>
  </Agt>
</Assgnr>
<Assgne>
  <Pty>
    <Nm>ABC Corporation</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>088899996</Id>
          <SchmeNm>
            <Cd>BANK</Cd>
          </SchmeNm>
        </Id>
      </Othr>
    </OrgId>
  </Id>
</Pty>
</Assgne>
<CreDtTm>2019-09-08T16:10:30</CreDtTm>
</Assgnmt>
<Sts>
<AssgnmentCxlConf>True</AssgnmentCxlConf>
</Sts>
<CxlDtIs>
<OrgnlGrplnfAndSts>
  <OrgnlMsgId>ABC/100928/CCT01</OrgnlMsgId>
  <OrgnlMsgNmId>pacs.001.001.03</OrgnlMsgNmId>
  <OrgnlCreDtTm>2019-09-28T14:07:00</OrgnlCreDtTm>
  <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
  <GrpCxlSts>PACR</GrpCxlSts>
</OrgnlGrplnfAndSts>
<OrgnlPmtlnfAndSts>
  <OrgnlPmtlnfCxlId>PMT CXL0001</OrgnlPmtlnfCxlId>
  <OrgnlPmtlnfId>ABC/086</OrgnlPmtlnfId>
  <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
<TxlnfAndSts>
  <OrgnlInstrId>ABC/100928/CCT01/1</OrgnlInstrId>
  <TxCxlSts>RJCR</TxCxlSts>
  <CxlStsRsnlnf>
    <Rsn>
      <Prtry>NARR</Prtry>
      <AddtlInf>Incomplete transaction identification information</AddtlInf>
      <OrgnlInstdAmt Ccy="JPY">1000000.00</OrgnlInstdAmt>
      <OrgnlReqdExctnDt>2019-09-29</OrgnlReqdExctnDt>
    <OrgnlInstrId>ABC/100928/CCT01/2</OrgnlInstrId>
    <TxCxlSts>ACCR</TxCxlSts>
    <OrgnlInstdAmt Ccy="EUR">1020.00</OrgnlInstdAmt>
    <OrgnlReqdExctnDt>2019-09-29</OrgnlReqdExctnDt>
  </TxlnfAndSts>
</OrgnlPmtlnfAndSts>

```

</RsltOfInvstgtn>

3.2.3 Report on a totally rejected cancellation request

```

<RsltOfInvstgtn>
  <Assgnmt>
    <Id>CANCRO3/100928/ROI003</Id>
    <Assgnr>
      <Agt>
        <FinInstnId>
          <BIC>OKOYFIHH</BIC>
        </FinInstnId>
      </Agt>
    </Assgnr>
    <Assgne>
      <Pty>
        <Nm>ABC Corporation</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>088899996</Id>
              <SchmeNm>
                <Cd>BANK</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Pty>
    </Assgne>
    <CreDtTm>2019-09-08T16:12:30</CreDtTm>
  </Assgnmt>
  <Sts>
    <AssgnmentCxlConf>True</AssgnmentCxlConf>
  </Sts>
  <CxlDtls>
    <OrgnlGrpInfAndSts>
      <OrgnlGrpCxlId>CANCEL002</OrgnlGrpCxlId>
      <OrgnlMsgId>PAYMENT002</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <OrgCreDtTm>2019-09-08T16:12:30</OrgCreDtTm>
      <GrpCxlSts>RJCR</GrpCxlSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>PMT000002</OrgnlPmtInfId>
      <PmtInfCxlSts>RJCR</PmtInfCxlSts>
    <CxlStsRsnInf>
      <Rsn>
        <Prtry>NARR</Prtry>
        <AddtlInf>Payment already processed
      </AddtlInf>
    </Rsn>
  </CxlDtls>
</RsltOfInvstgtn>
    
```

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

```
</CxlStsRsnInf>
</OrgnlPmtInfAndSts
<OrgnlPmtinfAndSts>
  <OrgnlPmtInflid>PMT000003</OrgnlPmtInflid>
  <PmtInfCxlSts>RJCR</PmtInfCxlSts>
  <CxlStsRsnInf>
    <Rsn>
      <Prtry>NARR</Prtry>
      <AddtlInf>Payment cancellation not allowed
    </AddtlInf>
  </Rsn>
</CxlStsRsnInf>
</OrgnlPmtInfAndSts
</OrgnlGrplnfAndSts>
```