




New CBI Architecture


Payments Area

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Revisions


Date	Ver.	Application date	Validated by	Notes
16-06-2005	00.01			<ul style="list-style-type: none"> First version
26-09-2005	00.01.01			<ul style="list-style-type: none"> Updated record layouts (See Excel documents STIP-ST-001 and STIP-ST-002)
16-01-2006	00.01.03			<ul style="list-style-type: none"> Added the "Marketplace Code" for each instruction to the record layouts for "credit transfer requests" (1.2.9.3) and status for the Originator (Para. 1.2.10.3) and for the Beneficiary (Para. 1.2.12.1)
22-02-2006	00.02			<ul style="list-style-type: none"> Par 1.2.4 – Added specific clarification on the identification of messages included in the <i>sequence diagram</i>
12-10-2006	00.02.04			<ul style="list-style-type: none"> Para. 1.2.4 – Added specific clarification on the form-body association of the "credit transfer request" message Para. 1.2.4. – Added clarification on the methods of sending service request progress messages Para. 1.2.4 – Added codes for the messages envisaged in the service sequence diagram Para. 1.2.8 – Added paragraph about the application of digital signatures Para. 1.2.9. – Added paragraph about "Governance Rules" Para. 1.2.9.3 – Added paragraph about "Inconsistency in progress messages" Para. 1.2.10.2 – Added clarification about the general structure of the "Credit Transfer Request" XML message Para. 1.2.10.2 – Added method of identifying credit instructions and form and method of associating credit transfer request messages with progress messages Para. 1.2.10.2. – Addition of clarification about consistency criteria in the composition of groups Para. 1.2.10.2. – Addition of clarification about the attribute contained in the request message's "Service Body" Para. 1.2.10.3 – Optional nature of the Creditor Account field (CdtrAcct) in the case of bankers' drafts or receipts Para. 1.2.10.3 – Addition of "Other identifier" block and "Clearing System Member Identification (ABI)" and "CAB" fields in the "Creditor Account" block Para. 1.2.10.3 – Modification of "Conto del Creditore" field description Para. 1.2.10.3 – Addition of value "0" in the "Code Type" block included in the "Beneficiary account holder" block Para. 1.2.11.1 – Addition of clarification about progress messages Para. 1.2.11.2 – Addition of specific clarification about details of the credit transfer "status" message Para. 1.2.12.2 – Addition of clarification for precise identification of usable codes for progress messages, both at group level and at individual request level

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				<ul style="list-style-type: none"> • Para. 1.2.11.3 – Addition of clarification on the consistency criteria for the status message's "Service Body" • Para. 1.2.11.3 – Addition of clarification about the attribute contained in the status message's "Service Body" • Para. 1.2.13 – Addition of specific clarification about sending status for Beneficiary reports • Para. 1.2.13.1 – Addition of "IdE2E" and "Qualificatore messaggio" fields in the "General information" block of the Status for Originator reports • Para. 1.2.12.1 – Addition of "HM01", "HM02" and "ID01" error codes for the "Codice d'errore sul gruppo" field • Para. 1.2.13.1 – Addition of "IdE2E" and "Qualificatore messaggio" fields in the "General information" block of the Status for Beneficiary reports • Para. 1.3.2 – Addition of specific clarification about the fields modifiable by the Originator • Para. 1.3.7 – Addition of clarification about the "Data scadenza monitoraggio esito" field contained in the "Credit transfer requested by Beneficiary" message • Para. 1.3.7 – Addition of specific rules for fields in the "Credit transfer requested by Beneficiary" record layout
29-11-2006	00.02.05			<ul style="list-style-type: none"> • Para. 1.2.11.4 – Addition of clarification about the rules to be followed for generating status messages • Para. 1.2.12.1 – Addition of clarification about the description of the "General information" block in status messages • Para. 1.2.10.3 – Addition of specific clarification about the "data type" associated with the "Tipo codice" field in order to identify the various parties concerned • Para. 1.2.10.2 – Addition of clarification about the consistency rules for the "credit transfer request" message • Para. 1.2.11.3 – Addition of clarification about the consistency rules for the "status" message • Para. 1.2.10.3 – Clarification about the use of reconciliation information ("Reconciliation information" block) • Para. 1.2.13 – Addition of clarification about the management of status for Beneficiary reports (E2) • Para 1.2.10.3 – "Tax ID Number" field in the "Beneficiary account holder" block made optional and addition of application rule for when required • Para. 1.2.12.1 – "ID Richiesta Banca Proponente Ordinante" field in the "Group ID" block (E1) made optional • Para. 1.2.13.1 – "ID Richiesta Banca Proponente Ordinante" field in the "Group ID" block (E2) made optional • Para. 1.2.11.4 – Addition of clarification about the rules to be followed on positive outcome of parsing activity (message 3) • Para. 1.2.12.1 – "CRO" field within the "Individual group identification details and status" made optional • Para. 1.2.12.1 – Change made to error code "HM02" and change made to applicability of error codes "FD01" and "FD02"

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13-02-2007	00.02.06			<ul style="list-style-type: none"> • Para. 1.2.9.2 – Addition of clarification about the consistency criteria for the XML message and its groups relating to credit transfer requests • Para. 1.2.9.2 – Addition of clarification on how to perform the uniqueness check on the “ID Richiesta Banca Proponente Ordinante” field • Para. 1.2.9.2 – Added clarification about the structure of the “Credit Transfer Request” message • Para. 1.2.5 – Change made to message codes 11 and 15 in the Figure 5 sequence diagram • Para. 1.2.10 – Addition of specific paragraphs on the generation of progress/status messages (3, 5, 6 and 10) • Para. 1.2.10.2 – Addition of clarification about the “Status for Beneficiary” message • Para. 1.2.10.1.5 – Elimination of error codes “FD01” and “FD02” concerning checks on the digital signature. These codes are already envisaged for the “general purpose” error message • Para. 1.2.10.1.5 – Updated list of usable error codes envisaged in Table 1
31-07-2007	00.03.00	28/01/2008		<ul style="list-style-type: none"> • Reorganisation of the document’s structure, particularly with regard to message structure, composition rules and governance rules, following redefinition of the SEPA-compliant “XML payment instructions”
12-10-2007	00.03.01			<p>Adoption of feedback from the Working Party and the Management Board on 11/10/07</p> <ul style="list-style-type: none"> • Para. 3.7.2.4 – Clarification of the inclusion of the single DATA block and related figure for the physical message • Para. 3.9.1.2 – Addition of validity check on IBAN beneficiary (Creditor Account) • Updated related record layouts (See Excel documents STIP-ST-001 and STIP-ST-002)
19-12-2007	00.03.02	04/02/2008		<ul style="list-style-type: none"> • Clarification about the service, paras. 1, 4 • Definition of physical messages: as ratified by the Architecture Working Party on 15 November 2007, added clarification about the ability to send any physical message in file+message format • Para. 3.9.1.2: <ul style="list-style-type: none"> - deleted the word “complete” from the check on the Beneficiary’s IBAN - added validity check on the ABI code of the Beneficiary’s BBAN - added purpose requirement if Beneficiary’s BBAN used - added value “SM” (San Marino) and value “IT” to all applications checks - specified applications checks on the “Purpose” field - specified consistency check on Ultimate Debtor - specified consistency check on Ultimate Creditor • Para. 3.9.3 – Clarified consistency of status coding between groups and individual transactions • Para. 4.1 – Added clarification about sending status reports to the Beneficiary’s access bank • Para. 4.3 – Changed the methods used by the Executing Bank to send the Status for Beneficiary message • Added para. 4.5 specifying the criteria for recognising the role of the Access Bank on receiving a status message

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				<ul style="list-style-type: none"> Para. 4.6 – Clarified the checks to be made on receiving status messages
1-2-2008	00.03.03	04/02/2008		<ul style="list-style-type: none"> Para. 3.9.1.2 – Added note about the criteria for recording the group unique key by the Executing Bank Para. 3.7, 3.8 – Added clarification about the treatment of ISODatetime fields for uniqueness checks and reconciliation purposes Para. 4.6 – Eliminated a glitch in the list of checks to be performed on status logical messages (<Amt> field) Para. 3.9.3 – Eliminated from point 9 the applications check on the Purpose (Code) block relating to IT, SM
19-5-2008	00.03.04	29/09/2008		<ul style="list-style-type: none"> Added Appendix A containing clarification about the characters allowed Added Appendix B containing the Message Type Qualifiers Para. 3.8.1 – Added clarification about message uniqueness check on Status for Beneficiary reports Para. 3.9.1.2: <ul style="list-style-type: none"> - Added applications check on new "Regulatory Reporting" block - Added applications check on Amount field in "Regulatory Reporting" block - Added check on agreement between Debtor Agent's ABI code and CUC code - Added applications check on consistency of the reason for Italy payment requests - Eliminated applications checks on the Creditor's postal address fields in the case of cheque issue - Clarified checks on ABI code - Added check on Creditor's Town Name Para. 3.9.1.3 – Added clarification about the order of input of status reports in level 1 applications responses Para. 3.9.3: <ul style="list-style-type: none"> - Changed the applications check on TRN - Clarified checks on ABI code - Added check on agreement between Debtor Agent and logical sender of the message Para. 3.9.4 – Added clarification about the order of input of logical transmission messages within physical messages Para. 3.10.2 – Added paragraph on the management of Remittance Information for Italy payment requests Para. 3.9.1.1, 3.9.3, 4.6 – Added consistency check between type of message received and the service name declared in the service header Para. 4.6: <ul style="list-style-type: none"> - Changed the applications check on TRN: - Added applications check on message uniqueness, as with the Status for Originator report - Clarified checks on ABI code - Clarified check on the ID key of status for beneficiary logical messages (1st point)
20-10-2008	00.03.05	02/02/2009		<ul style="list-style-type: none"> Para. 3.8.1 – added <i>service name</i> for uniqueness of msg Para. 3.9.1.2: <ul style="list-style-type: none"> - Added applications check 1) on Creditor Reference Information and 2) on "SCOR" code - Adjusted Issuer in the CBI identifiers to "CBI" - Added clarification about the BBAN check Para. 3.9.2 – added management of rejections

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				<ul style="list-style-type: none"> Para. 3.9.3; Para. 4.6 – added check on agreement between logical sender and Debtor Agent
16-11-2009	00.03.06	01/02/2010		<ul style="list-style-type: none"> Reference table – Eliminated reference to collections Para. 1 – Change description of payment criteria Para. 3.2 – Added the Principality of Monaco to the note Para. 3.2.1 – Eliminated the “Italy credit transfers” caption Para. 3.2.2 – Eliminated the “Italy credit transfers” caption Para. 3.9.1.2 – Eliminated checks on Italy credit transfers (BBAN, IBAN just IT for non-SEPA credit transfers, domestic purpose, <InstrForDbtrAgt> field) Para. 3.9.2 – Added note on status reports and clarified the management of rejections Para. 3.10.2 – Eliminated paragraph Added Appendix C about the CBI Financial Monitoring project Para. 2.6, 3.7.2, 3.9.3, 4.6 – Added how to apply digital signatures Para. 3.7.1, 3.7.2 – Modified figures 12, 13, 15 and 16 in line with the new way to apply digital signatures
27-04-2010	00.03.07	SUSPENDED		<ul style="list-style-type: none">
14-06-2011	00.03.08	19/11/2011		<ul style="list-style-type: none"> Paras. 3.9.1.2, 3.9.3, 4.6 – Added clarification about the decimal places in amounts Paras. 4.4.1 – Added clarification about the method of delivery of Status for Beneficiary reports Para. 2.6 – Eliminated reference to the PKCS#7 signature Para. 3.7.2.3 – Updated in accordance with new structure of the ISO record layouts Paras. 3.7.2, 3.8.1, 3.8.2, 4.1 – Updated figures 16, 19, 21, 28 in accordance with the new record layout Para. 3.9.1.2 – Updated checks on the Initiating Party, Updated checks on end-to-end identifier, Category Purpose Para. 3.9.1.3 – Replaced TxInfAndSts with OrgnPmtInfAndSts in accordance with ISO record layout Para. 3.9.3 – Replaced TxInfAndSts with OrgnPmtInfAndSts and TRN with AcctSvcrRef; added check on the <Cd> field in the Reason block with reference to external ISO table Para. 4.6 – Replaced TRN with AcctSvcrRef; added check on the <Cd> field in the Reason block with reference to external ISO table
08-08-2012	00.03.09	17/11/2012		<ul style="list-style-type: none"> Para. 3.2 – Added reference to the composition of the SEPA area to Note 1 Para. 4.6 – Clarified check 8 relating to the Code field in the Reason block Added Appendix D relating to the table of countries in the SEPA area Paras. 3.9.2, 4.2 – Added clarification about sending multiple status reports 9 and 10 Para. 3.9.1.2: <ul style="list-style-type: none"> - Added applications checks on Tax Identifiers - Eliminated reference to San Marino (SM) since not a SEPA member - Updated the URL of the external code lists to http://www.iso20022.org/external_code_list.page

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				<ul style="list-style-type: none"> - Eliminated the applications check on the Instruction Identification field • Paras. 3.7.1.3, 3.9.1.2, 3.9.2, 3.9.3 – Inverted the logic between the Purpose and Category Purpose fields • Para. 4.1 – Added clarification about the guarantee of transaction execution in Status for Beneficiary reports • Paras. 3.7.1.1 and 3.8.1 – Eliminated the sequence requirement for the Instruction Identification field
22-10-2013	00.04.00	01/02/2014		<ul style="list-style-type: none"> • Para. 1.1: added reference documentation • Para. 3.9.1.2: <ul style="list-style-type: none"> - Updated the applications checks on Tax Identifiers following the outcome of the consultations held on 13/11/2012 - Eliminated the applications check that compared the Debtor and Ultimate Debtor field names and the Creditor and Ultimate Creditor field names - Added applications check on inclusion in the Payment Type Information block, as envisaged in relation to the Category Purpose block - Eliminated the applications check on the Proprietary field of the Category Purpose block • Para. 3.9.2: eliminated the requirement to use reason code 68000 with Category Purpose and clarified what to do in the event of rejections • Para. 3.9.3: <ul style="list-style-type: none"> - Corrected glitch relating to the tag of the Amount field in the Charges information block - Eliminated the applications check on the Proprietary field of the Category Purpose block • Para. 3.10.1: confirmed the truncation rule for interbank Remittance Information • Para. 4.6: <ul style="list-style-type: none"> - Corrected glitch in the Cd field of the Category Purpose block - Eliminated the check on the Proprietary field of the Purpose block; Updated the applications checks on Tax Identifiers following the outcome of the consultations held on 13/11/2012 • Para. 5: <ul style="list-style-type: none"> - Appendix A: added clarification about the use of characters not included in the EPC minimum set - Appendix D: updated the name of the document listing the countries in the SEPA
17/02/2014		31/03/2014		<ul style="list-style-type: none"> • Para. 3.9.1.2: <ul style="list-style-type: none"> - Extended the optional nature of the Creditor Agent field to the case when the IBAN does not start with SM - Eliminated the applications check on the Regulatory Reporting block if the IBAN Beneficiary ≠ IT • Para. 3.9.3: <ul style="list-style-type: none"> - Modified the applications check on the ChrgsInf/Amt field to allow the field to contain a nul amount, consistent with the EP outcomes. • Para. 1, 3.2, 3.2.1, 3.2.2, 3.7.1.2: <ul style="list-style-type: none"> - Added references to the new function <i>Urgent XML Credit Transfer</i> • Para. 3.4:
26/09/2014		02/03/2015		

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				<ul style="list-style-type: none"> - Added references to the new <i>service name</i> "DISP-PAG-URGP" of the new function <i>Urgent XML Credit Transfer</i> • Para. 3.9.1.2: <ul style="list-style-type: none"> - Added check of the Payment Method field in the case of Urgent Credit Transfer - Added check of the Service Level field in the case of Urgent Credit Transfer - Added check of the Credit Transfer Transaction Information block in the case of Urgent Credit Transfer - Added check of the Creditor Account block in the case of Urgent Credit Transfer - Eliminated the applications check on the regulatory reporting block (amount field) • Para. 3.9.3: <ul style="list-style-type: none"> - Added applications check on the NumberOfTransactionsPerStatus field (obligatory for type 10 messages). Modified as a consequence the xsd schema "CBICdtrPmtStatusReportMsg.00.04.00".
03/06/2015		01/02/2016		<ul style="list-style-type: none"> • Parr. 2.2, 2.5, 3.2, 3.3.1 – changed "CRO" with "TRN" • Para. 3.9.1.2: <ul style="list-style-type: none"> - Check deleted on Creditor Agent/BIC in case of SEPA Credit Transfer. - Fields Type and Reference under Creditor Reference Information: correct typo • Para. 3.9.3: <ul style="list-style-type: none"> - Specified that in case of msg 10 the NumberOfTransaction field is mandatory
20/11/2015		01/02/2016		<ul style="list-style-type: none"> • Para. 3.9.1.2: Modified check on Instructed Amount field in the case of Urgent Credit Transfer
25/07/2016		06/03/2017		<ul style="list-style-type: none"> • Para. 3.9.1.2: <ul style="list-style-type: none"> - Modified check on Service Level field to extend the check also on the father field Payment Type Information (as already present in the excel file) - Added check on new field Type/Code present in the Debtor Account field
05/02/2018		25/06/2018		<ul style="list-style-type: none"> • Parr. 1, 3.2, 3.2.1, 3.2.2, 3.4, 3.7.1.2, 3.9.1.2, 3.10.1, 4, 5.2 – updated in accordance to the introduction of service level "FAST" with settlement on SEPA SCT Inst channel
27/06/2018		Entry into force of the new CIPE resolution		<ul style="list-style-type: none"> • Updated Appendix C on Financial Monitoring in coherence with the new model based on daily statements
28/03/2019		18/11/2019		<ul style="list-style-type: none"> • Par. 3.10.1: added clarification about how to count the 140 characters contained in the Structured Remittance Information • Par. 3.10.2: new paragraph containing information about the use of Extended Remittance Information AOS • Par. 5, Appendix A: added clarification on the use of "/" and "/" in identifiers, in accordance to EPC Igs
14/10/2019		18/11/2019		<ul style="list-style-type: none"> • Updated the CBI Scpa logo and eliminated references to the Consortium
18/05/2020		30/03/2020		<ul style="list-style-type: none"> • Parr. 1, 3.2, 3.2.1, 3.2.2, 3.4, 3.7.1.2, 3.9.2, 3.9.1.2, 3.10.1, 4, 5.2 – changes related to the introduction of

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			<p>the new service level "pagoPA payment requests" and "pagoPA voluntary payment requests"</p> <ul style="list-style-type: none"> Par. 3.3.4: new paragraph describing the workflow in case of pagoPA payment requests and pagoPA voluntary payment requests Par. 3.9.1.2; added presence check on Creditor's Town Name field Par. 3.9.2.1: new paragraph describing the management of the level 2 application responses in case of pagoPA payment requests and pagoPA voluntary payment requests
18/06/2020		01/07/2020	<ul style="list-style-type: none"> Par. 3.9.1.2: increased maximum amount from 15000 EUR up to 100000 EUR in case of FAST Credit Transfers (application check n.22), in accordance with the SCT Instant EPC rulebook change.
13/11/2020		27/11/2020	<ul style="list-style-type: none"> Par. 3.3.4 e 3.9.2.1: Added correct references to error codes to be returned in Level 2 applicative responses.
28/01/2021		21/11/2022	<ul style="list-style-type: none"> Par. 3.2.1: Added "TRF" Payment Method in case of Urgent Credit Transfer. Par. 3.9.1.2: Added rules about alternative valorization of BIC or Name/Postal Address couple, in case of Urgent Credit Transfer
<u>15/10/2022</u>		<u>19/11/2023</u>	<p><u>On November 19th, 2023, the new version of EPC's SEPA Credit Transfer Implementation Guidelines (IGs) will enter into force. The new version of the IGs is based on the 2019 set of ISO 2022 messages, instead of the 2009 messages on which the previous version was based on. As a result, the service request message will be based on pain.001.001.09 schema instead of the previous pain.001.001.03. Similarly, the payment status report message will be based on pain.002.001.10 schema instead of the previous pain.002.001.03.</u></p> <ul style="list-style-type: none"> <u>Insertions related to the migration of EPC's SCT IGs to the new versions of ISO messages (pain.001.001.09 and pain.002.001.10):</u> <ul style="list-style-type: none"> <u>Par. 3.9.1.13.9.1.2, items 12, 26: described additional application checks on unstructured and structured address elements for Debtor and Creditor, in case of "SEPA" Credit Transfer or "FAST" Credit Transfer.</u> <u>Par. 3.9.1.13.9.1.2, item 38, updated description of the application checks due to a change in the element structure resulting from the adoption of the new ISO message.</u> <u>Par. 3.9.3, item 13: introduced application check on purpose field, previously not present in the status report message.</u> <u>Introduced wording clarifications:</u> <ul style="list-style-type: none"> <u>Par. 3.9.1.13.9.1.2, items 16, 28: better clarified the previously defined rule for Urgent Credit Transfer, according to which the application check does not forbid the simultaneous presence of the couple Name and Address along with the AnyBIC. Specifically, the rule requires that at least one must be present and both can be present.</u> <u>Par. 3.9.3, item 11, corrected the field name</u>

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<u>04/11/2022</u>		<u>20/03/2023</u>		<ul style="list-style-type: none"> Delayed application date of previous version due to ECB, EBA Clearing and SWIFT decisions on postponing the ISO20022 migration releases on Target2, EURO1 and CBPR+ settlement platforms. The new release date is March 20, 2023. No changes from the version drafted on 15/10/2022.
<u>06/04/2023</u>				<ul style="list-style-type: none"> Corrected typos in the excel files and in par 3.9.1.2 bullet 9.
<u>09/05/2023</u>	<u>00.04.01</u>	<u>19/11/2023</u>		<ul style="list-style-type: none"> Changed the version number of all XSD schemas from 00.04.00 to 00.04.01, for the release dated 19/11/2023, which will introduce non-backward-compatible changes to XSD schemas.
<u>02/11/2023</u>		<u>17/03/204</u>		<ul style="list-style-type: none"> Changed effective date due to EPC decision on rescheduling SEPA releases to March 17, 2024.

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1 Introduction

This document contains the functional specifications for CBI's New Services in the Payments area. In particular, the following aspects are covered:

- Required New Services
 - *SEPA XML Credit Transfer;*
 - *Status for Originator and Beneficiary.*

The Banks (Access/Beneficiary and Executing Banks) are required (see ACBI circulars 4/2006, 5/2007) to offer the above services in accordance with the EPC Agreement. This requirement applies solely to provision via the CBI channel, while other channels may be used freely at the discretion of the Originating Party and its Access Bank.

- Optional new services
 - *XML payment requests - Italy (management of cheques and status reports)*
 - *Urgent Credit Transfer (obligatory solely for Access Banks from 6/7/15)*
 - *FAST Credit Transfer*
 - *pagoPA payment requests*
 - *pagoPA voluntary payment requests*


The set of obligatory and optional services mentioned above is part of the more general category of new (SEPA compliant) "XML payment requests" and related status reports.

In particular for what concerns the optional services it is specified that:

- The ***Urgent XML Credit Transfer*** service activates (under specific customer-executing bank agreements) a tool for settlements that do not apply the SEPA schemas, but use the same format as *SEPA Credit Transfer* instructions. Note that the ability to make urgent credit transfers within the EU area must also be checked with the Originating Bank.
- The ***FAST Credit Transfer*** service enables (on the basis of the customer-executing bank agreements) the offer of a tool that allows the settlement based on the SEPA SCT Instant scheme, through the same structure of the SEPA CBI Transfer provisions. It should be noted that in order to arrange transfers in this way, the Beneficiary Bank must adhere to the EPC SCT Inst scheme. In the event that the beneficiary cannot be reached, the Ordinant Bank may refuse the provision or agree on the automatic forwarding of alternative settlement channels. It should also be noted that, for the purposes of the execution of the list on the day, the executing bank can define specific cut-off time limits, also in relation to the volume of transactions requested, which must also take into account the maximum transmission times of the network (where used) provided in the general area technical standards.
- The service ***pagoPA payment requests*** enables (on the basis of the customer-executing bank agreements) the offer of a tool that allows corporates to send massive payments to the PA, to be settled by the pagoPA platform. The service ***pagoPA voluntary payment requests*** enables (on the basis of the customer-executing bank agreements) the offer of a tool that allows corporates to send massive voluntary payments to the PA, to be settled by the pagoPA platform in accordance with model 4. This payments do not have a notice code. To date, the functionality enables only the car tax payment.

The following aspects of each of the above services are covered:

- *Parties involved in carrying out service requests*
- *Characteristics of the service*

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- *UML modelling (Sequence, Activity and State Diagram)*
- *Service levels*
- *Messages*

1.1 REFERENCE DOCUMENTS

The following documentation is an integral part of this document:

- *STFW-MO-001 - CBI Service Management Framework;*
- *STPG-MO-001 - New Services General Part;*
- *DIRECTORY-MO-001 Directory Requirements;*
- *FIRMA-MO-001;*
- *STUS-MO-001 Guide to using the XML standards.*

In particular, document "STUS-MO-001 Guide to using the XML standards" contains important information for customers intending to use the SEPA ML Credit Transfer services and the related Status reports.


2 XML Payment Requests with status for Originator and Beneficiary

2.1 PARTIES IDENTIFIED

The parties indicated in the functional description of CBI's new "XML Payment Requests" and "Status for Originator and Beneficiary" services are defined below.

The following parties are indicated in the description:

- **Party that initiates the payment request (Initiating Party):** the party that initiates the payment request (under a contract signed with an Access Bank)
- **Holder of the a/c to be charged (Originator/Debtor):** the holder of the a/c to be charged for the payment request sent by the Initiating Party. This may coincide with the Initiating Party. If the Initiating Party is not the Originator, the payment request is submitted by the Initiating Party on behalf of the Originator
- **Holder of the a/c to be credited (Creditor/Beneficiary):** the holder of the a/c to be credited with the payment requested by the Initiating Party.
- **Ultimate debtor:** the ultimate debtor of the payment request (group)
- **Ultimate creditor:** the ultimate beneficiary of the payment request
- **Originator's Access Bank:** the Bank that provides the Initiating Party with telematic access to the CBI circuit. This party is also referred to as the "Logical Initiating Party" of the payment request
- **Originator's Executing Bank:** the Debtor Agent that executes the request to charge the debtor's account. This party is also referred to as the "Logical Recipient" of the payment request.
- **Beneficiary's Access Bank:** the Bank that provides telematic access to the CBI circuit to the Beneficiary of the payment request

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- **Recipient of the creditor's status report:** recipient of the Status for Beneficiary report requested by the Originator. Need not coincide with the Creditor (or Ultimate creditor). Need not be a CBI user

2.2 DESCRIPTION OF SERVICES

This paragraph provides a functional description of the new "XML Payment Requests" and "Status for Originator and Beneficiary" services.

The Initiating Party/Originator orders a credit transfer (1), either directly using the front-end of the application made available by the Access Bank or via download from a business application.

The Originator's Access Bank sends this order to the Originator's Executing Bank (2) which, after local checks, executes the transaction (3), including allocation of its TRN (Transaction Reference Number) or CRI number in the case of intra-bank transfers.



Figure 1

If specified by the Initiating Party/Originator, the Executing Bank prepares a "status of payment/tracking" message for the Initiating Party/Originator, containing summary information about the execution of the order (4 - transaction IDs, TRN/CRI, Value date for the Initiating Party/Originator etc.) and sends it to the Initiating Party/Originator (6).

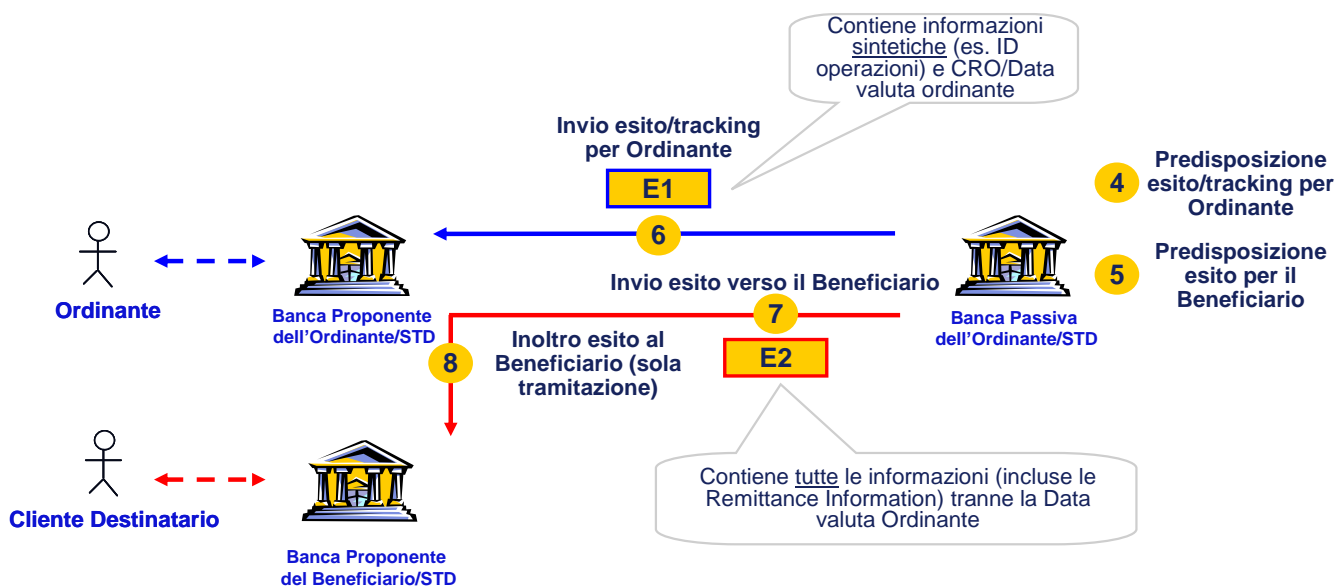



Figure 2

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The Executing Bank then prepares, if requested, the Status report for the Beneficiary (5) that, by contrast, contains all the information (including the reconciliation information input by the Initiating Party/Originator) and sends it to the Beneficiary (7) via the Originator's Access Bank (8).

2.3 CHARACTERISTICS OF THE SERVICE

The service described has the following characteristics:

- Sends service requests containing one or payment requests (groups) (via **XML message or message + file**);
- Forwards information "without delay", as guaranteed by the CBI circuit;
- Sends a "Status" report to the Initiating Party/Originator containing the transaction details (or any errors identified when processing the request), if requested by the Initiating Party/Originator;
- Sends a "Status" report to the Beneficiary specified by the Initiating Party/Originator, containing complete information about the transaction (including the reconciliation information), if requested by the Initiating Party/Originator;
- Ability for the Initiating Party/Originator to specify a Recipient of the Status for Beneficiary report that is not necessarily the Creditor.

2.4 STATE DIAGRAM

Consistent with the activities envisaged in the sequence diagram, the following diagram shows the various states in the execution of a service request.

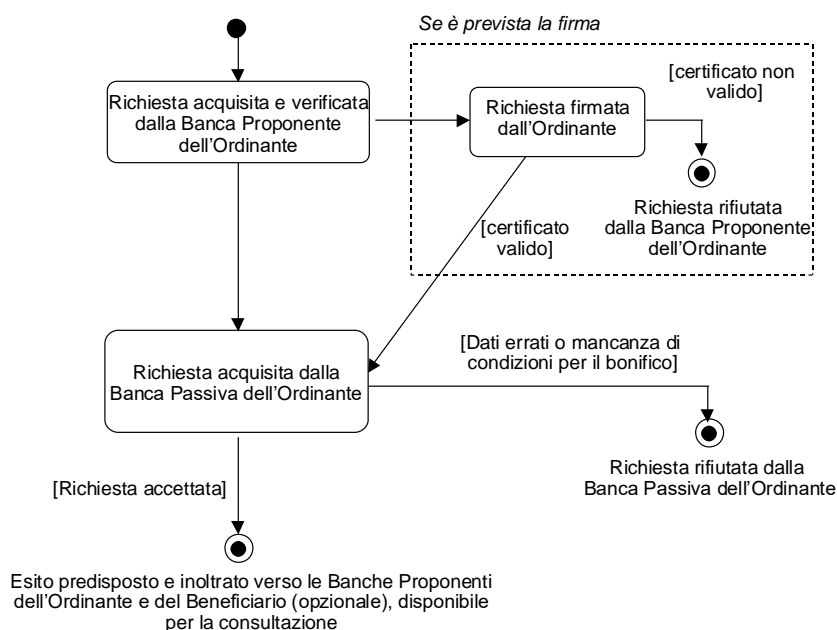



Figure 3

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As shown in the diagram, the request is received (and successfully checked) by the Originator's Access Bank; if signed, the Access Bank checks the validity of the Originator's certificate. If the checks are successful, the request is received by the Originator's Executing Bank which processes it (e.g. checks the powers of signature) and, if the outcome is positive, sends the Status report.

2.5 ACTIVITY DIAGRAM

Consistent with the activities envisaged in the sequence diagram, the following figures show the flow of activities in the execution of a service request.

This diagram envisages that the Originator's Executing Bank sends the following progress messages between receiving the request and sending the status of execution report:

- Qualified confirmation of receipt/errors found - sequence diagram message 4
- "Work in progress" message (optional) - sequence diagram message 6
- Errors found message - sequence diagram message 7.

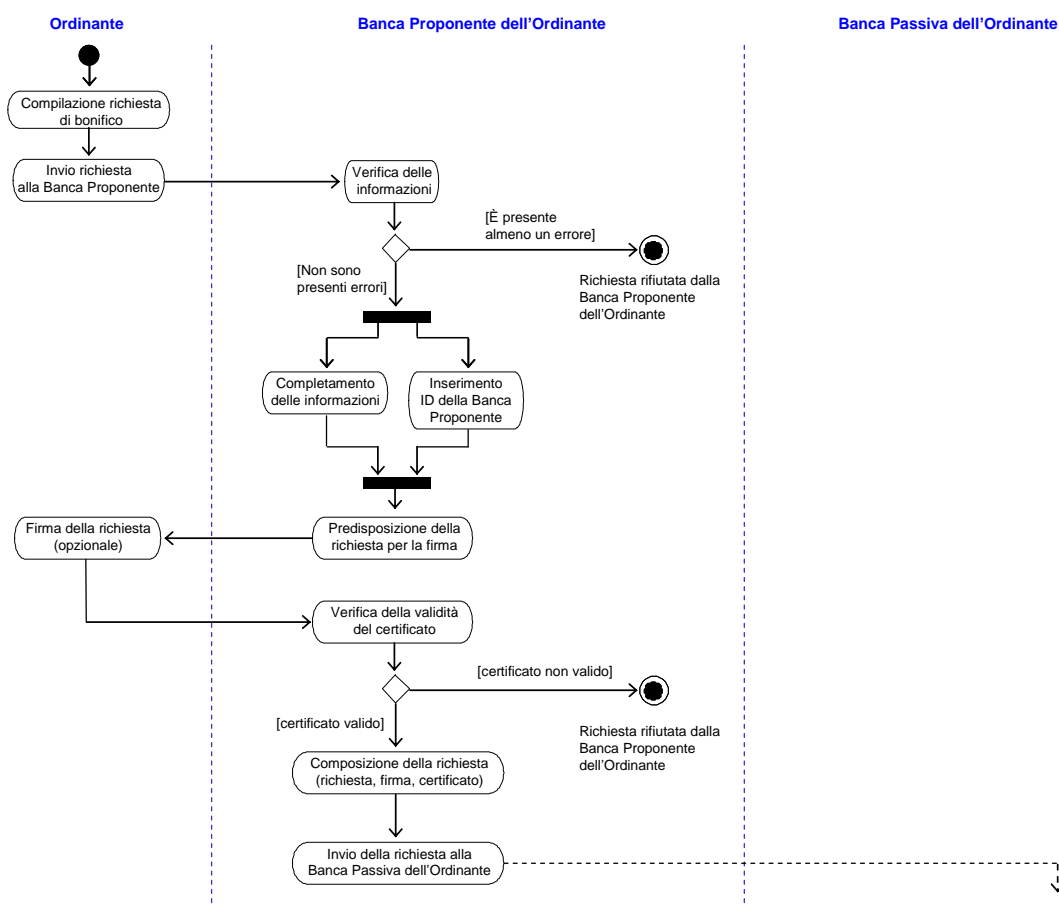



Figure 4

After completing the request and sending it to the Access Bank, the information input by the Originator is checked, completed by the latter and prepared for signature (optional) by the

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Originator. If the signature is present, the Access Bank checks the validity of the Originator's certificate and, if the outcome is positive, sends the credit transfer request to the Executing Bank.

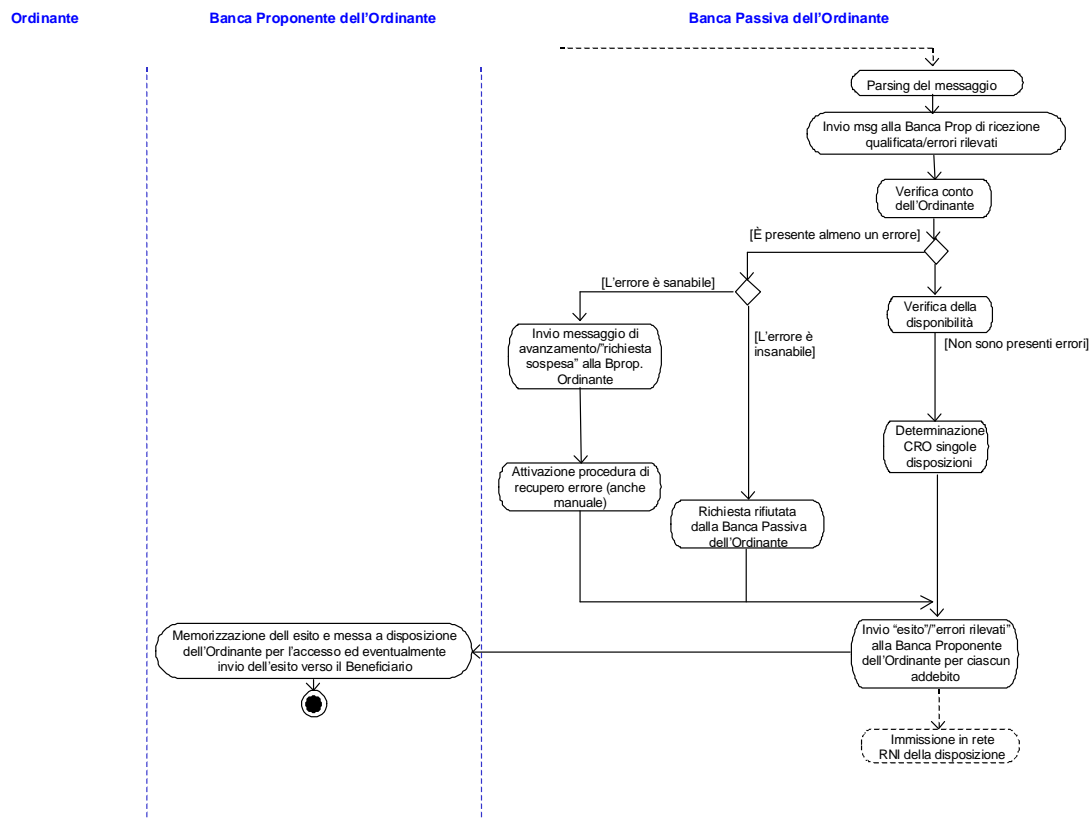


Figure 5


On receiving the request, the Executing Bank performs “formal validity” checks and applications checks (availability of funds, powers of signature etc.) and, if the outcome is successful, arranges to execute the transaction.

After completing these operations, it sends the status report containing the TRN/CRI of the transaction (or, if necessary, an “errors found” message detailing the errors found) to the Originator's Access Bank, which makes it available to the Originator.

2.6 ELECTRONIC SIGNATURE

The use of digital signatures for Payment area services (XML payment requests and Status for Originator and Beneficiary) is optional. The message structure only supports signatures **attached in a single envelope**; if there are several signatures, these must be included in the same envelope.

Information about how to apply the electronic signature is provided in the current version of “FIRMA-MO-001”.

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3 "XML Payment Requests"

This chapter provides a description of the "XML Payment Requests" service, while the "Status for Originator and Beneficiary" service is covered in the next chapter.

3.1 SERVICE WORKFLOW AND TRANSMISSION WORKFLOW

In order to distinguish better the service delivery logic from that for the transmission of messages using the CBI circuit, two different but closely correlated "views" of the service are provided. The following definitions are adopted:

Service workflow

- This focuses on the business aspects that the service must guarantee.
- It comprises the minimum set of messages that meet in full the requirements imposed by the service model.

Transmission workflow

- This implements the service workflow, taking account of the operational applications of the messages transmitted using the CBI circuit.
- In general, this represents an extension of the service workflow, since it may contain transmission control messages that are "invisible" to the service workflow.
- All messages included in the service workflow must also appear in the transmission workflow.

3.2 SERVICE WORKFLOW: DEFINITION AND LEVELS OF CHECKING


This paragraph describes the service workflow, focusing attention on the checks made by the Executing Bank on the flows received.

In order to describe the logic applied to manage the workflow, this document uses the following terminology to indicate the various XML datasets structured using the XSD schemas defined by CBI:

Physical service request message (service request)

- Represents the XML message transmitted using the CBI network.
- Each service request message is consistent in terms of:
 - "logical" initiating party (Initiating Bank);
 - "logical" recipient (Receiving Bank);
 - reference party of the "logical" recipient (e.g. STD, GPA);
 - Logical Network address of the reference party;
 - type of logical entities transmitted (group type - *see next definition*).
- Service requests are transmitted in file+message mode if their size exceeds 1MB (see STPG-MO-001 – New Services General Part).

Logical message requesting payment (payment request)

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- Represents the logical entity via which the Originator (Initiating Party) instructs its Executing Bank (Debtor Agent) to pay a batch (group) of individual payment requests.
- Each logical message contains just one group, which in turn comprises one or more payment requests (Payment Transactions).
- Each logical message (group) is consistent in terms of:
 - Initiating Party/Originator¹;
 - group type (SEPA/Italy payment request/Urgent Credit Transfer/FAST/pagoPA payment request/pagoPA voluntary payment request)¹;
 - payment method (transfer of funds, transfer of funds with status, issue of cheques)¹;
 - debtor account coordinates¹;
 - requested execution date¹;
 - proprietary code of the source (the marketplace code, if any, must be the same for all instructions in the group).
- Each logical message is transmitted within a physical service request message.

Physical progress message (payment status report)

- XML message from the Executing Bank to the Access Bank about the processing status of the instructions received.
- Contains one or more logical progress messages (*see the definition below*).
- Each physical progress message is consistent in terms of:
 - "logical" initiating party (Executing Bank);
 - "logical" recipient (Access Bank);
 - reference party of the "logical" recipient (e.g. STD, GPA);
 - Logical Network address of the reference party;
 - type of progress report (*see Paragraph 3.2.4*).
- Payment status reports are transmitted in file+message mode if their size exceeds 1MB (see STPG-MO-001 – New Services General Part).
- With reference to the sequence diagram shown in figure 6, messages **(4), (6), (7) and (9)** are progress messages.

Logical progress message (progress)

- Represents the status of processing of each logical entity (group) or part of it (individual credit transfers).
- Progress may relate to the outcome of the application and/or substantive checks carried out by the Originator's Executing Bank (*see the definition of types of check*).
- The information is sent by the Originator's Executing Bank via a *physical progress message*.


The physical and logical progress messages are also referred to as ***status report messages***.

Three levels of check are carried out on the service requests received, in order to identify correctly the applicable progress messages.

Level 0: formal checks

- This level encompasses all checks carried out to ensure that the data transmitted complies formally with the standards established or adopted by CBI.

¹ guaranteed by the structure of the logical message. See Appendix D for the list of SEPA Area countries.

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- Given that CBI's New Services are all provided using XML messages, the related formal checks are the same as those performed to ensure that messages exchanged comply with the corresponding XSD schema supplied by CBI (XSD checks).

Level 1: application checks

- These are checks on the flows transmitted that cannot be made by simple XSD validation of the messages received, since they require additional application checks using data and logic directly within CBI's area of responsibility.
- By mere and incomplete way of example, this level includes the following types of check:
 - cross checks of the consistency of the values taken by two or more fields within the same or different messages (reconciliation);
 - checks on the validity of the CUC codes;
 - check of the hash total for the digital signature;
 - checks on the validity of individual fields (e.g. IBAN code);
 - broader consistency checks.

Level 2: substantive checks

- These represent the Bank checks strictly related to the type of service provided.
- In certain cases, these checks may be carried out by accessing information not held by CBI.
- By mere and incomplete way of example, this level includes the following types of check:
 - check on the availability of funds for making a payment;
 - check that the Originator and the Debtor are the same;
 - check on compliance with the contract clauses signed by the customer;
 - check on signature powers.

The following sequence diagram highlights the checks carried out and the messages exchanged between the Executing Bank and Access Bank, in order to provide the service.

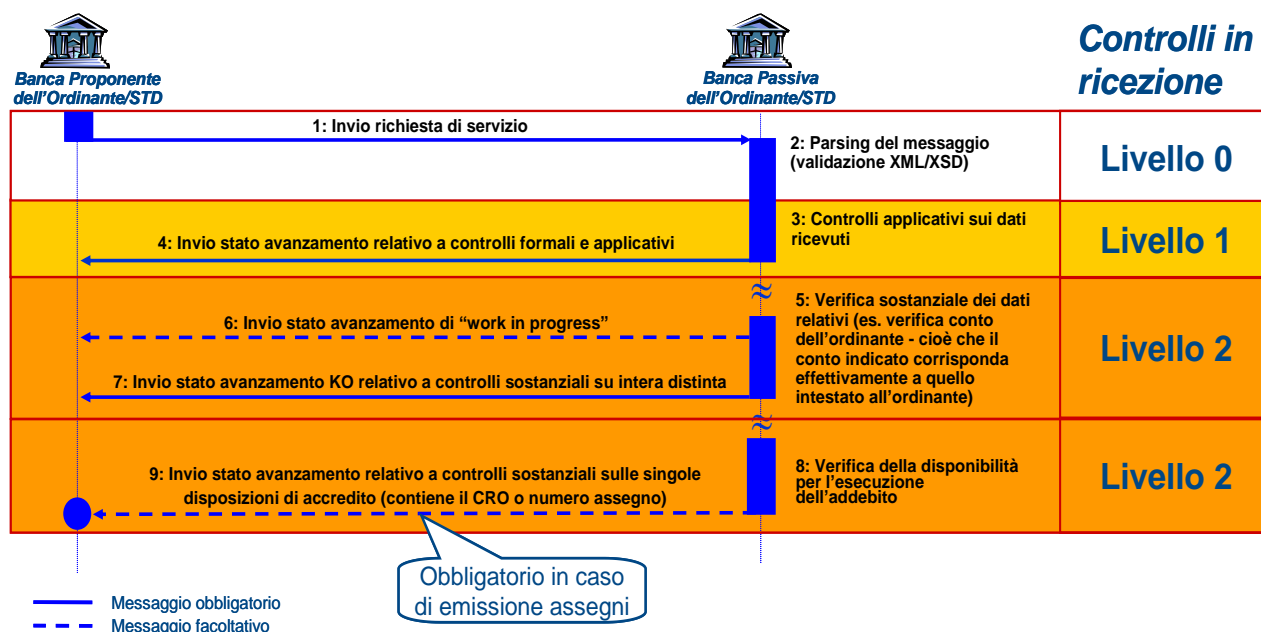



Figure 6

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The activities described in points 5 and 8 of the above sequence diagram are just examples. The Executing Bank may apply different checking logic and timing with respect to the above.

3.2.1 Logical payment request messages


Each payment request - group - relates to a specific type of payment. In particular, there are six types of group:

- SEPA Credit Transfers;
- Cheque Issue (Italy payment requests);
- Urgent Credit Transfers;
- FAST Credit Transfers;
- pagoPA payment requests;
- pagoPA voluntary payment requests;

Each of the above types of group is identified by the combined use of two specific fields contained in the "Payment information" block (*see XML structure of the message*). In particular, the "Payment Method" field enables discrimination between a credit transfer group, a credit transfer with status report, cheque issue; the "Service Level" field enables discrimination between SEPA credit transfers, Italy payment requests/cheque management Urgent Credit Transfers, FAST credit transfer, pagoPA payment request, pagoPA voluntary payment request (SEPA credit transfers do not allow cheque issue to be specified in the "Payment Method" field).

The following combinations are allowed:

Service Level	Payment Method	Group Type
SEPA	TRF	Requests for SEPA Credit Transfers with Status for Originator
SEPA	TRA	Requests for SEPA Credit Transfers with Status for Originator
- blank -	CHK	Requests for Cheque issue with Status for Originator
URGP	TRA	Requests for Urgent Credit Transfers with Status for Originator
URGP	TRF	Requests for Urgent Credit Transfers without Status for Originator
FAST	TRF	Request for FAST Credit Transfers without Status for Originator
FAST	TRA	Requests for FAST Credit Transfers with Status for Originator
PGPA	TRA	pagoPA payment requests with status for the Originator
PGSP	TRA	pagoPA voluntary payment requests with status for the Originator

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3.2.2 Inclusion of payment requests in service requests

As indicated in the definitions, each service request must follow consistency criteria regarding the types of logical entity transmitted and the groups contained therein.

Note that a service request may include the following:

- just groups of SEPA credit transfers;
- just groups of Italy payment requests (cheque issue);
- just groups, comprising a single instruction, of Urgent Credit Transfer instructions;
- just groups of FAST Credit Transfer instructions

As discussed below, non-compliance with these consistency criteria by the Access Bank of the Initiating Party/Originator represents a reason for the Executing Bank of the Initiating Party/Originator to reject the payment requests made.

3.2.3 Logical progress messages

There are four types of logical progress message, depending on the checks that result in their generation and the information that they give.

The terminology of these messages depends on the sequence IDs assigned to them in the sequence diagram shown in figure 6, and on the level of the checks that result in their generation.

Type 4 progress report (Level 1 status report)

- Returns the status of the entire payment request - group - following the formal and application checks carried out by the Originator's Executing Bank.

Type 6 progress report (work in progress)

- Used by the Executing Bank in relation to the entire group to notify the Access Bank that the payment requests are being processed.


Type 7 progress report

- Contains solely the KO status of the entire group, following the substantive checks carried out by the Executing Bank.
- This message is not generated if the outcome of the substantive checks on the group is positive.

Type 9 progress report (status for Originator)

- Contains the status detail - OK or KO - of the individual payment requests contained in a group.
- This message does not necessarily refer to all the payment requests contained in the original group.
- If the status is OK, the message contains the transaction details for the individual payment requests.

Type 6, 7 and 9 progress reports are also known as ***level 2 status reports***.

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The following table summarises the number of logical progress messages - minimum and maximum - that can be generated by the Executing Bank following the receipt of **a group containing multiple credit transfer instructions**:

<i>Type 4 progress report</i>	<i>Type 6 progress report</i>	<i>Type 7 progress report</i>	<i>Type 9 progress report</i>
1..1	0..M	0..1	0..N

3.2.4 Inclusion of progress reports in payment status reports

As defined earlier, a payment status report is a physical XML message used by the Executing Bank to send progress reports to the Access Bank.

Each payment status report may contain:

- solely type 4 progress reports;
- progress report types 6, 7 and 9 (level 2 status reports).

This document refers to payment status reports containing type 4 progress reports as **level 1 payment status reports**, while **level 2 payment status reports** are understood to mean the physical progress messages containing level 2 status reports (*see the definition in para. 3.2.3*).

3.3 TRANSMISSION WORKFLOW AND CHECKING MESSAGES


Before discussing the transmission workflow associated with the "XML Payment Requests" service, the following additional definitions are needed with respect to those given earlier:

Physical control message covering the transmission of progress reports:

- XML transmission control message used by the Initiating Party's/Originator's Access Bank to notify the Executing Bank about the status of the formal and application checks carried out on the level 2 payment status reports received.
- Contains one or more logical transmission control messages (*see the definition below*).
- Each physical transmission control message is consistent in terms of:
 - "logical" initiating party (Access Bank);
 - "logical" recipient (Executing Bank);
 - Logical Network address of the recipient (the return address indicated in the payment status reports).
- Physical transmission control messages are transmitted in file+message mode if their total size exceeds 1MB (see STPG-MO-001 – New Services General Part).

Logical control message covering the transmission of progress reports:

- Reports the outcome of the formal and application checks carried out by the Access Bank on the individual logical progress messages received.
- The information is sent by the Originator's Access Bank via a *physical transmission control message* following receipt of a level 2 payment status report. **No transmission control messages are envisaged in relation to type 4 progress reports.**

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As shown in the following sequence diagram, the control messages covering the transmission of progress reports are sent by the Access Bank following the receipt of level 2 payment status reports.

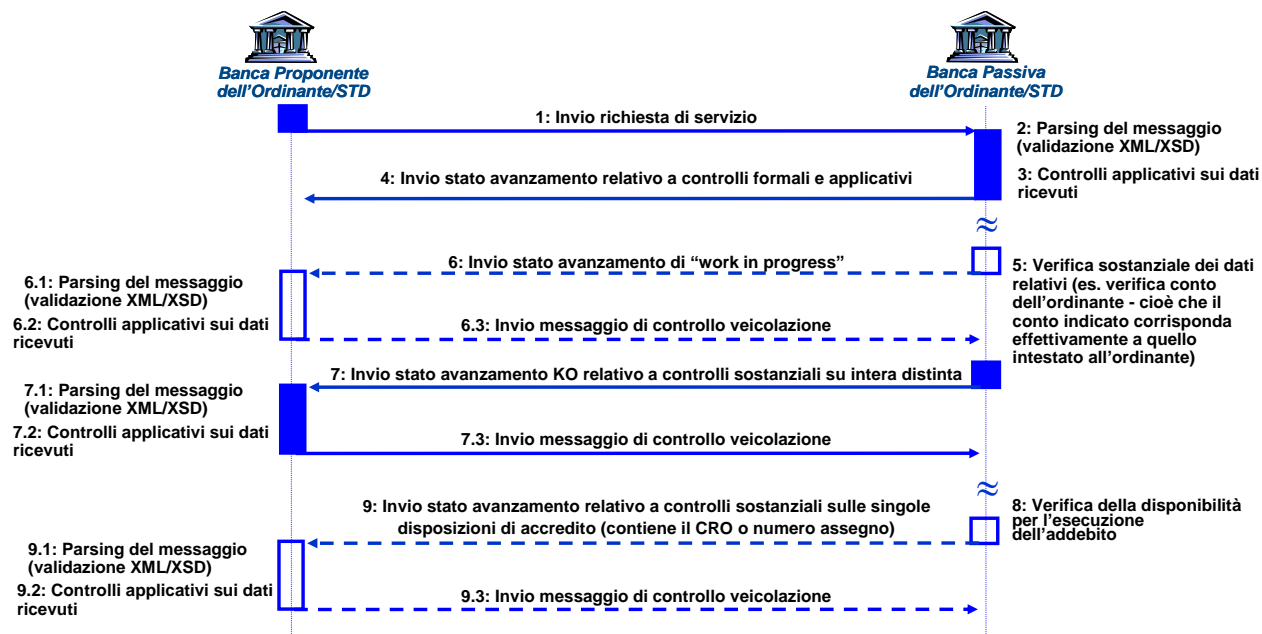


Figure 7

3.3.1 Transmission workflow and messages exchanged

The Access Bank receives the payment requests (groups) from its Customer Originators and, for each, prepares the corresponding logical messages in accordance with the XML structure defined by the CBI standards.

The standards used for the Bank - Customer exchange fall within the realm of the competitive services that each Bank decides to provide its Customers. Nevertheless, the structure of the messages and the rules established by CBI can also be used for Bank - Customer communications. As such, logical payment request messages could be prepared directly by Customers using the CBI standards.

In this case, before submitting them, the Access Bank must carry out all necessary checks to ensure compliance with the rules established by the standards defined and/or adopted.


Before transmitting the logical payment request messages, the Access Bank partitions the groups by recipient Executing Bank and by type of group prepared or received.

The Access Bank therefore prepares homogeneous batches (of groups) for each:

- "logical" recipient (Executing Bank - Debtor Agent);
- reference party of the "logical" recipient (e.g. STD, GPA);
- Logical Network address of the reference party;
- group type.

A physical service request message **(1)** is prepared for each batch of groups and submitted to the recipient Executing Bank.

The Executing Bank carries out the formal checks **(2)** on the entire physical message received and,

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if there are problems, returns a General Purpose error message (*see doc. "STPG-MO-001 New Services General Part"*) and rejects all the groups contained in the service request.

If the formal checks are completed successfully, the Executing Bank carries out the application checks **(3)** envisaged in relation to the individual logical messages received.

For each physical service request message received, based on the outcome of the above checks the Executing Bank returns just one physical progress message **(4)** containing the status of each group contained therein. Based on this message **(4)**, it follows that the Executing Bank can selectively discard individual groups.

The Executing Bank then carries out the substantive checks **(5)** on the individual payment requests received and, if these checks require significant time, it can send one or more logical "work in progress" messages regarding the individual groups analysed. These "work in progress" messages are optional; accordingly, each Executing Bank is free to decide whether or not to send them and the criteria for making this decision.

If the outcome of the substantive checks carried out on one or more of the groups received is negative, the Originator's Executing Bank must send a KO logical progress message **(7)** for each of them.

Lastly, if expressly requested by the Originator, the Originator's Executing Bank must send a progress report detailing the individual payment requests **(9)** after checking that funds are available for the account to be charged.


This status report contains the transaction details (e.g. CRI/TRN/cheque number(s)) for the individual instructions included in the original payment request.

The logical progress messages regarding substantive checks **(6), (7), (9)** can be included in physical progress messages at different times, depending on when these checks are completed by the Executing Bank; accordingly, by contrast with the progress report **(4)**, there is no need for the subsequent physical progress messages to match 1:1 with the service requests received by the Executing Bank. Each level 2 payment status report can refer to groups and individual instructions originally included in different service requests.

For every level 2 payment status report received, the Access Bank must produce just one physical transmission control message after carrying out its formal and application checks on the level 2 status reports contained therein.

3.3.2 State diagram for the payment request

The following figure contains the state diagram showing the possible states for a payment request sent by the Initiating Party/Originator to the Executing Bank (Debtor Agent) via its Access Bank (Forwarding Agent). The diagram shows the situation in which the Initiating Party/Originator has requested status reports for the individual instructions.

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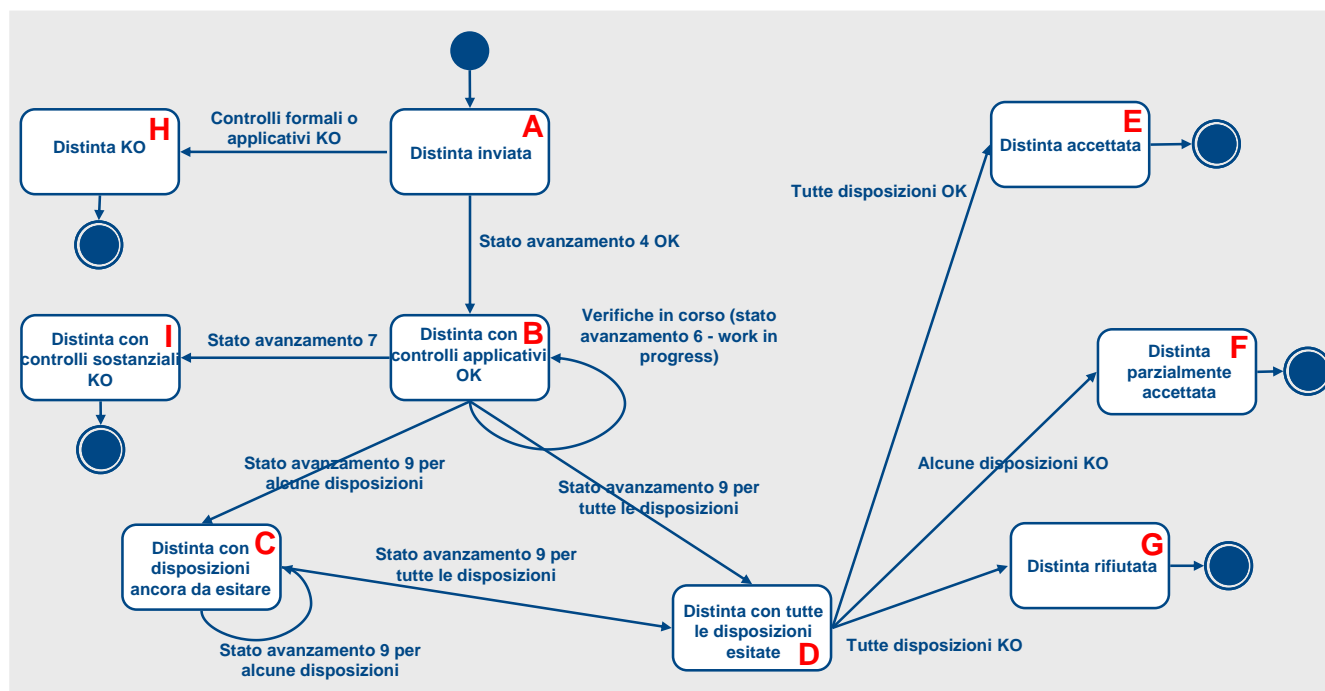


Figure 8

The changes in state occur based on the type 4, 7 and 9 progress reports received. The state diagram shows how, in relation to an individual group, the type 9 progress reports need not relate to all the requests contained in that group. As such, it is necessary to input a temporary state **(C)** for the state of the payment request when type 9 progress reports are received for just some of the requests contained in the group.

3.3.3 Use case for provision of the service

As an example with reference to the transmission workflow and the state diagram discussed above, consider the case described below.

The Access Bank sends the Executing Bank a service request containing two groups:


- **dist1** containing two payment requests **disp1.1, disp1.2**
- **dist2** containing three payment requests **disp2.1, disp2.2, disp2.3**

At this point, the groups are in state **(A)**.

The Executing Bank send just one physical message **(4)** as a result of the formal and applications checked performed on the service request received; this message makes reference to both groups and no errors are reported; accordingly, the payment requests change to state **(B)**.

The Executing Bank continues by performing the substantive checks on **dist1** and identifies an error affecting the entire group. As a result, a level 2 status report is sent containing two progress reports:

- type 7 progress report in relation to group **dist1**;

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- type 6 progress report in relation to group **dist2**.

The first group therefore changes to the final state **(I)** while the second remains in state **(B)**.

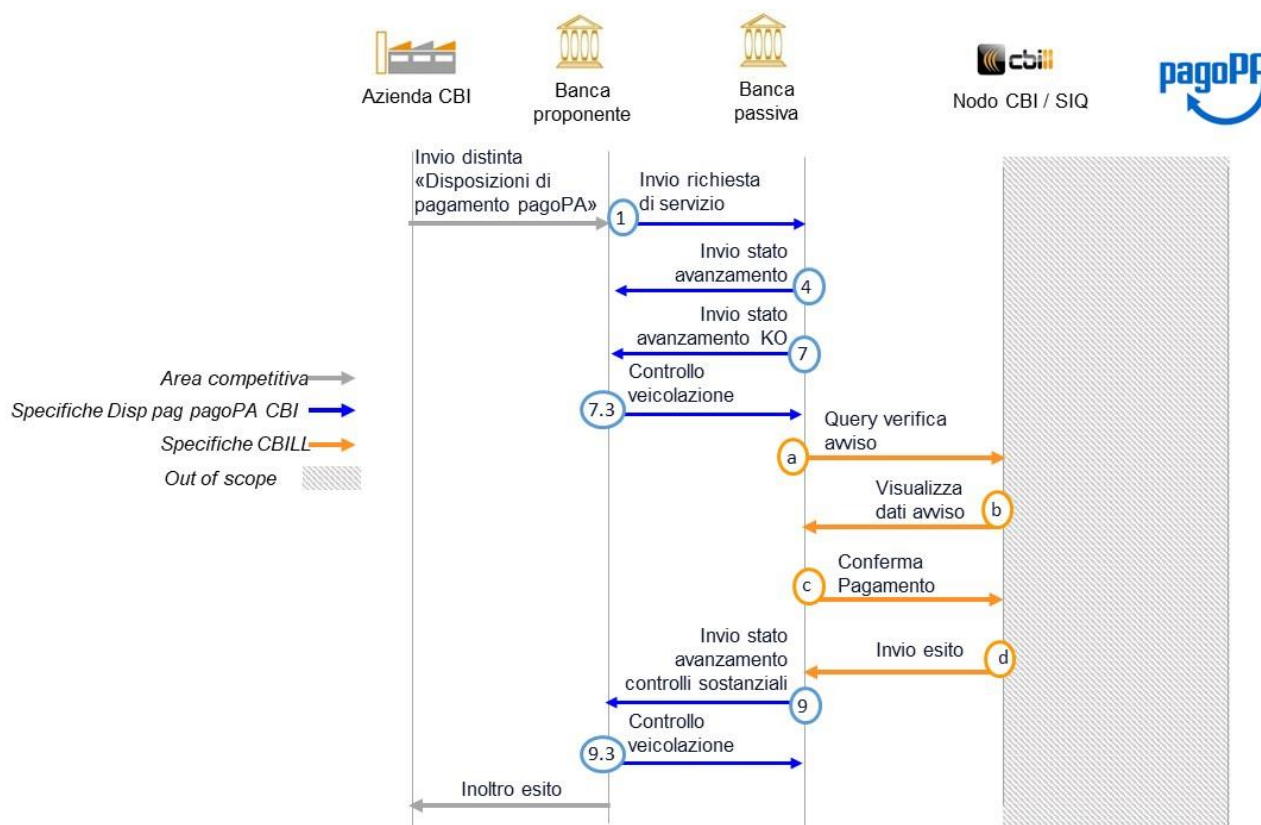
At this point, the Executing Bank performs the substantive checks on the second group and issues a status report containing a type 9 progress report detailing the OK status of requests **disp2.1** and **disp2.2**.

Group **dist2** therefore changes to state **(C)**, since the type 9 progress report relating to the third request contained therein has not yet been received.

Lastly, the Executing Bank sends a further status report containing the type 9 progress report detailing the OK status of request **disp2.3**, thus enabling the entire group to pass through intermediate state **(D)** and then change to final state **(E)**.

3.3.4 Workflow description for pagoPA payment requests and pagoPA voluntary payment request

The following paragraph has the objective to detail the message flows in case the value of Service Level is PGPA or PGSP, describing how the workflow of the "XML payment requests" service relates the CBILL service's one. The relevant sequence diagram is shown below, together with the description of the individual phases. The diagram is declined for the pagoPA payment requests but it is equally valid for the pagoPA voluntary payment requests. For further details about the CBILL workflow see the document "CBILL per pagamento verso la PA tramite Nodo SPC" valid to date. Please note that other equivalent instrument can be used, in place of the CBILL Service, if they meet the conditions provided for by the pagoPA models 3 and 4.




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Figure 9

The Initiating party sends one or more pagoPA payment requests or pagoPA voluntary payment requests to its Access Bank. For each groups of payment requests a service request physical message is composed **(1)**, sent to the destination Executing Bank, that must perform the formal check according to standard procedure.

From step **(2)** to **(7)**, please refer to the description in paragraph 3.3.1 of this document, considering that the bank should subsequently send the status for the originator also in case of outcome **(9)** OK, since the Payment Method is equal to TRA.

In case of **negative** outcome of the formal checks (message **4**, **7** of the Status Report in the ISO CBI format, where the Group Status takes the value "RJCT") the process is interrupted with the transmission control message **(7, 3)** which states the reception of the KO by the Access Bank (and, consequently, the exposure of formal error to the customer, in order to ask to correct the request and restart the procedure). This situation should however occur on occasions because it is exclusively caused by disalignments between diagnostics of the transmitting parties involved.

In case of **positive** outcome of the formal checks (message **4** of the Status Report in the ISO CBI format, where the field Group Status takes the value "ACTC"), the Executing Bank prepares the CBILL inquiries **(a)**, towards the SIQ system. The number of inquiries is equal to the number of payment requests contained in the group. The "BillDataRequest" fields should be filled according to the payment request, in respect of the following correspondence²:

BillAccountId ↔ RmtInf/Ustrd

BillerId ↔ Cdtr/Id/Othr/Id


BillAmount ↔ InstAmt (the first contains the value in Eur/cents, therefore a conversion is necessary)

In particular, the Executing Bank can extract the the notice code – 18 numeric characters - from the field RmtInf/Ustrd, in case of Service Level equal to PGPA, or can retrieve the alphanumeric code starting with "BA" from the same field, in case of Service Level equal to PGSP used for the car tax (as provided for by the CBILL Service specifications). The SIA code, that has to be inserted in the BillerId³ field, can be obtained by the Executing Bank from the field Cdtr/Id/Othr/Id.

If the outcome of the request **(b)** is positive ("BillDataOutcome" with ReturnCode equal to "0000"), the Executing Bank proceeds independently (since the received flow has already been authorized by the customer) with the confirmation of payment **(c)**, sending the relevant "UpdateBillStatus" and waiting for its outcome **(d)**. Following the consequent confirmation ("UpdateBillStatusOutcome" with ReturnCode equal to "0021"), the Executing Bank prepares the Status Report in ISO format with the detail of the individual payment request **(9)** and sends it to the Initiating Party, confirming the positive outcome (message **9** with status value "ACSC", as provided for by the rules for ordinary credit transfers).

² The TaxCode must be filled on the basis of the data contained in the bank's anagraphic

³ The field Cdtr/Id/Othr/Id may contain PA's SIA code – that can be directly reported on the CBILL inquiry – or PA's tax code, through which the Executing Bank can retrieve the SIA code using the DAM Biller list.

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In case of negative outcome of the request **(b)**, the Executing Bank prepares the negative status Report (message **9** with status value "RJCT"), providing the error codes as described in paragraph 3.9.2.1.

The message **(9)** of Status Report in the ISO CBI format should contain in any case the outcome for all the notices presented to payment, both accepted and rejected. The payment could be rejected because of a negative outcome of the PA node verification (e.g. the amount instructed in the payment request is different from the bill, the IUUV or notice does not exist in biller archives, etc.) or the rejection could be caused by other relevant substantial reasons (low funds, missing power to sign).

Please note that if the biller updates the amount (e.g. following application of interests on arrears), the outcome of the operation will be negative. The Executing Bank could return the updated amount in the AdditionalInformation field, which is contained in the detailed information on the status of the single payment request of the outcome message **(9)**.

If the biller fills the field MoreInfo in the "BillDataRequestOutcome", the Executing Bank will fill the second and third occurrence of the Unstructured Remittance Information (RmtInf/Unstrd) with the same value, in the outcome message **(9)**, filling the first occurrence the value that was present in the original request. This rule also applies when field MoreInfo is filled with the URL address from which the receipt/invoice of payment can be obtained.


The Access Bank should generate the receipt based on the outcome **(9)** data. In particular, the customer should be able to see the name of the PA, the amount, the date of the payment and potential information returned by the PA in the field MoreInfo, for each IUUV. The Access Bank could simply show this information on the front end or, as a competitive decision, create a pdf document containing same information provided by the outcome. Furthermore, the Executing Bank could send a pdf document via e-mail, again as a competitive decision.

Account reporting should contain the charge of the group accordingly. In order to accurately identify the operation type, it is recommended to use of CBI reason 50 along with an internal proprietary reason code.

Please note, in conclusion, that the process regarding formal checks (messages **4**, **7**) is generally subject to possible latencies, due to the reception confirmation message that should be sent within an hour from the reception of the group (see general rules as referred to in the par. 3.6). Thus, provided the sequential order of the previous phases (from **4** to **d**) may not be respected. The only necessary condition is that the interrogation of the SIQ/CBILL is executed synchronously after the positive outcome of the preliminary formal checks, which should also be performed real-time on the group. The final outcome **(9)** is expected as usual at the end of batch execution and within the time frames defined by each institution, as a competitive decision, to meet their own customers' requirements.

3.4 ADDRESSING OF PHYSICAL MESSAGES

This paragraph clarifies the criteria adopted for addressing the physical messages - service requests, payment status reports and transmission control messages - relating to the transmission workflow that implements the "XML Payment Requests" service.

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The service request **(1)**, containing the logical payment request messages, is addressed by reference to the Directory. The Access Bank identifies the delivery address by querying the non-profiled services made available by the Executing Bank. The Service node involved has a Naming Attribute of cn=**DISP-PAG-ITA** for Italy payment requests, cn=**DISP-PAG-SEPA** for SEPA credit transfers, cn=**DISP-PAG-URGP** for urgent credit transfers, cn=**DISP-PAG-FAST** for FAST credit transfers, cn=**DISP-PAG-PA** for pagoPA payment requests and cn=**DISP-PAG-SPN** for pagoPA voluntary payment requests.

The Executing Bank sends the first payment status report **(4)**, containing the type 4 progress reports, to the Access Bank using the return address indicated by the latter in the network header for the request message **(1)**.

The subsequent level 2 payment status reports, containing progress messages **(6)**, **(7)** and **(9)**, are addressed to the Executing Bank by reference to the Directory. Commencing from the customer node (Initiating Party/Originator), the delivery address is found from the Service node whose Naming Attribute is cn=**STAT-RPT-DISP-PAG**, from among the Services contained in the profile associated with the customer concerned.


Lastly, all the transmission control messages produced by the Access Bank following receipt of level 2 status reports are sent to the return address indicated in the network header for those responses.

As a direct consequence of the addressing criteria described above, the "Service Name" included in the network and service headers of the level 1 payment status reports differs from that used in the level 2 payment status reports.

The following association exists between the "Service Name" and the messages transmitted:

- **Service request:** "Service Name" set to "DISP-PAG-ITA", "DISP-PAG-SEPA", "DISP-PAG-FAST", "DISP-PAG-URGP", "DISP-PAG-PA" or "DISP-PAG-SPN", depending on the types of group transmitted;
- **Level 1 payment status reports:** "Service Name" set to that indicated in the corresponding service request ("DISP-PAG-ITA", "DISP-PAG-SEPA", "DISP-PAG-FAST", "DISP-PAG-URGP", "DISP-PAG-PA" or "DISP-PAG-SPN");
- **Level 2 payment status reports:** "Service Name" set to "STAT-RPT-DISP-PAG";
- **Transmission control messages for level 2 payment status reports:** "Service Name" set to "STAT-RPT-DISP-PAG".

The following figure outlines the addressing of queries that reference the Directory.

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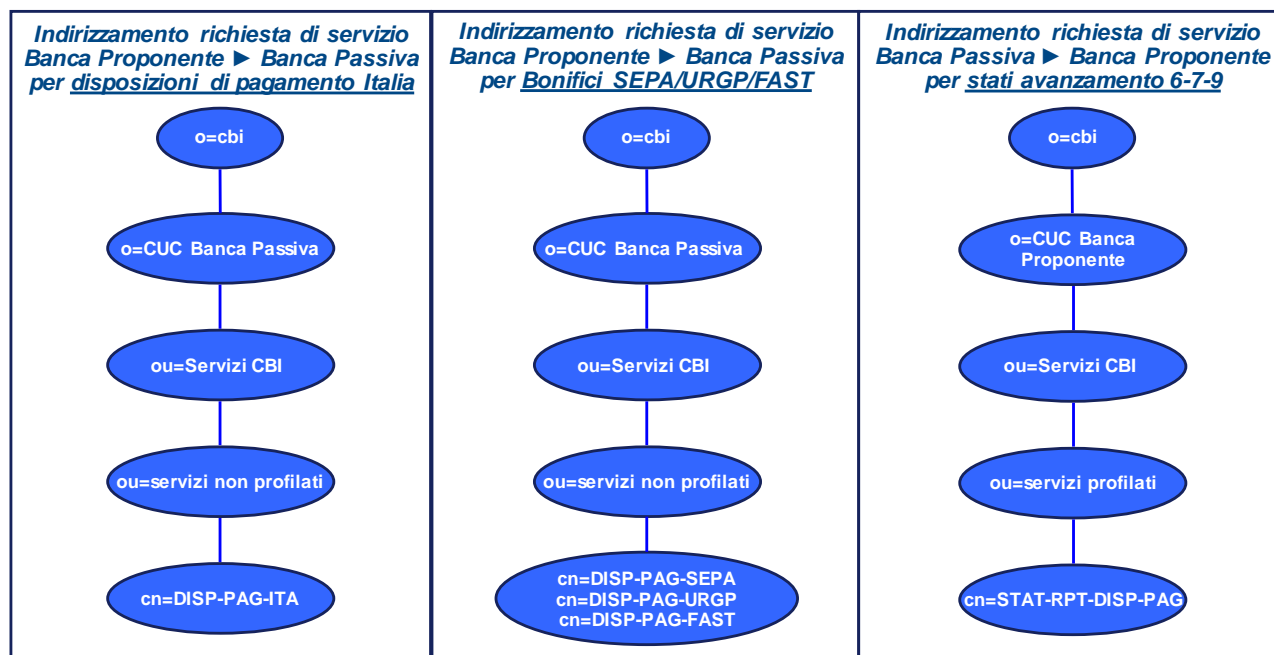


Figure 10

3.4.1 Addressing of progress reports relating to payment requests received from marketplaces


The structure of CBI messages allows specific Parties to take on the role of “Marketplace Managers”, being organisations that gather payment requests from several Firms (linked to their marketplace) and send them to the various Executing Banks using just one Access Bank which, in this case, takes on the role of Forwarding Agent.

In this scenario, physical messages are addressed in the normal way, except with regard with level 2 payment status reports.

In particular, the Executing Bank addresses these messages to the Forwarding Agent by consulting the Directory included in the services provided by the Forwarding Agent⁴, which is identified by its Proprietary Code. This code is known to the Executing Bank since it is specified in a field contained in the original payment requests.

Every Forwarding Agent is required to include in its Directory a specific profile for each marketplace served, indicating the code assigned to the marketplace concerned in the profile name.

⁴ The CUC of the Forwarding Agent is included in the service header for the service request message (logical initiating party)

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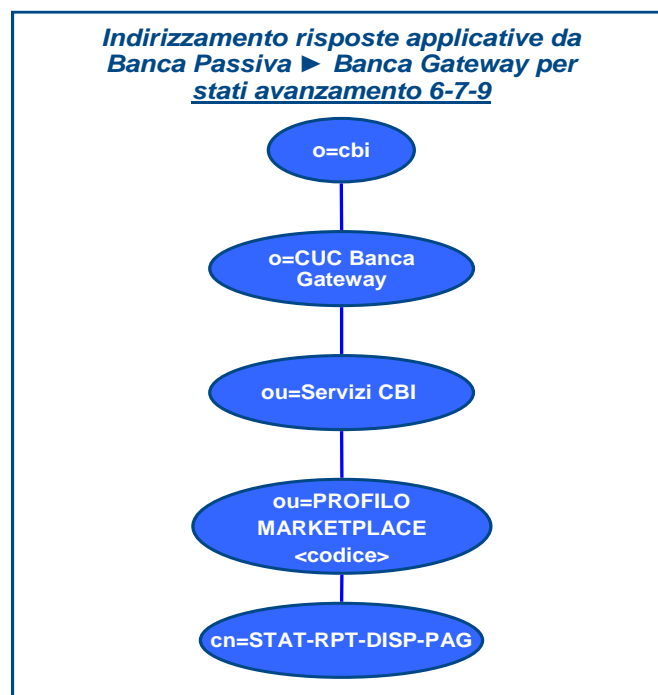


Figure 11

3.5 ANALYSIS OF THE PRINCIPAL WORKFLOW CHARACTERISTICS

As is evident from above paragraphs, the “transmission” workflow describes the provision of the service in the most complete manner. This is because, in addition to ensuring that the service complies with the business requirements, it also takes account of all the issues associated with proper management of the messages exchanged. In particular, it introduces the concept of “transmission control” in relation to the level 2 payment status reports generated by the Executing Bank.


Note also that, with respect to the level 2 payment status reports, **level 1 payment status reports** do not require additional transmission control messages because:

- they are sent to the return address indicated in the service request message;
- they refer to every the payment request (1:1 match) contained in the service request.

Given these characteristics, the **level 1** payment status reports play a dual role that includes transmission control of the logical entities contained in the service request. They also transmit the level 1 status reports relating to the groups submitted by the Access Bank.

Bearing in mind how the messages transmitted are addressed, analysis of the transmission workflow described above shows that its functioning is based on pairs of physical messages with the following characteristics:

- **an “outbound” physical message**, addressed by reference to the Directory and containing one or more logical entities that meet established consistency criteria;

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- a **"return" physical message**, sent to the return address indicated in the network header of the outbound message. This message represents the reply provided by the recipient of the outbound message, based on the formal and application checks carried out on the data received. The reply makes implicit or explicit reference to all the logical entities contained in the outbound message.

Given the above, analysis of the transmission workflow for the "XML Payment Requests" service identifies two different types of pairs of physical message, whose characteristics are summarised in the following tables:

Service request - payment status report 4

"Outbound" message	Service request
"Return" message	Payment status report 4
Sender of outbound message	Access Bank
Recipient of outbound message	Executing Bank
Addressing of outbound message	Non-profiled services node Executing Bank
Logical entities contained in outbound message	Payment requests (groups)
Logical entities contained in return message	Level 1 status reports (progress report 4)


Level 2 payment status report - physical transmission control message

"Outbound" message	Level 2 payment status report
"Return" message	Physical transmission control message
Sender of outbound message	Executing Bank
Recipient of outbound message	Access Bank
Addressing of outbound message	Profiled services node Access Bank
Logical entities contained in outbound message	Level 2 status reports (progress reports 6, 7, 9)
Logical entities contained in return message	Logical transmission control messages

3.6 SERVICE LEVELS

Based on the sequence diagram for the "XML Ordinary Credit Transfer with status for Originator" service, Service Level Agreements (SLA) have been established for all payment status reports sent during the process.

The timings involved are illustrated in the sequence diagram for the payment request and the transmission of the status to the Originator.

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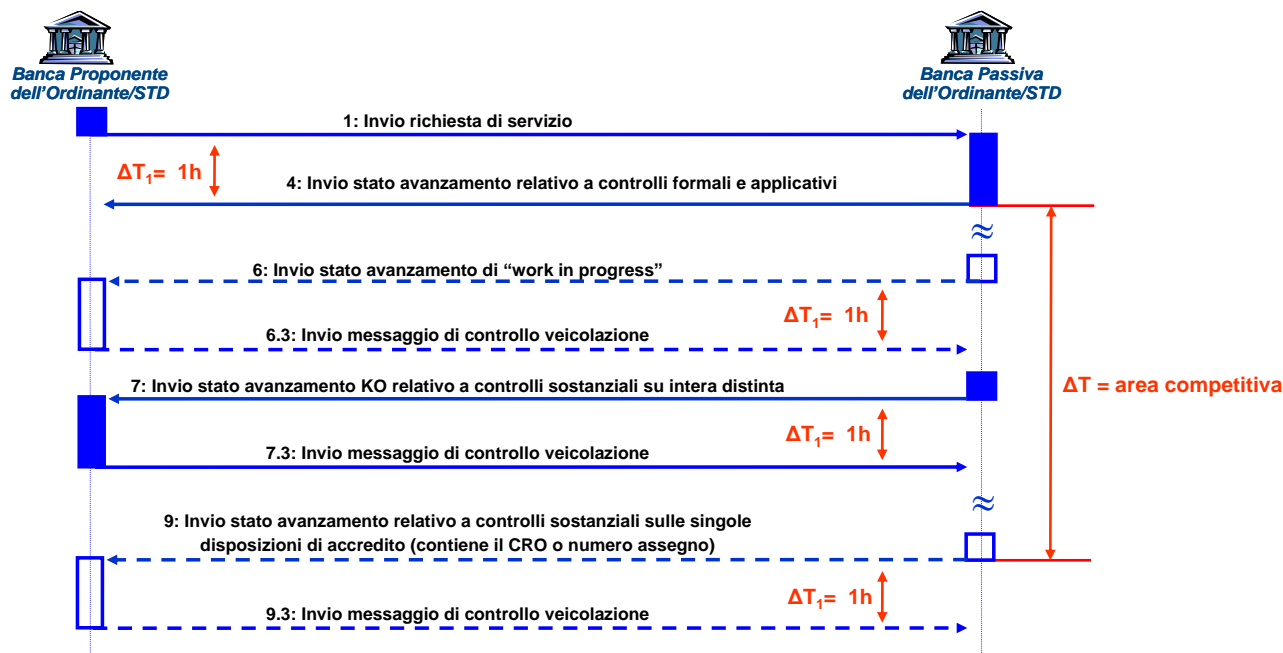


Figure 12

The service levels established are summarised in the following table.

Interval	Description	Value
ΔT_1	Interval between receipt of the "outbound" message and sending the corresponding "return" message	1 hour (max)
ΔT	Interval between sending the status report relating to the formal and application checks and the status report on the substantive checks	Competitive decision

3.7 MESSAGES USED


This paragraph describes the structure of the messages used as part of the transmission workflow. In particular, the following message types are used to provide the service:

- physical payment request message (Payment Request Message);
- physical debtor payment status report message (Debtor Payment Status Report Message);
- physical transmission control message (Payment Status Report Control Message).

This document makes frequent reference to specific tags included in these messages, in order to describe clearly the functionality available.

The record formats are described in detail in the following Excel files, which also include any application checks associated with each field:

- STIP-ST-001;
- STIP-ST-002;

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- STIP-ST-003.

3.7.1 Service request message

The physical service request message is structured to have the following main characteristics:

- ability to transmit **one or more payment groups**;
- ability to transmit **one or more payment requests within each group**;
- ability to transmit **information for reconciliation purposes**: the message may include information for reconciliation purposes, but it also contains fields that can be used to indicate that the related reconciliation information is transmitted separately.

The structure of the physical service request message, prepared by the Originator's Access Bank, is defined in accordance with the general principles described in paragraph 4.1 of document STPG-MO-001 – New Services General Part – and the rules for the management of digital signatures set out in document FIRMA-MO-001.

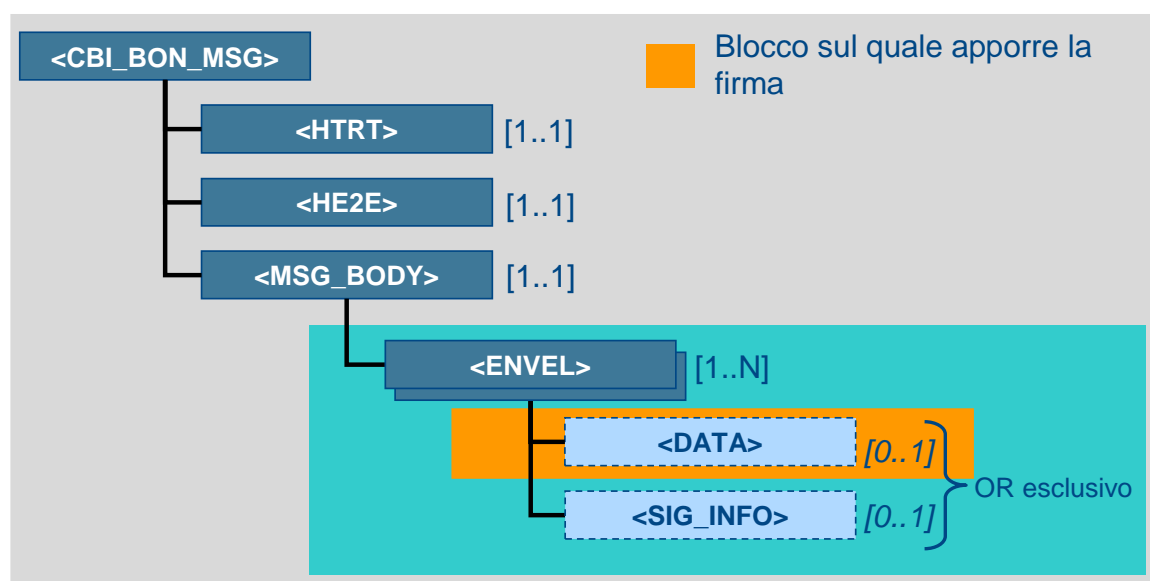



Figure 13

The body of the physical message comprises one or more logical payment request messages. Each logical message, represented by the <DATA> block in the above figure, is included - together with any signature information - in a block (<ENVEL> in the figure) that serves as an "envelope" for the group concerned.

The following figure details the structure of each logical message:

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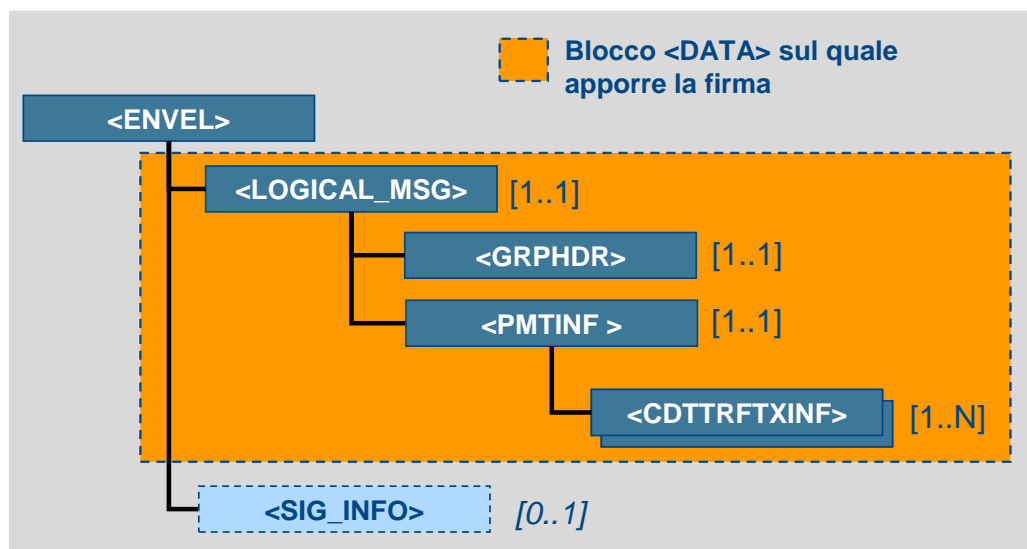


Figure 14

The structure of the logical message was determined with reference to the ISO20022 standard for Payment Initiation (Customer Credit Transfer Initiation UNIFI), defined as recommended by the international community with a view to harmonising payment systems in the SEPA area (*see UNIFI Message Definition Report*). Accordingly, the logical message must be structured to ensure the presence of just one group (<PMTINF> block) containing one or more payment requests (<CDTTRFTXINF> blocks). In the case of urgent credit transfers, the group must only contain one instruction.

The blocks containing each logical message are described briefly in the following sections. See document STIP-ST-001 for a detailed description of the fields comprising the various blocks.

3.7.1.1 General information about payment requests <GrpHdr>

The Group Header block contains information common to the entire group of transactions (individual payment requests), primarily in order to identify correctly the message and the parties concerned.


In particular, each logical message (payment group) is uniquely identified by the Initiating Party/Originator from the combination of two tags:

- <MsgId> (Message ID)
- <CreDtTm> (Creation date)

When generating the logical message, each Initiating Party/Originator must respect the requirement for the Message ID to be unique for the same creation date.

It follows that, at System level during the same working day, each logical message is identified by the union of three values:

- Message ID
- Creation date
- CUC of the Initiating Party/Originator

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The Initiating Party/Originator reconciles the individual payment requests with the related progress reports via the following fields:

- Message ID
- Creation date of the group
- Instruction Identification, unique

The principal fields contained in the block concerned are identified in the following figure.

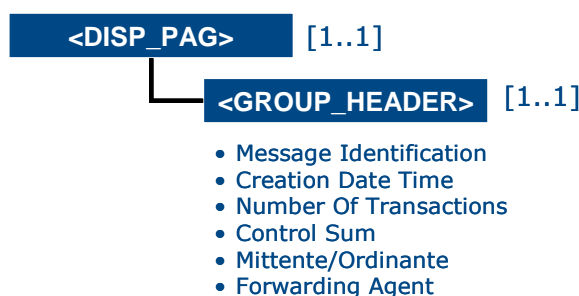


Figure 15

3.7.1.2 Payment information < PmtInf>

The Payment Information block covers all debtor-related information relevant to each credit transfer transaction.

This includes the following fields:

- Group type (SEPA/Italy payment request/Urgent Credit Transfer/FAST Credit Transfer/pagoPA payment request/pagoPA voluntary payment request)
- Payment method (transfer of funds, transfer of funds with status, cheques)
- Debtor account coordinates
- Requested Execution Date


The fields contained in this block give rise to consistency restrictions on the structure of the logical message.

3.7.1.3 Credit Transfer Transaction Information <CdtTrfTxInf>

The Credit Transfer Transaction Information block covers all creditor-related information relevant to each payment (credit transfer transaction).

This includes:

- Identifiers for each payment request
- Amounts
- Information about the creditor

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- Information about the account to be credited or the issue of cheques
- The proprietary code of the source, if applicable (the marketplace code must be the same for all instructions in the group).
- Interbank reason (Category Purpose)
- Ultimate Debtor/Creditor
- Flag for Requested Status for Beneficiary and related details
- Reconciliation information (Remittance information)

In particular, the Ultimate Debtor may be present either at group level or at individual transaction level, but is only allowed if different to the Debtor.

3.7.2 Payment status report message

The service workflow requires the Originator's Executing Bank to send various progress messages relating to the application and substantive checks carried out on the payment requests received.

Since an electronic signature can be attached to the progress messages, its structure must comply with the rules set out in document *FIRMA-MO-001*.

If a digital signature is included with the status message, it must be attached in **single envelope** mode to the progress reports contained in the payment status report.

The logical schema for all physical progress messages is presented in Figure 16.

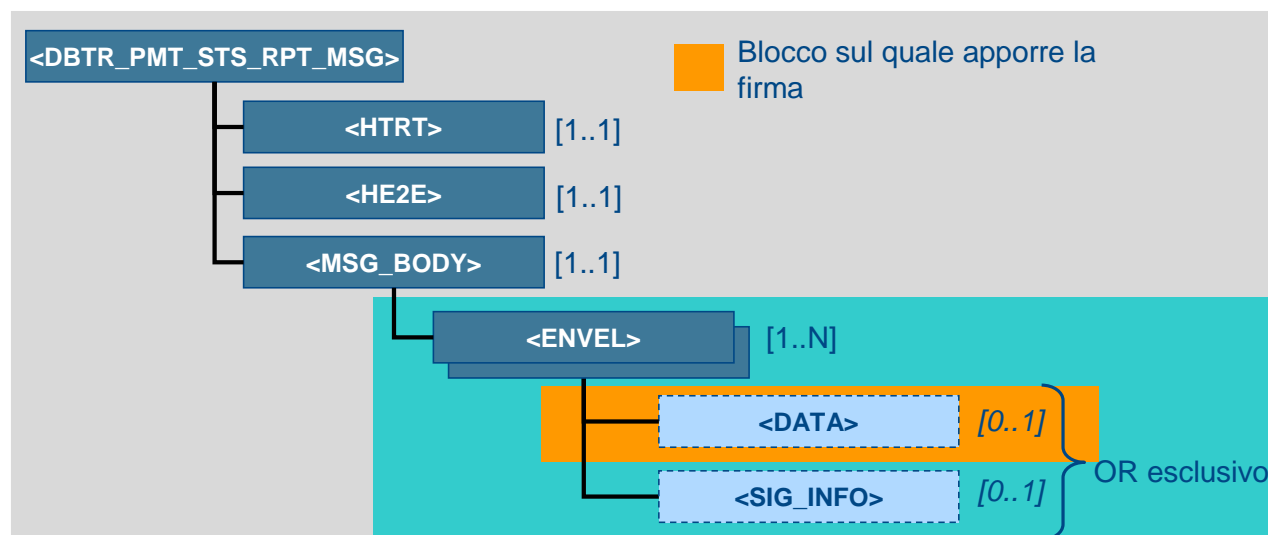



Figure 16

The body of the payment status report message comprises one or more logical progress reports. Each logical message, represented by the <DATA> block in the above figure, is included - together with any signature information - in a block (<ENVEL> in the figure) that serves as an "envelope" for the group concerned.

Figure 17 details the structure of each status report:

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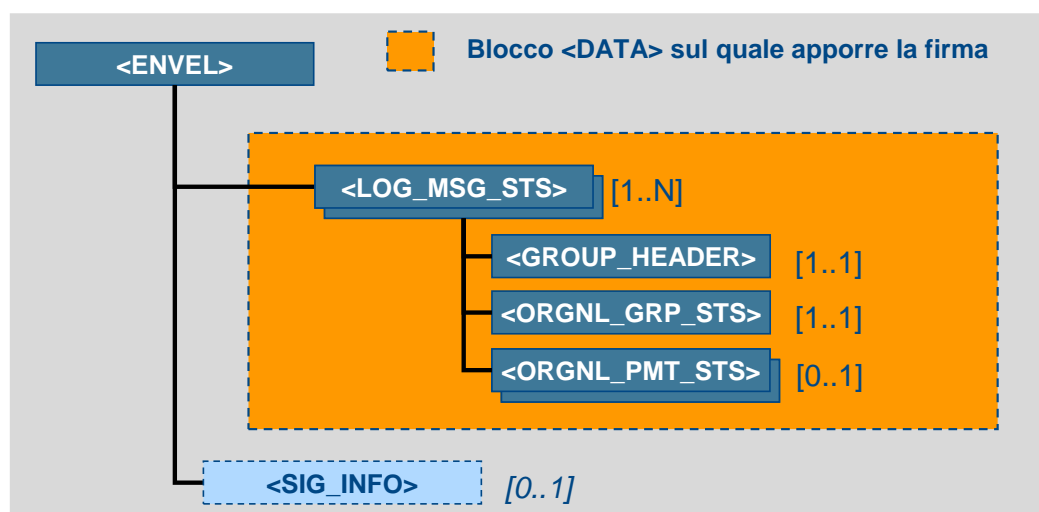


Figure 17

The logical Payment Status Report (consistent with the Customer Credit Transfer Initiation standard ISO 20022) is sent by the Executing Bank to the Access Bank, which makes it available to the Initiating Party/Originator. It is used to inform the Initiating Party/Originator about the status (positive or negative) of an instruction given (individual instruction and/or group). It is also used to provide information about an "in progress" instruction.

3.7.2.1 General information about payment requests <GrpHdr>

The General information about progress block is required and is only included once.

This block contains elements such as Message ID, Create date and time, Message qualifier (type of progress report: 4, 6, 7 or 9), Initiating Party/Originator of the payment request to which the progress report relates.


3.7.2.2 Payment Group Information and Status <OrgnlGrpInfAndSts>

The Payment group information and status block is required and only included once. This block contains elements such as Original Message ID, Creation date and time of the original message, Group Status.

3.7.2.3 Payment information and status <OrgnlPmtInfAndSts>

The Payment information and status block is optional and contains the OrgnlPmtInfId field and the TxInfAndSts block.

The <OrgnlPmtInfId> Original Payment Information Identification field contains the unique identifier originally assigned by the initiating party to uniquely identify the payment information within the message.

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The <TxInfAndSts> Transaction information and status block (individual requests) is optional and repeats.

This block contains elements of the original requests such as the Original End To End Identification, elements relating to the status of individual payments (e.g. status error code), the reason for the transaction, the expense, the Account Servicer Reference.

The transaction information and status block may also include elements contained in the original request (e.g. Remittance information, see Original Transaction Reference), which must take the same values as those of the corresponding fields in the payment request.

3.7.2.4 Transmission control message

For every level 2 payment status report received, the Originator's Access Bank sends the Executing Bank just one physical transmission control message covering the related progress reports.

This message, generated following the formal and application checks, contains information about the status of the entire level 2 payment status report received and the individual progress reports contained therein.

The Executing Bank reconciles the transmission control messages on two levels, using two keys:

- reconciliation at the physical message level: **IdE2EMsg+CreDtTm (transmission control) = IdE2EMsg+XMLCreDt (service header payment status report)**
- reconciliation at individual logical message level: **OrgnllMsgId+OrgnlCreDtTm (transmission control) = MsgId+CreDtTm (progress report)**

For reconciliation purposes, **ISODateTime fields must only contain values for the year, month and day**. This principle must be applied to all ISODateTime fields involved in the reconciliation described in this document.

Figure 18 describes the structure of the transmission control messages.

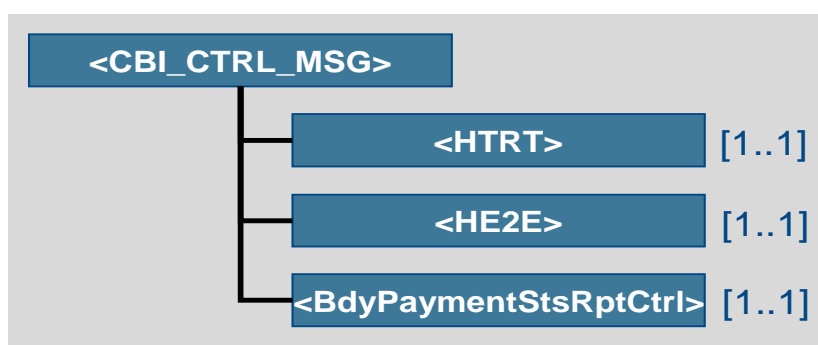



Figure 18

By contrast with the messages analysed in earlier paragraphs, in this case there is no signature block. The body of the message (<BdyPaymentStsRptCtrl> block) takes the structure shown in Figure 19.

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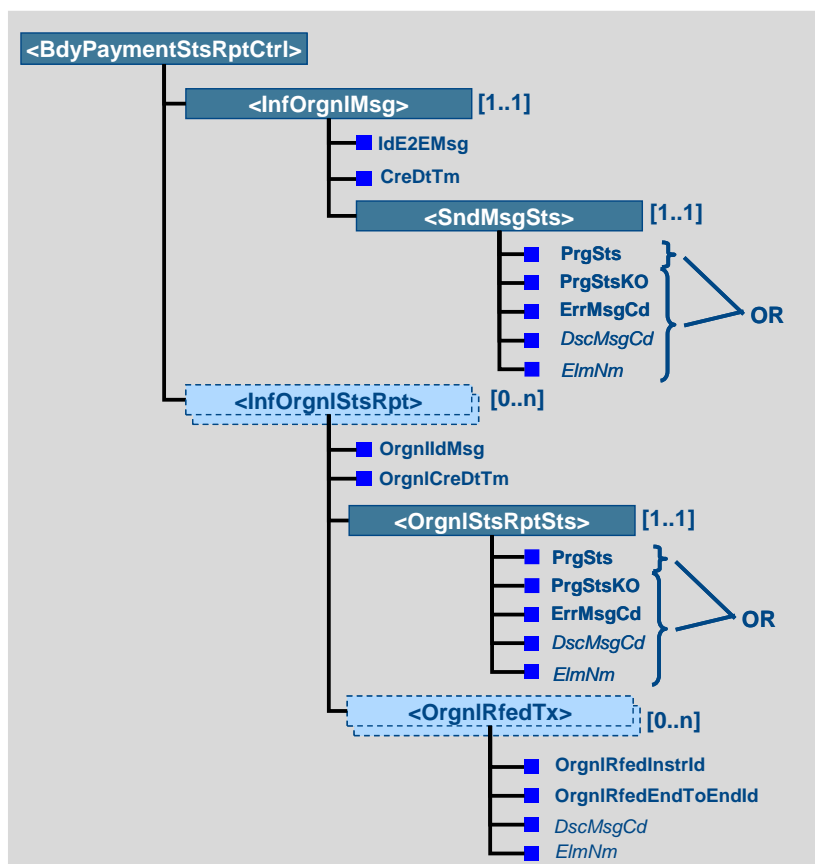


Figure 19

A detailed description of the blocks and fields comprising the transmission control message is provided in Excel document *STIP-ST-003*.

The following two rules apply to all transmission control messages:


- the value of the **IdE2EMsg** tag must be the same as that for the **IdE2EMsg** tag included in the Service Header for the payment status report referred to by the transmission control message;
- the date (year, month, day) included in the **CreDtTm** tag must be the same as that in the **XMLCrtdt** tag included in the Service Header for the payment status report referred to by the transmission control message.

The combination of these two tags provides the correlation key needed to associate the transmission control message correctly with the corresponding level 2 payment status report.

The following paragraph provides further information and details about the reconciliation of messages.

3.8 IDENTIFICATION AND RECONCILIATION OF PHYSICAL AND LOGICAL MESSAGES

This paragraph indicates the principles and fields used to identify and reconcile the physical and logical messages exchanged as part of a workflow.

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3.8.1 Identification of messages

Each physical message has an E2E identifier – included in the service header – that remains unique for a period of six months (*see doc. STPG-MO-001*).

Each payment request is identified at system level, without ambiguity, by three values:

- Group ID (MsgId): determined by the Initiating Party and unique within the same day;
- Group creation date (CreDtTm);
- Unique identifier (CUC) of the Initiating Party.

For international compliance purposes, the data type for the <CreDtTm> field is "ISODatetime"; therefore, in accordance with the W3C specifications, this field also contains the time when the groups were created. However, since <MsgId> must be unique within the same day and for the same Initiating Party, the groups must be reconciled and checked for uniqueness with reference to the following information:


- MsgId;
- Year, month and day contained in the <CreDtTm> field;
- Initiating Party's CUC;
- Service name indicated in the service header of the physical message⁵.

In addition, the individual instructions contained in the groups have a key consisting of 2 values:

- **InstrId**: sequential identifier assigned to the instruction by the Originator in relation to its Bank;
- **EndToEndId**: assigned by the Initiating Party, which identifies the individual payment request throughout the entire chain ending with the Beneficiary.

The position of these fields within the structure of the payment request message is shown in figure Figure 20.

⁵ This approach guarantees total separation between SEPA payment requests and Italy payment requests.

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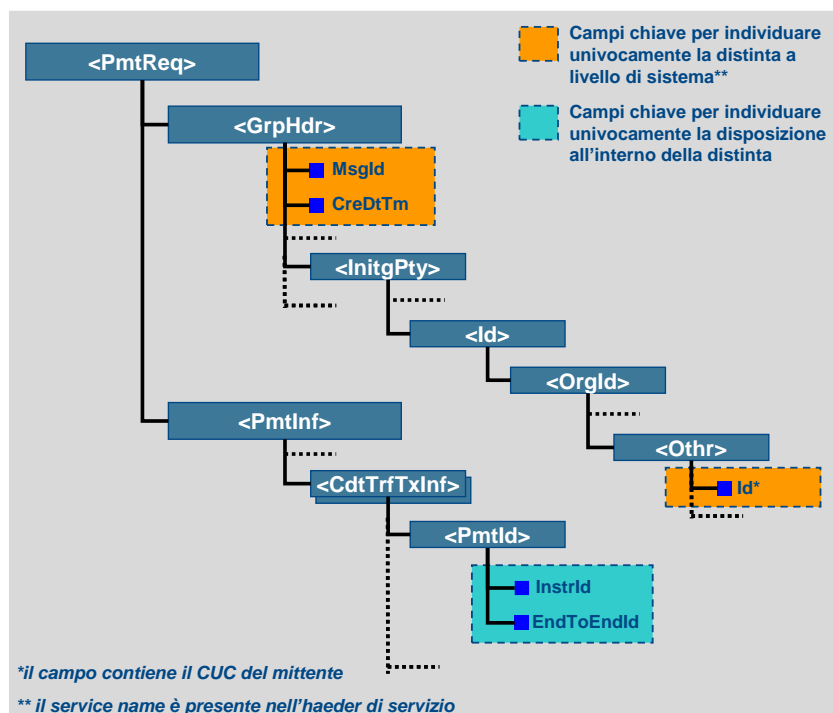


Figure 20

The progress messages can also be uniquely identified with reference to four key pieces of information:


- Progress report identifier: determined by the Executing Bank and unique within the same day;
- Progress report creation date (CreDtTm)⁶;
- Identifier (CUC) of the sender (Executing Bank);
- Service name indicated in the service header of the physical message⁷.

Since the progress messages are sent by the Originator's Executing Bank, the CUC can be found in the service header (logical Initiating Party) of the payment status reports.

In relation to the Status for Beneficiary message, the sending Executing Bank is identified using the ABI code contained in the <DbtrAgt> Debtor Agent block, in order to check that the messages are unique.

⁶ The considerations discussed in relation to the <CreDtTm> field contained in the original group also apply to this field.

⁷ In this case, the distinction between level 1 and level 2 payment status reports is guaranteed.

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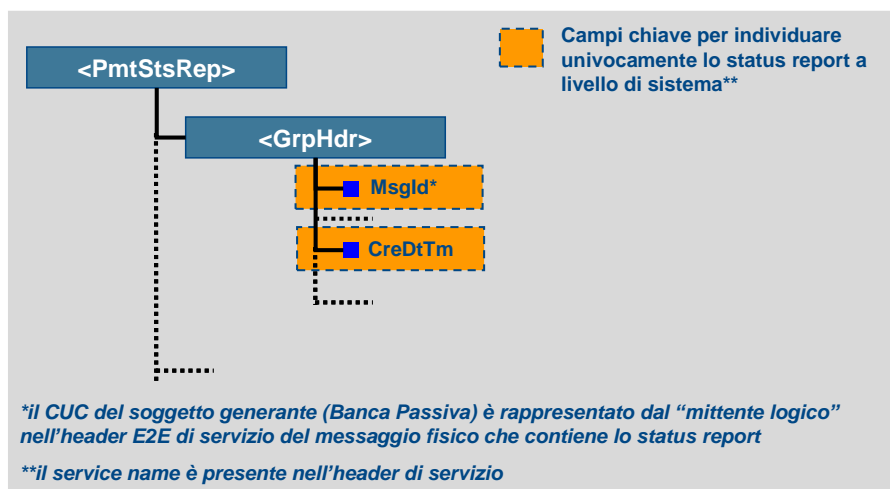


Figure 21


3.8.2 Reconciliation of messages

On receiving progress reports, the Originator's Access Bank (or the Originator) must be able to associate them with the groups submitted earlier, and with the individual instructions contained therein.

The progress report therefore contains all the information needed for reconciliation purposes:

- reference to the physical service request message used to transmit the group to the Executing Bank (used by the Originator's Access Bank to manage the workflow);
- reference to the original group to which the progress report relates;
- reference to the individual instructions contained in the original group (optional).

Figure 22 details the fields used in the reconciliation.

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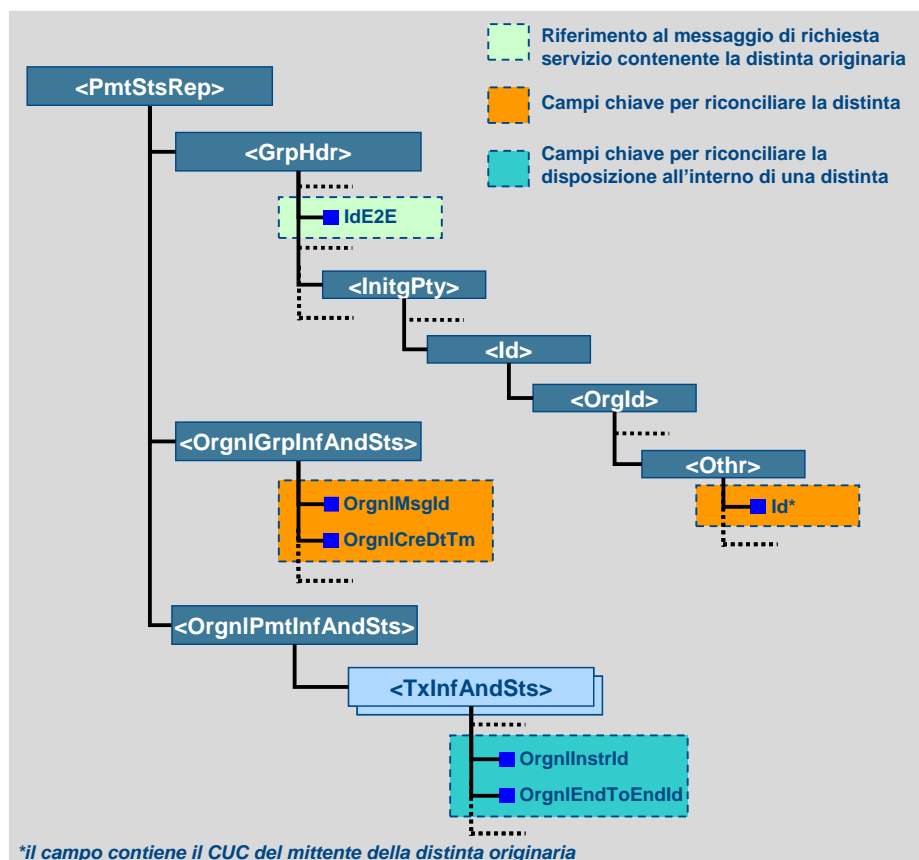



Figure 22

Given the 1:1 correspondence between service requests and the level 1 payment status reports, the various IdE2E included in the Group Headers for the type 4 progress reports contained in an individual level 1 payment status report must coincide with each other.

Transmission control messages also contain sufficient information to enable the Executing Bank to fully reconcile them with the progress messages sent.

The messages are structured to contain the following information:

- related payment status report;
- reference to the individual progress reports received;
- details about the status of individual instructions.

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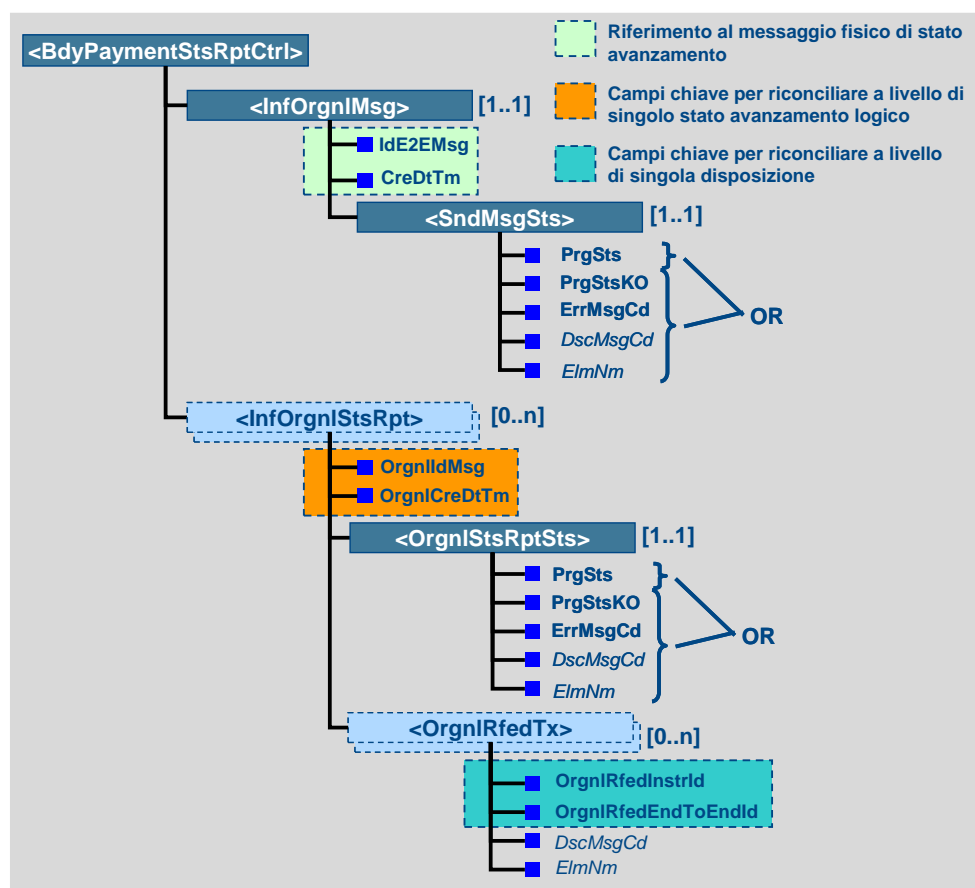


Figure 23

3.9 RULES FOR PREPARING PAYMENT STATUS REPORTS AND TRANSMISSION CONTROL MESSAGES

The following paragraphs cover the rules followed by the Originator's Executing Bank when preparing level 1 and level 2 payment status reports.


Where possible, the text lists all the checks performed by the Originator's Executing Bank before preparing the various status reports.

3.9.1 Rules for preparing level 1 payment status reports

Before preparing level 1 payment status reports - containing type 4 progress reports - the Originator's Executing Bank must carry out two different types of check:

- **Checks on the entire physical message received:** if the outcome of these checks is negative, the Bank must reject all the payment requests contained in the request message;
- **Checks on the individual payment requests (groups) contained in the message:** these checks must only be carried out if the outcome of the message-level checks is positive.

This approach, with two levels of checking, means that individual payment requests (groups) can be rejected selectively.

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3.9.1.1 Checks to be carried out on service requests

On receiving the service request message, the Executing Bank must check that it complies with the reference schema. These formal checks must also be carried out in advance by the Access Bank in order to avoid rejections by the Executing Bank.

If the check fails due to XML parsing errors (message not compliant with the XSD schema defined by CBI), the problem must be reported using a General Purpose message using error code **DG01** (see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages).

After identifying the type of physical message received, the Executing Bank must check the consistency of the message type with the service name indicated in the service header.

If this check fails, the problem must be reported using a General Purpose message using error code **MG01** (see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages).

Transmission of the General Purpose message results in rejection of all the payment requests received.

After this initial validation of the message as a whole, attention turns to the individual groups. The checks to be carried out on the individual groups are described in the following paragraph.

3.9.1.2 Checks to be carried out on payment requests (groups)

The following paragraph describes the application checks, additional to the formal checks on the message's XSD schema, that the Executing Bank must carry out on each logical message before returning the related level 1 payment status report.

These application checks must also be carried out in advance by the Access Bank in order to avoid rejections by the Executing Bank.


The checks that the Executing Bank must carry out, as recipient of the logical payment request messages, are listed below.

The error code - from among those envisaged by the ISO standard - to be returned if the outcome is negative is indicated for each check.

If the same code is used to report several instances of an error, the "Element Reference" field should be used to identify the specific tag affected by the error.

Since there is no specific code for a number of errors, these are reported using the generic code "NARR" and a descriptive string is included in the first occurrence of the optional and repeated "AddtStsRsnInf" field.

If the "NARR" code is used, the required descriptive string represents a suggestion to clarify the nature of the error encountered. Accordingly, each Bank is free to use different strings to report the error, and the "Additional Status Reason Information" field can be used for this purpose too.


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The Executing Bank must carry out the following checks⁸:


1. The group's identification key must comply with the uniqueness criterion (*see para. 3.8*). If the Executing Bank receives a group that has already been processed, it must be rejected with a type 4 KO progress report⁹. If a service request contains two or more payment requests with the same key, the Executing Bank must reject all the groups affected by the duplication. **(AM05)**
2. The Number of Transactions identified by the value set for the <NbOfTx> tag (included in <GrpHdr>) must agree with the number of instructions (number of occurrences of block <CdtTrfTxInf>) included in the logical message (group). ("**NARR**", "**Unexpected number of requests**")
3. The control total <CtrlSum> must agree with the sum of the <InstAmt> amounts of the individual payment instructions contained in the group. **(AM10)**
4. The first occurrence of the <Id> identifier of the <InitgPty> Initiating Party/Originator must contain a valid CUC, associated with the logical initiating party of the flow, indicated in the Service Header. This check must not be carried out for payment requests received from marketplaces. **(BE05)**
5. The first occurrence of the <Issr> Issuer field in the <InitgPty> block must contain the value "CBI". ("**NARR**", "**Issuer Id Initiating Party invalid**")
6. There may be two or more occurrences of the <Id> block of the <InitgPty> Initiating Party/Originator. Commencing from the second occurrence, if the Issuer is known and takes the value "ADE", the ID is assumed to be an Italian fiscal reference and therefore the only acceptable formats are 11 numeric characters or 13 alphanumeric characters of which the first two take the value "IT" (VAT numbers) or 16 alphanumeric characters (personal Tax Codes). In all cases, no validity check is performed on the CIN. **(BE15)**
7. The Forwarding Agent block <FwdgAgt> must be present in the case of requests received from marketplaces (i.e. if the "Local Instrument" field is used). ("**NARR**", "**Forwarding Agent not present**")
8. The proprietary code of the Forwarding Agent's clearing system must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001". **(RC01)**
9. The <PmtMtd> Payment Method field can only take the values "TRF" or "TRA" ("CHK" not allowed) in the case of "SEPA Credit Transfers" and "FAST Credit Transfers" and "Urgent Credit Transfers". Only "TRA" is allowed in the case of "~~Urgent Credit Transfers~~", "pagoPA payment requests" and "pagoPA voluntary payment requests". **(AG02)**.

⁸ A credit transfer is a "SEPA credit transfer" if and only if the <SvcLvl> block is included in the payment request (group) and contains the value "SEPA" (see para. 3.2.1).

⁹ The identification key must only be "registered" by the Executing Bank after the generation of a type 4 OK progress report. This enables the Initiating Party to reuse the same key after correcting an earlier error.

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10. The Payment Type Information <PmtTpInf> block and the subfield Service Level <SvcLvl> must always be present in the case of "SEPA Credit Transfers", "FAST Credit Transfers", "Urgent Credit Transfers", "pagoPA payment requests" or "pagoPA voluntary payment requests", always absent in all other cases (Italy payment requests). In this regard, the groups contained in a service request must be of the same type and consistent with the "Service Name" indicated in the service header. In particular, if the "Service Name" is "DISP-PAG-ITA" all the groups must be non-SEPA; if the "Service Name" is "DISP-PAG-SEPA" all the groups must be SEPA; if the "Service Name" is "DISP-PAG-FAST" all the groups must be FAST; if the "Service Name" is "DISP-PAG-URGP" all the groups must be non-SEPA Urgent Credit Transfers; if the "Service Name" is "DISP-PAG-PA" all the groups must be addressed to the pagoPA platform in order to make payments based on the model 3; if the "Service Name" is "DISP-PAG-SPN" all the groups must be addressed to the pagoPA platform in order to make voluntary payments based on the model 4. (**"NARR", "Group type not consistent with the service requested"**)
11. In the Debtor and Ultimate Debtor blocks, if the Issuer is known and takes the value "ADE", the ID is assumed to be an Italian fiscal reference and therefore the only acceptable formats are 11 numeric characters or 13 alphanumeric characters of which the first two take the value "IT" (VAT numbers) or 16 alphanumeric characters (personal Tax Codes). In all cases, no validity check is performed on the CIN. (**BE16**)
12. The Postal Address (<PstlAdr>) of the Debtor (<Dbtr>) must observe the following rules in case of "SEPA Credit Transfer" and "Fast Credit Transfer":
- a. If the subfield Address Line (<AdrLine>) is used, then only the subfield Country (<Ctry>) can be used in addition to the Address Line as structured field. (**BE07**)
 - b. If the subfield Address Line (<AdrLine>) is not used, then at least the subfields Town Name (<TwnNm>) and Country (<Ctry>) can be used in addition to the Address Line as structured field. (**BE07**)
- 11.13. The Type/Code field of the Debtor Account (<DbtrAcct>/<Tp>) must take one of the values included in the external list found at http://www.iso20022.org/external_code_list.page. (**"NARR", "Debtor Account Type invalid"**).
- 12.14. The proprietary code of the Debtor Agent's clearing system must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001", associated with the logical recipient's CUC code included in the service header. (**"NARR", "ABI Debtor Agent incorrect"**)
- 13.15. The Ultimate Debtor block may be present either at group level or at individual transaction level (**"NARR", "Ultimate Debtor incorrect"**)
- 14.16. If In case of Urgent Credit Transfer, if Ultimate Debtor is present at level of group or at level of single transaction, one among the following data sets must be present (but both can be present) the following fields must be alternatively valorized, in case of Urgent Credit Transfer:
- a) The couple formed by the fields Name (<Nm>) and Postal Address (<PstlAdr>), the latter containing at least with Town (<TwnNm>) and Country (<Ctry>) subfields, which are required;
 - b) AnyBIC identifier <BICorBEIAnyBIC> identifier, which is present in Identifier block <Id>.
(**"NARR", "Insufficient identification data"**)

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15-17. The commission type <ChrgBr> must always be present in the case of "SEPA Credit Transfers" and "FAST Credit Transfers". (**"NARR", "Charge Bearer absent"**)

16-18. Any IBAN identifier included in the Charges Account block (<ChgsAcct>) must be different to that of the Debtor Account (<DbtrAcct>), but relate to the same Debtor Agent (same ABI included in the Debtor Account <DbtrAcct> for the transaction). (**"NARR", "IBAN Charges Account invalid"**)

17-19. The "Credit Transfer Transaction Information" block <CdtTrfTxInf> must have a cardinality of (1..1) in the case of Urgent Credit Transfers (Service Level set to "URGP"). (**"NARR", "Only one instruction allowed"**)

18-20. The end-to-end identifier (<EndToEndId>) must be unique within the group/logical message. (**"NARR", "EndToEndId duplicated"**)

19-21. The Payment Type Information <PmtTpInf> block must always be present if the IBAN of the Creditor Account <CdtrAcct> starts with IT (first two IBAN characters = IT) (**"NARR", "Payment Type Information not present"**)

20-22. The <SvcLvl> field used to indicate the non-transferability of bankers' drafts must only be present if the value of the Payment Method <PmtMtd> field is set to "CHK" and the first 2 characters of the underlying <Prtry> field must be set to "NT". (**"NARR", "Service Level invalid"**)

21-23. The Code field of the Category Purpose (<CtgyPurp>) field must take one of the values included in the external list found at http://www.iso20022.org/external_code_list.page. (**"NARR", "Category Purpose invalid"**)


22-24. The <InstdAmt> field must only contain the currency value "EUR" (AM03) and the amount must lie between 0.01 and 999999999.99 (maximum of 2 decimal places) for SEPA Credit Transfers, pagoPA payment requests and pagoPA voluntary payment request, between 0.01 and 9999999999.99 (maximum 11 integers and 2 decimal places) for Urgent Credit Transfer and between 0.01 and 100000.00 for FAST Credit Transfer. Amounts can be stated without any decimal places (the suffix .00 is not obligatory). (AM09)

23-25. The Cheque Instruction <ChqInstr> field must only be present if the Payment Method <PmtMtd> field is set to "CHK". (**"NARR", "Unexpected Cheque Instruction"**)

~~24. The Creditor's <TwnNm> field and the parent field <PstlAdr>, regarding the information about the Creditor, must be present in the case of a "SEPA Credit Transfer" and "FAST Credit Transfer" to a non-IT IBAN Creditor Account when no value is set in the related free-format Address Line (**"NARR", "Town Name of Creditor not included in Postal Address"**)~~

26. The Postal Address (<PstlAdr>) of the Creditor (<Cdtr>) must observe the following rules in case of "SEPA Credit Transfer" and "Fast Credit Transfer":

a. If the subfield Address Line (<AdrLine>) is used, then only the subfield Country (<Ctry>) can be used in addition to the Address Line as structured field. (**BE04**)

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b. If the subfield Address Line (<AdrLine>) is not used, then at least the subfields Town Name (<TwnNm>) and Country (<Ctry>) can be used in addition to the Address Line as structured field. (BE04)

25-27. The identifier <Id> of the Creditor <Cdtr> must be present in case of "pagoPA payment requests" and "pagoPA voluntary payment requests" ("**NARR**", "**Missing PA identification**")

26-28. In case of "Urgent Credit Transfer", in the Creditor and Ultimate Creditor blocks, one among the following data sets must be present (but both can be present): the following fields must be alternatively valorized, in case of Urgent Credit Transfer:

a) The couple formed by the fields Name (<Nm>) and Postal Address (<PstlAdr>), with the latter containing at least Town (<TwnNm>) and Country (<Ctry>) subfields, which are required; or

b) AnyBIC identifier <BICOrBEIAnyBIC>-identifier, which is present in Identifier block <Id>. ("**NARR**", "**Insufficient identification data**")

27-29. In the Creditor and Ultimate Creditor blocks, if the Issuer is known and takes the value "ADE", the ID is assumed to be an Italian fiscal reference and therefore the only acceptable formats are 11 numeric characters or 13 alphanumeric characters of which the first two take the value "IT" (VAT numbers) or 16 alphanumeric characters (personal Tax Codes). In all cases, no validity check is performed on the CIN. (**BE17**)

28-30. OrgId/Othr/Id block of the Creditor <Cdtr> must be filled with the SIA code or the PA Tax Code in case of "pagoPA payment requests" and "pagoPA voluntary payment requests" ("**NARR**", "**Missing PA Tax Code**")

29-31. In the OrfId/Other block of the Creditor <Cdtr>, if the Issuer is present and takes the value "SIA" it is assumed that the identifier is a SIA code; therefore, the field accepts only 5 alphanumeric character ("**NARR**", "**Wrong PA SIA code format**")


30-32. The Creditor Account <CdtrAcct> block must be present in the case of a "SEPA Credit Transfer", "FAST Credit Transfer" or "Urgent Credit Transfer" ("**NARR**", "**Creditor Account not present**")

31-33. The Creditor Account <CdtrAcct> block must not be present in case of "pagoPA payment requests" and "pagoPA voluntary payment requests" ("**NARR**", "**Creditor Account not expected**")

32-34. If the IBAN of the Creditor Account is present it must also be valid, i.e. the check digit for the entire string must be correct. ("**NARR**", "**IBAN Creditor Account invalid**")

33-35. The Ultimate Creditor <UltmtCdtr> block must not be present if the Payment Method <PmtMtd> field is set to "CHK". ("**NARR**", "**Unexpected Ultimate Creditor**")

34-36. The Service Information <SrvInf> block must be not present in case of "FAST Credit Transfer", in case of "pagoPA payment requests" and "pagoPA voluntary payment requests" ("**NARR**", "**Unexpected Service Information**")

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35-37. The Creditor status recipient <DestCdtrRsp> block must be present if a value is set for the Service Information <SrvInf> field. ("NARR", "Credit Status Recipient not present")

36-38. The Identifier <Id> block of the Creditor status recipient <DestCdtrRsp> block must be present **as an alternative** to the Method <Mtd> subfield present under the Remittance Location Details block <RmtLctnDtls>.Method<RmtLctnMtd> block. ("NARR", "Mutual exclusivity rule not followed")

37-39. If present, the Identifier <Id> block of the Creditor status recipient <DestCdtrRsp> block must contain a valid CUC code i.e. recognised by CBI. (**BE06**)

38-40. The Issuer <Issr> field in the <DestCdtrRsp> block must contain the value "CBI". ("NARR", "Issuer Id Creditor Status Recipient invalid")

39-41. The Category Purpose <CtgyPurp> block must always be present if the IBAN of the Creditor Account <CdtrAcct> starts with IT (first two IBAN characters = IT) ("NARR", "Category Purpose not present")

40-42. The <Cd> field in the Purpose block must make reference to the external ISO table (*External Purpose Code* published on the website www.iso20022.org) ("NARR", "Purpose invalid")

41-43. The payment instructions must come from the same marketplace. If the instructions come from a marketplace, the proprietary code of the source must be the same for each¹⁰. ("NARR", "Error proprietary code not consistent")

42-44. The Amount <Amt> field in the Regulatory Reporting <RgltryRptg> block (Currency and amount subject to CVS) only accepts a currency value of "EUR" (**AM03**), with amounts between 0.01 and 999999999.99 (max. 2 decimal places) (**AM09**)


43-45. The block Remittance Information must be present in case of "pagoPA payment requests" and "pagoPA voluntary payment requests"; especially, the unstructured Remittance Information must contain the 18 numeric characters present on pagoPA notices in case of "pagoPA payment requests", and an alphanumeric code starting with "BA" in case of "pagoPA voluntary payment requests" for the car tax payment ("NARR", "Unstructured Remittance does not match with pagoPA payment")

44-46. The Unstructured Remittance Information field can have a maximum of one occurrence in case of "FAST Credit Transfer" ("NARR", "Unstructured Remittance Information in excess")

45-47. The Structured Remittance Information field must not be present in case of "FAST Credit Transfer" ("NARR", "Unexpected Structured Remittance Information")

46-48. If the Creditor Reference Information field (relating to the instruction/document) is present, the "Type" and "Reference" must also be present. ("NARR", "Error Creditor Reference")

¹⁰ If present, the proprietary code is included as the value set for the tag CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry

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[47.49.](#) The "Code" field within the Type of Creditor Reference Information block is always set to "SCOR" (Structured COmmunication Reference) in the case of a "SEPA Credit Transfer". ("NARR", "Error Creditor Reference")

[48.50.](#) If applied, the electronic signature must be checked in accordance with the criteria described in document FIRMA-MO-001. ("NARR", "Error electronic signature check")

3.9.1.3 Composition of level 1 payment status reports

If the outcome of all required formal and application checks is positive for all the groups received, the Executing Bank prepares the level 1 payment status report, making explicit reference to all the payment requests included in the service request received.

The order of the progress reports included in the payment status report may differ from that in which the corresponding groups were included in the service request.

Each type 4 progress report must be prepared in accordance with the following rules:

GrpHdr

- IdE2E takes the value of the IdE2E in the corresponding service request message;
- MsgQual takes the value 4;
- InitgPty contains the CUC of the Initiator of the original payment request;

OrgnlGrpInfAndSts

- OrgnlMsgId equal to MsgId in the original group;
- OrgnlCreDtTm equal to CreDtTm in the original group;
- GrpSts equal to "ACTC" for OK groups and equal to "RJCT" for KO groups;
- StsRsnInf is only used, in relation to each check, in the case of errors in applying the criteria indicated in the previous paragraph.

The Payment information and status block (individual instructions) <OrgnlPmtInfAndSts> must not be included in any type 4 progress reports.


Within each level 1 payment status report, the various progress reports must be consistent in terms of:

- IdE2E;
- MsgQual (always equal to "4").

3.9.1.4 Governance rules

If the Originator's Access Bank receives a level 1 payment status report that **does not comply with the rules indicated in the previous paragraph or that cannot be associated with any service requests previously sent**, it must respond by generating a General Purpose error message using code **MG01** (see doc. "STPG-MO-001 New Services General Part"), **rejecting the message received** and waiting for receipt of the correct level 1 payment status report.

Furthermore, the Access Bank is entitled to send a specific report to the counterpart's Operations

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Desk.

If the Access Bank finds an inconsistency within the progress report between the status of the group (e.g. **"ACTC"** - see the "GroupStatus" field) and the presence of an error reported within the "StatusReason" block (e.g. **AC01** – see the "Code" field), the Access Bank must consider the status of the group to be that indicated in the "GroupStatus" field (in this case, the group will be treated as received correctly – **"ACTC"** – from the Executing Bank).

3.9.2 Rules for preparing level 2 payment status reports

After preparing the level 1 payment status report based on the outcome of the formal and application checks carried out on the service request received, the Originator's Executing Bank proceeds to carry out the substantive checks so that the requested service can be executed.

Since the substantive checks are generally associated with logic external to the CBI circuit, it is not possible to provide a complete list that covers all possible error conditions. As stated at the definitions stage, examples of substantive checks include:

- check on the availability of funds for making a payment;
- check that the Originator and the Debtor are the same;
- check on compliance with the contract clauses signed by the customer;
- check on signature powers.

If the outcome of the substantive checks is negative for the entire group, the Executing Bank must generate a specific type 7 progress report.

The status of the individual payment requests – type 9 progress report – is, on the other hand, only provided if explicitly requested by the Originator¹¹, except if the issue of cheques, Urgent Credit Transfer, pagoPA payment requests and pagoPA voluntary payment request is requested, in which case the type 9 progress report must be sent.


The structure of the progress messages allows for the inclusion of details at group level and in relation to individual payment requests.

See document *STIP-ST-002* for further information about the structure of progress messages and the codes available for the various progress status reports.

If the Originator requires a status report, the Executing Bank must - if applicable - reject transactions using an additional progress message (a second type 9 progress report) with respect to the status report already sent. This extra message:

- has a unique Message Id pursuant to para. 3.8;
- indicates the "RJCT" status of the rejected transaction and the reasons for error/status, if applicable;
- includes in the Reason field one of the codes contained in the related ISO table (e.g. AC01, AC03, RC01, CNOR, RR03, MS03);

¹¹ Status reports must be managed in accordance with the rules of the Payment Services Directive for post-execution disclosures and the related national enabling legislation.

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- includes in the Original Transaction Reference block all the information contained in the original request message.

More than one type "9" progress report may be sent in relation to an individual instruction if, on the contrary, the intention is to follow up a negative outcome with a positive outcome, while ensuring that the messages concerned are unique and cannot be confused.

By indicating the specific reason, the Access Bank can use the original payment details (Message Id, CUC Initiating Party, Creation Date Time, sequence number of individual instruction) to identify the individual transaction and report its new status to the customer.

Since status reports may be sent to the Originator at different times, it is technically possible for a logical message to contain primary status reports and reversals of previous status reports.

3.9.2.1 Rules for preparing level 2 payment status reporting in case of pagoPA payment requests and pagoPA voluntary payment requests.

In the specific case of pagoPA payment requests and pagoPA voluntary payment requests, the level 2 payment status reports must be prepared considering the invoices returned by the CBILL service and based on what PA received.

In case of error, in fact, the Executing Bank must fill the Reason/Proprietary, concatenating Major and Minor error codes of CBILL, which are (cfr. Also par 5.5 of STB2C-MO-001 doc.):


Major e.c.	Minor e.c.	Meaning
01	01	Wrong request message
	02	Authentication error
	03	Communication issues in request message
	09	Bank not registered in service registry
02	05	Biller not registered in service registry
	07	Inconsistent message data
	08	Amount not accepted by Biller
	09	Missing link with Biller
	10	Syntax error in message
03	00	Transaction not authorized by Biller (Technical cause)
	01	Transaction not authorized by Biller (Customer position cause)
04	00	SIQ service issues. It includes all the errors of DB, encryption ect.

For Example, in case of amount not accepted by the Biller, Reason/Proprietary field must be valorized with "0208".

Any descriptive errors sent within "ErrorDescription" field of CBILL route will be conveyed in "AdditionalInformation" field of Level 2 applicative responses. More details are described in STIP-MO-001 excel file.

3.9.3 Rules for preparing transmission control messages

On receipt of each level 2 payment status report, the Originator's Access Bank must check that it complies with the reference schema.

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If the check fails due to XML parsing errors (message not compliant with the XSD schema defined by CBI), the problem must be reported using a General Purpose message using error code **DG01** (see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages).

After identifying the type of physical message received, the Executing Bank must check the consistency of the message type with the service name indicated in the service header.

If this check fails, the problem must be reported using a General Purpose message using error code **MG01** (see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages).


After successful initial validation of the entire payment status report, the Access Bank carries out the application checks on the individual progress reports - 6, 7 and 9 - contained therein.

Based on these checks, the Access Bank generates **just one** physical transmission control message that refers to all the progress reports received from the Executing Bank.

This physical message gives the Executing Bank explicit confirmation about the correctness of the progress reports generated.

The Access Bank must carry out various checks on the progress reports received in order to generate correctly the corresponding transmission control message. These checks are listed below:

1. The progress report's identification key must comply with the applicable uniqueness criterion (see para. 3.8). The Access Bank must reject a progress report received that has already been processed. If a payment status report contains two or more progress reports with the same key, the Access Bank must reject all progress reports affected by the duplication.
2. The CUC of the Initiating Party must be valid and associated with the logical recipient of the progress report (Access Bank). This check must not be carried out for progress reports relating to payment requests received from marketplaces.
3. The CUC of the logical initiator of the message (included in the service header) must correspond to the ABI code of the Debtor Agent indicated in the Group Header. This check must be carried out with reference to the information contained in the Directory.
4. The <MsgQual> field can only take the values 6, 7 or 9. Value 4 is reserved for level 1 payment status reports.
5. The <GrpSts> tag can only take the following values, depending on the value of the <MsgQual> tag:
 - "RJCT" if the <MsgQual> field takes the values "7" or "9";
 - "PDNG" if the <MsgQual> field takes the value "6";
 - "ACSC" if the <MsgQual> field takes the value "9";
 - "PART" if the <MsgQual> field takes the value "9".
6. The NumberOfTransactionsPerStatus field <NbOfTxPerSts>
 - must be absent if the <MsgQual> field takes the value "4,6,7";
 - present (optional) if the <MsgQual> field takes the values "9";
 - must be present (cf. schema xsd) if the <MsgQual> field takes the values "10".

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("NARR", "Number of instructions per status report inconsistent")

7. The Payment information and status block <OrgnlPmtInfAndSts>:
 - must be present if the <MsgQual> field takes the value "9";
 - must be absent if the <MsgQual> field takes the values "6" or "7".
8. Account Servicer Reference <AcctSvcrRef>: the rule for the presence of the field becomes (1..n) if the state of the individual payment request is "ACSC" and the payment method is "CHK"; on the other hand, the rule for the presence of the field becomes (1..1) if the state of the individual payment request is "ACSC" and the payment method is either "TRA" or "TRF".
9. The <Amt> field of the Charges Information block must only contain the currency value "EUR" and the amount must lie between 0.00 and 999999999.99 (maximum of 2 decimal places). Amounts can be stated without any decimal places (the suffix .00 is not obligatory).
10. The ABI code of the Executing Bank - contained in the <DbtrAgt> block within the <GrpHdr>
 - must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001", associated with the logical initiator's CUC code included in the service header.
11. The <Cd> field in the Purpose-Reason block must make reference to the external ISO table published on the website www.iso20022.org.
12. The <Cd> field in the Category Purpose block must make reference to the external ISO table (External Purpose Code published on the website www.iso20022.org).
- 12.13. The <Cd> field in the Purpose block must make reference to the external ISO table published on the website www.iso20022.org.
- 13.14. If applied by the Executing Bank, the electronic signature must be validated in accordance with the rules indicated in document FIRMA-MO-001. In addition, the only method allowed for attaching digital signatures to progress reports is **single envelope** mode.

The CBI diagnostics of the Access Bank are not required to check if the information included by the Initiating Party/Originator in the original payment request has been returned identically in the related logical progress report messages.

Furthermore, if the <MsgQual> field takes the value "9", the information about the status code of the group of transactions/logical message (e.g. "ACSC" or "RJCT") must be consistent with that provided in relation to each individual transaction (in the circumstances, "ACSC" or "RJCT"). If this is not the case, an error is not reported but the information for the individual transaction takes precedence.

If all checks on all progress reports received are completed successfully, the transmission control message must be prepared in the manner indicated in Figure 24:

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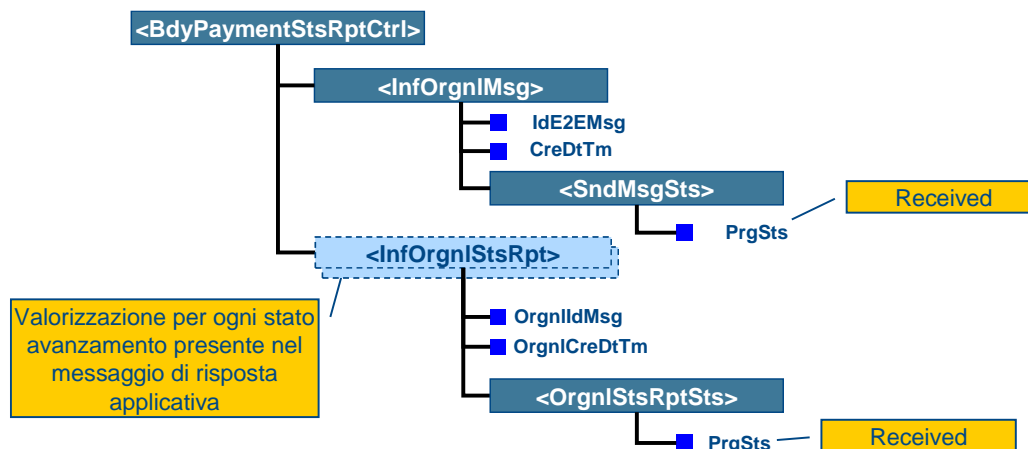


Figure 24

- The `<PrgSts>` tag within the `<SndMsgSts>` block is set to **Received**;
- Presence of a `<OrgnlStsRptSts>` block for every progress report included in the physical payment status report message received (1:1 match, without necessarily following the order in which the progress reports were included in the payment status report).

On the other hand, if an error is found in a progress report, the rejection must be made selectively at the individual entity level.

If an error is found in at least one progress report, the transmission control message must be prepared as follows:

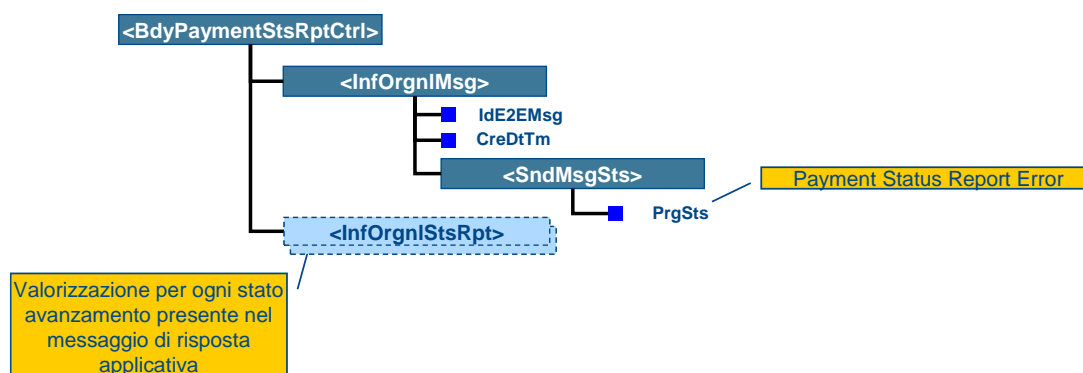



Figure 25

- The `<PrgSts>` tag within the `<SndMsgSts>` block is set to **"Payment Status Report Error"**;
- Presence of a `<InfOrgnlStsRpt>` block for every entity included in the service request message (1:1 match, not necessarily in the same order);
- Within the `<OrgnlStsRptSts>` block, the `<PrgSts>` tag takes the value **"Received"** for accepted logical entities and the `<PrgStsKO>` tag takes the value **"Error Detected"** for those progress reports that include an error;

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- Optionally, with regard to progress reports found to contain an error, strings may be included in the <DscMsgCd> tag and the <ElmNm> tag (if the information is important) to describe the nature of the error identified;
- Optionally, with regard to progress reports found to contain an error, the <OrgnlRfedTx> block can be used to provide details about the individual instructions concerned.

All progress reports not found to contain errors must be made available to the Initiating Party or to the relevant internal applications of the Access Bank.

Errors might be found in every progress report contained in the physical message, in which case the status of each entity must be set to **"Error Detected"**.

More specifically, the values for each <OrgnlStsRptSts> block relating to individual progress reports may be set in one of the following ways:

No error detected

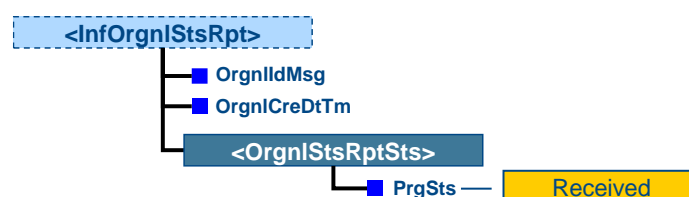


Figure 26

- Within the <SndAdvInstrSts> block, the <PrgSts> tag is set to **"Received"**.

Progress report validation error

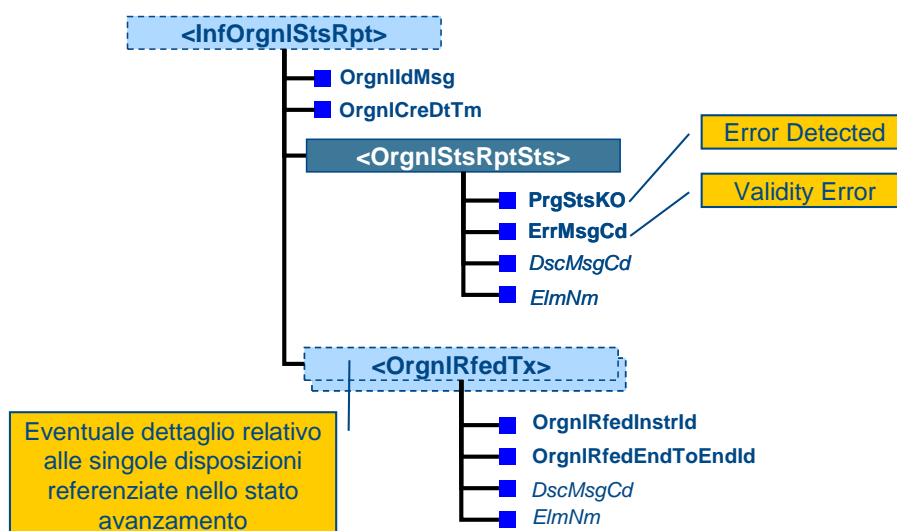



Figure 27

- Within the <OrgnlStsRptSts> block, the <PrgStsKO> tag is set to **"Error Detected"**;
- Within the <OrgnlStsRptSts> block, the <ErrMsgCd> tag is set to **"Validity Error"**;

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- Within the <OrgnlStsRptSts> block, optional inclusion of strings in the <DscMsgCd> and <ElmNm> tags to describe the error found and even the name of the element in which the error was detected;
- Optional inclusion of strings in the <OrgnlRfedTx> blocks to provide details about the individual instructions covered by the progress report.

3.9.4 Governance rules

The steps described below must be taken if the Originator's Executing Bank is unable to reconcile a transmission control report.

If the values of the <IdE2EMsg> + <CreDtTm> tags cannot be associated with any of the related tags contained in the Service Headers for the level 2 payment status reports sent earlier, the Originator's Executing Bank must:

- reject the transmission control message received;
- send a specific report to the counterpart's Operations Desk;
- wait for the correct transmission control report before closing out the workflow.

No consistency check is required between <InfOrgnlStsRpt> and <OrgnlRfedTx>.

If the <InfOrgnlStsRpt> block refers to an instruction not included in the original group, the status of the progress transmission is always deemed to be that declared in the <OrgnlStsRptSts> block. In this case, the Originator's Executing Bank may send a report on the inconsistency found to the counterpart's Operations Desk.

If the Originator's Executing Bank receives a transmission control message that does not comply with the rules indicated in the previous paragraphs, it must respond by generating a General Purpose error message using code **MG01** (see doc. "STPG-MO-001 New Services General Part") **and rejecting the message received**.

This General Purpose message must be generated if a transmission control message is received with the following characteristics:

- reference to at least one progress report contained in the level 2 payment status report sent previously (presence of at least one <InfOrgnlStsRpt> block);
- reference to progress reports that do not match 1:1 with those contained in the corresponding level 2 payment status report.


The order in which logical transmission control messages are included in physical messages may differ from that of the corresponding progress reports.

The Originator's Executing Bank must also generate a General Purpose message if the message status is not consistent with the transmission status of the individual progress reports.

The following two rules apply in this case:

- if the message status is set to "**Received**", the status of all the related progress reports must be "**Received**";
- if the message status is set to "**Payment Status Report Error**", the status of at least one progress report must be "**Error Detected**".

The General Purpose message must also be generated every time a wrong combination is found

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between the message status declared in the <SndMsgSts> block and the status of each individual progress report included in the <OrgnlStsRptSts> block.

Only the following combinations are allowed and meaningful:

SndMsgSts	OrgnlStsRptSts
Received	Received
Payment Status Report Error	Received
Payment Status Report Error	Error Detected

The Originator's Access Bank must take the following steps if it identifies a progress message that is duplicated (already present in a payment status report received earlier) or inconsistent with the possible progression of states illustrated in the state diagram contained in figure 8 (e.g. progress 9 OK in relation to instructions contained on group already reported as KO):

- reject the anomalous progress reports;
- send a specific report to the counterpart's Operations Desk.

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3.10 MANAGEMENT OF REMITTANCE INFORMATION USING THE CBI CHANNEL


3.10.1 SEPA Settlement without AOS

In order to manage effectively the Remittance Information relating to the SEPA Credit Transfer (see *Implementation Guidelines CT*) and guarantee customers no ambiguity in the reconciliation rules, it is key that the interbank message sent by the Executing Bank must only contain the first block of Remittance Information comprising not more than 140 characters (content not to exceed this length). If a block with these characteristics cannot be found (length of the only block present exceeds 140 characters), the Executing Bank does not send any remittance information in the interbank message, to avoid any indiscriminate truncation. In the case of settlement using the SEPA channel, any information in excess of 140 characters will not be sent to the destination bank until such time as the related interbank rules are changed. Access banks are therefore recommended to provide a relevant warning at the input stage.

Based on this principle, the following **cases** have been identified for management of the remittance information by the CBI community and the URI (EndToEndId field associated with each payment request):

- A. if the record layout contains **just one block (structured within 140 characters)** – where for the counting it has to be considered all the data contained in the 'Structured' field, both tags and data, excluding tags <Strd> and </Strd> – **or unstructured**, this block is transmitted in the interbank message by the Executing Bank together with the URI (required in accordance with the ISO standard);
- B. if the record layout only contains **1 or more blocks of structured remittance information, all > 140 characters**, the Executing Bank only uses the remittance information for CBI purposes, transmitting just the URI in the interbank message - in this case, obviously enough, the customer will reconcile using the status for beneficiary report and the URI received in the interbank message;
- C. if the record layout contains **1 or more blocks of structured remittance information, including at least one not exceeding 140 characters**, the Executing Bank will include the first block containing up to 140 characters in the interbank message together with the URI;
- D. if the record layout includes **one unstructured block and from 0 to n structured blocks** (regardless of the size of the latter), the Executing Bank includes the unstructured block in the interbank message together with the URI;
- E. if the record layout includes **1 or more unstructured blocks and from 0 to n structured blocks** (regardless of the size of the latter), the Executing Bank includes the first unstructured block in the interbank message together with the URI;
- F. if the record layout does not include **any blocks** of remittance information, the interbank message will not contain any remittance information but just the URI.

As a natural consequence of the above cases, if at least one unstructured block is present, the first of these is always included in the interbank message.

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On the other hand, if there is no unstructured remittance information, the interbank message contains solely the first block of remittance information containing not more than 140 characters.

The URI identifier included at <EndToEndId> level in the block for each transaction is also included in the same field of the corresponding interbank standards FIToFICustomerCreditTransferV02 <pacs.008.001.02>.

Lastly, the above rules **only apply at interbank level in the provision of the SEPA service**; the CBI diagnostics always (SEPA/non SEPA) follow the ISO structure and, therefore, **no specific applications checks are defined for the SEPA groups.**

Given the competitive nature of the service, **a specific control is defined for the FAST credit transfer provisions** such that in the case of a service level equal to "FAST" a single occurrence of unstructured information remittances can be used. In this case **structured remittances are not allowed**.

Likewise, an application check is defined for **pagoPA payment requests** and **pagoPA voluntary payment requests**. **The unstructured remittance information are mandatory and contain the notice code formed by 18 numeric characters** in case of service level equal to "PGPA", or **an alphanumeric code starting with "BA" for car tax payment** in case of Service Level equal to "PGSP".

3.10.2 SEPA Settlement with AOS Extended Remittance Information (ERI)

In the EPC SCT Rulebook version 1.0 2019, a new criterion was introduced to convey remittance information at the interbank level, called "Extended Remittance Information" (ERI). The same, as an optional option, follows the rules of the specific Additional Optional Service (AOS) defined in Annex V of the cited document.

The ERI option, in particular, makes it possible to convey in the Remittance Information:


- a single optional occurrence of 140 unstructured characters **together** with
- from one to a maximum of 999 occurrences of 280 structured characters.

Since there is no theoretical limit on the C2B route, the Executing Bank will always be able to receive from the Access Bank information formatted according to the ERI option, and will be able to propagate it at the interbank level up to the beneficiary bank on condition that both the Authorizing and Beneficiary banks have adhered to the option, thus making it available to its customers. The verification of the adhesion to the AOS by the beneficiary bank is carried out by the Executing Ordinant Bank, as foreseen by the Rulebook.


If the Executing Bank has not adhered to the ERI option, it conveys only the block of 140 unstructured characters, in line with the case D of par. 3.10.1.

If the Executing Bank has adhered to the option and the Beneficiary Bank is not adherent, the AOS rule is applied according to which the Executing Bank must refuse the transfer unless agreements with the customer that allow the transmission of only 140 structured characters.

If both banks are members of the ERI option, the Executing Bank transmits to the Beneficiary Bank the extended reconciliation information as received from the originator.

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The final reporting to the beneficiary of the extended information is regulated by the bilateral agreements between the beneficiary bank and its customer. The outcome to the beneficiary and the XML CBI statements enable the management of the ERI AOS (for further details, see the related documentation).

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4 Status for Originator and Beneficiary

The "Status for Originator and Beneficiary" service is closely tied to the "XML Payment Requests" service, since the Status for Beneficiary report is only sent by the Originator's Executing Bank if the charge instruction is successful¹² (tag <TxSts> set to "ACSC") and, in any case, only if explicitly asked for by the Originator in the payment request.

If the <SrvInf> tag is set to "ESBEN" and the payment request is successful (tag <TxSts> in the status report is set to "ACSC"), this represents a necessary and sufficient condition for the Debtor Agent (Originator's Executing Bank) to send the status report to the Originator's Access Bank.

Accordingly, this report is never generated by the Executing Bank unless specifically requested by the customer (by setting the <SrvInf> tag to "ESBEN") or, if requested, when the outcome of the payment request is unsuccessful (<TxSts> tag set to "RJCT").

Note that the Status for Beneficiary may be requested for each individual payment requested included in the original groups. Requesting this report is independent of requesting just the Status for Originator report (type 9 progress report). The service is not available in case of FAST Credit Transfers, pagoPA payment requests and pagoPA voluntary payment requests.

The recipient of the status report need not be the Creditor.

If the payment request made to an Access Bank other than the Originator's Access Bank also asks for the Status for Beneficiary report, the Originator's Access Bank should - to the extent possible - monitor the status report until it reaches the Beneficiary (the Originator's Access Bank closes the application workflow upon receipt of the successful transmission control message from the Beneficiary's Access Bank).

Note also that, in the case of status reports for payment requests sourced from the marketplace, the Originator's Access Bank is replaced operationally by the Marketplace's Forwarding Agent.


Lastly, there is no need to specify the method of delivering the Status for Beneficiary report (via the CBI network or other channels, with the Access Bank only obliged to manage the requests for transmission via the CBI network), even when the ESBEN flag is present. Customers are recommended to select alternative channels with reference to the contractual agreements signed.

4.1 CORRELATION WITH THE INFORMATION CONTAINED IN THE PAYMENT REQUEST

The effective Recipient of the status report may not be the Creditor (holder of the Creditor account) and, in the remainder of this document, the Beneficiary will be identified as the "Creditor status recipient".

Information about that party must always be present in all original payment requests in which the Originator requests the status to be sent via the CBI channel.

¹² Note that performance by the Originating Bank does not always mean that the Beneficiary's account will be credited. Access Banks are recommended to include this information in their Status for Beneficiary reports, made available to the latter via their front-ends or the other means of receipt offered by the Originator's Access Bank.

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The essential workflow of the "Status for Originator and Beneficiary" service, described below, generally comprises two routes:

1. **Originator's Executing Bank - Originator's Access Bank**

The status report is sent this way when requested by the Originator by setting the relevant field values in the original payment request.

2. **Originator's Access Bank - Beneficiary's Access Bank**

The status report is only sent this second way when the Beneficiary is a CBI member, the Originator included the CUC code in the original payment instruction and the Beneficiary's Access Bank is not the Originator's Access Bank.

Figure 28 identifies, in the structure of the payment request message (original group), those fields whose joint presence only involves sending the status report the first way.

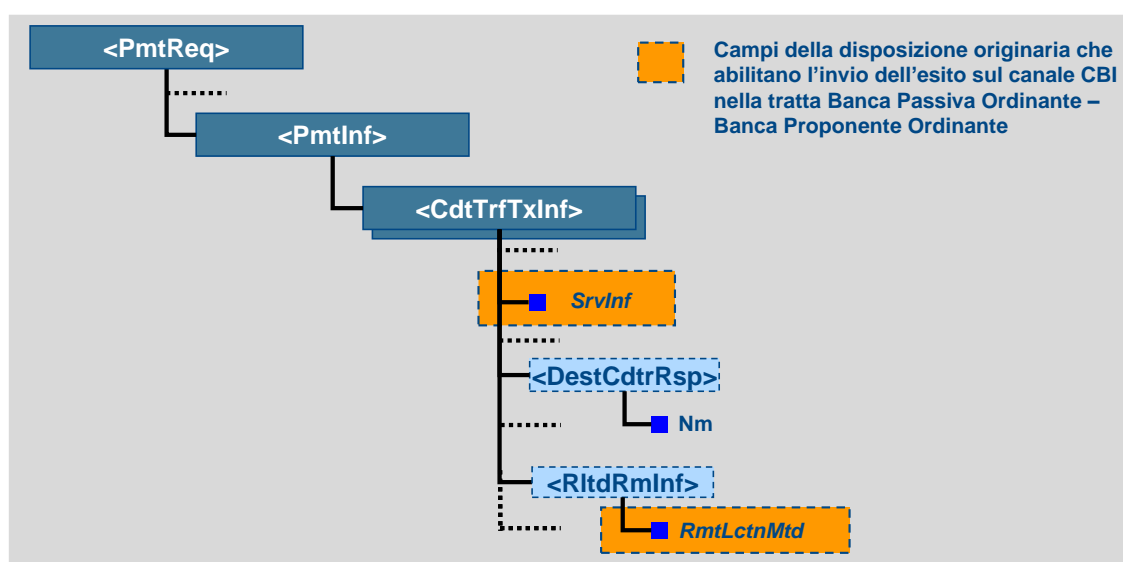



Figure 28

Another case in which the status report is **only sent the first way** is that in which the <SrvInf> tag = ESBEN and no information is provided about the method of delivering the status report to the recipient (~~<RmtLctnDtls>.<Mtd>~~ ~~<RmtLctnMtd>~~ tag absent and CUC creditor status recipient absent).

Figure 29 on the other hand identifies, in the structure of the payment request message (original group), those fields whose joint presence involves sending the status report the second way as well.

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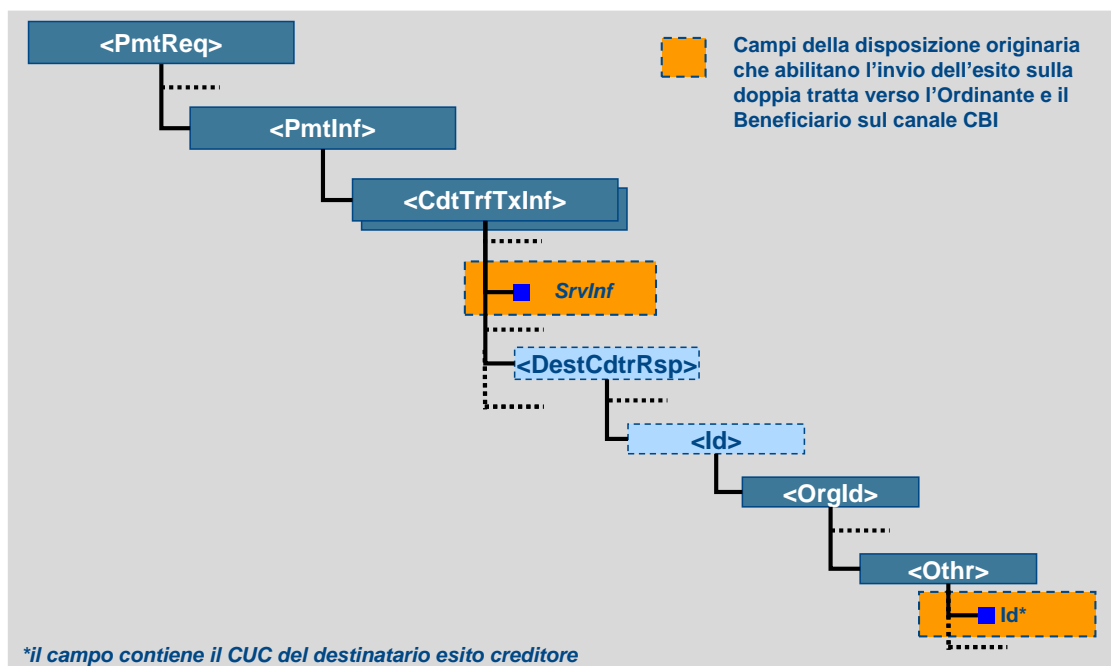


Figure 29

Note that setting a value for the <RmtLctnDtls>.<Mtd> <RmtLctnMtd> field and inputting the CUC code of the creditor status recipient are two mutually exclusive options for the Originator when preparing the original payment request (see doc. STIP-ST-001).


4.2 DEFINITIONS, WORKFLOW AND SERVICE LEVELS

The following additional definitions supplement those presented in paragraph 3.2. These definitions held to describe better the "Status for Originator and Beneficiary" service.

Physical message of Status for Originator and Beneficiary (physical status message)

- XML message in which the Originator's Executing Bank communicates to the Beneficiary (upon explicit request from the Originator) the outcome of processing the individual payment requests.
- Contains one or more logical type 10 progress messages (see the definition below)
- Each physical status message is consistent in terms of:
 - "logical" initiating party (Originator's Executing Bank);
 - "logical" intermediate recipient (Originator's Access Bank);
 - "logical" final recipient (Beneficiary's Access Bank)¹³;
 - reference party of the "logical" intermediate recipient (e.g. STD, GPA);
 - Logical Network address of the reference party associated with the "logical" intermediate recipient;
 - reference party of the "logical" final recipient (e.g. STD, GPA)⁵;
 - Logical Network address of the reference party associated with the "logical" final recipient⁵;

¹³ Only applicable if the Beneficiary's CUC is present (status sent in the second way too). Note that the sending request is, in itself, a consistency criterion for the physical status message.

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- original payment request (group) containing the instructions to which the status reports refer¹⁴.
- Physical status messages are transmitted in file+message mode if their size exceeds 1MB (see STPG-MO-001 – New Services General Part).
- With reference to the sequence diagram shown in figure 28, the physical status messages are represented by progress reports **(10)**.

Logical message of Status for Originator and Beneficiary (type 10 progress report)

- Indicates the final status of the processing of one or more payment request contained in the same group.
- Sent by the Originator's Executing Bank via a *physical status message*.
- Each type 10 progress report is consistent in terms of:
 - original group containing the instructions to which the status reports refer;
 - Beneficiary of the payment requests¹⁵.

Note that the Status for Originator and Beneficiary may be considered to be an “extension” of the “XML Payment Requests” service and, accordingly, each logical status message is like an additional type 10 progress report with respect to the progress states defined in paragraph 3.2.3.

In this regard, by contrast with that defined for type 9 messages, it is not possible to send more than one type 10 progress report, since additional reports are deemed to be duplicates.

Lastly, note that the very precise consistency criteria - allowing an extremely limited level of aggregation for type 10 progress reports within the physical status messages - have been defined with reference to the three principal characteristics of the service:


- transmission of the status report on two routes (sending and forwarding);
- requirement for speed in the preparation of the status message by the Executing Bank subsequent to sending, if applicable, the corresponding type 9 progress report (*see figure 29*);
- speed with which the Originator's Access Bank must forward the status message to the Beneficiary's Access Bank if use of the second route is envisaged (*see figure 29*).

In this way, the composition, checking and forwarding of physical status messages takes very little time, consistent with the service SLAs.

Figure 30 shows the service workflow in a sequence diagram.

¹⁴ Note that respect for this criterion implies consistency for the Originator.

¹⁵ In the absence of the CUC, the Beneficiary is indicated using the “name” field.

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Service workflow:

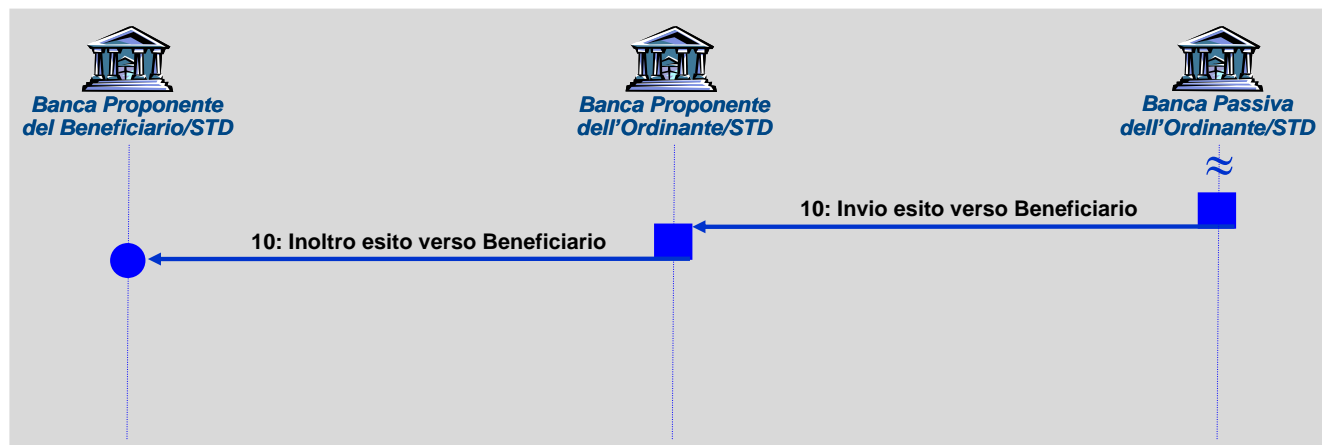



Figure 30

The service workflow is represented by a single physical status message that the Originator's Executing Bank sends the Originator's Access Bank. The latter then forwards it to the Beneficiary's Access Bank - only if the Beneficiary is a CBI member - or makes it available to the Beneficiary using the method indicated by the Originator in the payment request.

As for the "XML Payment Requests" service, the transmission workflow that implements the service workflow is also defined for the "Status for Originator and Beneficiary" service.

The transmission workflow therefore specifies the checking activities performed by the two Access Banks - those of the Originator and the Beneficiary - and introduces the transmission control messages that enable the Originator's Executing and Access Banks to obtain feedback about the status messages send/forwarded.

Based on the sequence diagram describing the transmission workflow, SLAs (Service Level Agreements) have been prepared for the time taken to send and forward status messages to Beneficiaries and the corresponding transmission control messages.

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Transmission workflow and SLA:

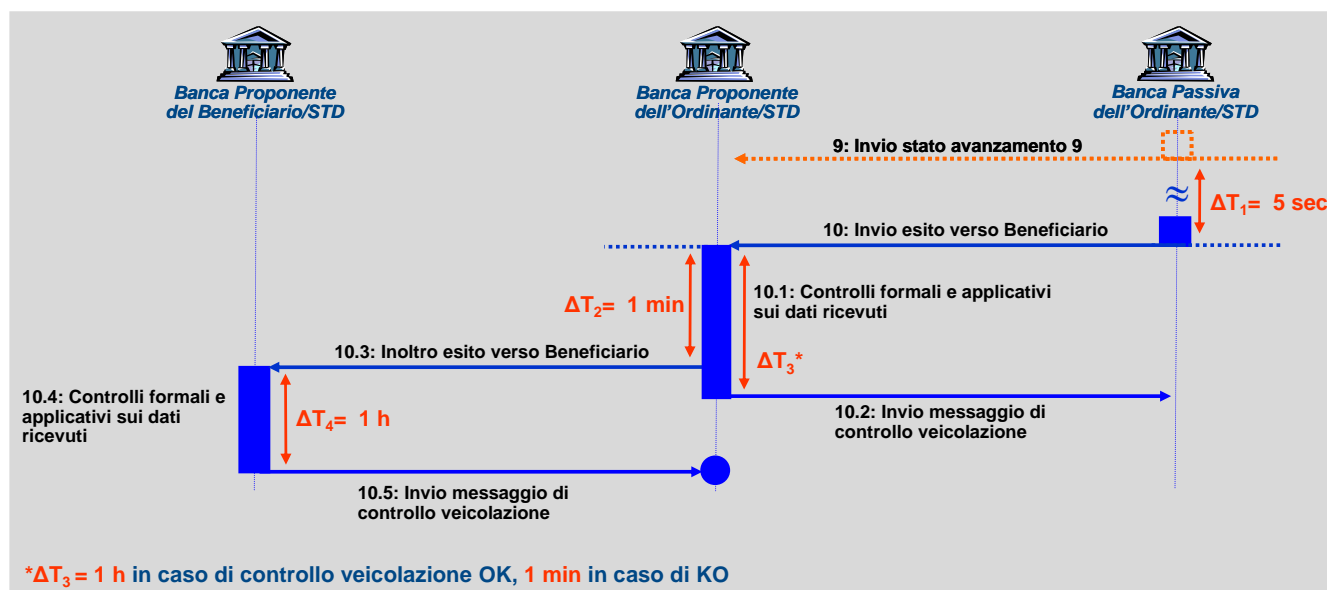


Figure 31

The service levels established are summarised in the following table.

Interval	Description	Value
ΔT_1	Interval between sending the type 9 progress report (if requested) and the corresponding type 10 progress report	5 sec (max)
ΔT_2	Time available to the Originator's Access Bank to forward the status report to the Beneficiary's Access Bank	1 min (max)
ΔT_3	Time available to the Originator's Access Bank to send the transmission control message to the Originator's Executing Bank	1 min (max) if transmission control KO 1 hour (max) if transmission control OK
ΔT_4	Time available to the Beneficiary's Access Bank to send the transmission control message to the Originator's Access Bank	1 hour (max)


4.2.1 Transmission workflow and messages exchanged

The Originator's Executing Bank prepares the type 10 progress reports and physical status messages, ensuring compliance with the related consistency criteria (*see corresponding definitions*).

Each physical status message is sent to the Originator's Access Bank **(10)**.

The Originator's Access Bank carries out the formal and applications checks **(10.1)** on the entire physical message received.

If the formal checks (XSD) are unsuccessful, the Originator's Access Bank sends a General Purpose

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error message and, consequently, rejects all the type 10 progress reports.
Based on the results of the applications checks, the Originator's Access Bank sends one transmission control message for each physical status message received **(10.2)**.
Messages (10.2) and (10.5) **do not allow the selective rejection of individual type 10 progress reports**.

If the checking activities performed by the Originator's Access Bank are completed successfully, it forwards the status message to the final logical recipient (Beneficiary's Access Bank), **taking care not to modify the service body of the status message received (10.3)**.

The final logical recipient closes out the workflow by performing the same activities previously carried out by the Originator's Access Bank **(10.4) (10.5)**.

4.3 ADDRESSING OF PHYSICAL MESSAGES

With regard to the transmission workflow shown in Figure 31, the Executing Bank sends the status message to the Originator's Access Bank **(10)** by querying the Directory.

Commencing from the Initiating Party/Originator of the original group to which the status report refers, the delivery address is found from the Service node whose Naming Attribute is cn=**ESITO-BON-ORD-BEN**, from among the Services offered by the Originator's Access Bank in the profile associated with the customer concerned¹⁶.

The Originator's Access Bank sends the transmission control message **(10.2)** to the Originator's Executing Bank using the return address indicated by the latter in the network header for the status message **(10)**.


The Originator's Access Bank forwards the status message to the Beneficiary's Access Bank **(10.3)** using the same addressing principles applied to send the message **(10)**.

Commencing from the Beneficiary customer of the status report, the delivery address is found from the Service node whose Naming Attribute is cn=**ESITO-BON-ORD-BEN**, from among the Services offered by the Beneficiary's Access Bank in the profile associated with the customer (beneficiary) concerned.

Lastly, the Beneficiary's Access Bank sends the transmission control message **(10.5)** to the Originator's Access Bank using the return address indicated by the latter in the network header for the status message forwarded **(10.3)**.

Figure 32 outlines the addressing of queries that reference the Directory.

¹⁶ In the case of instructions received from a Marketplace, the principles for sending to the Forwarding Agent set out in para. 3.4.1. are applicable.

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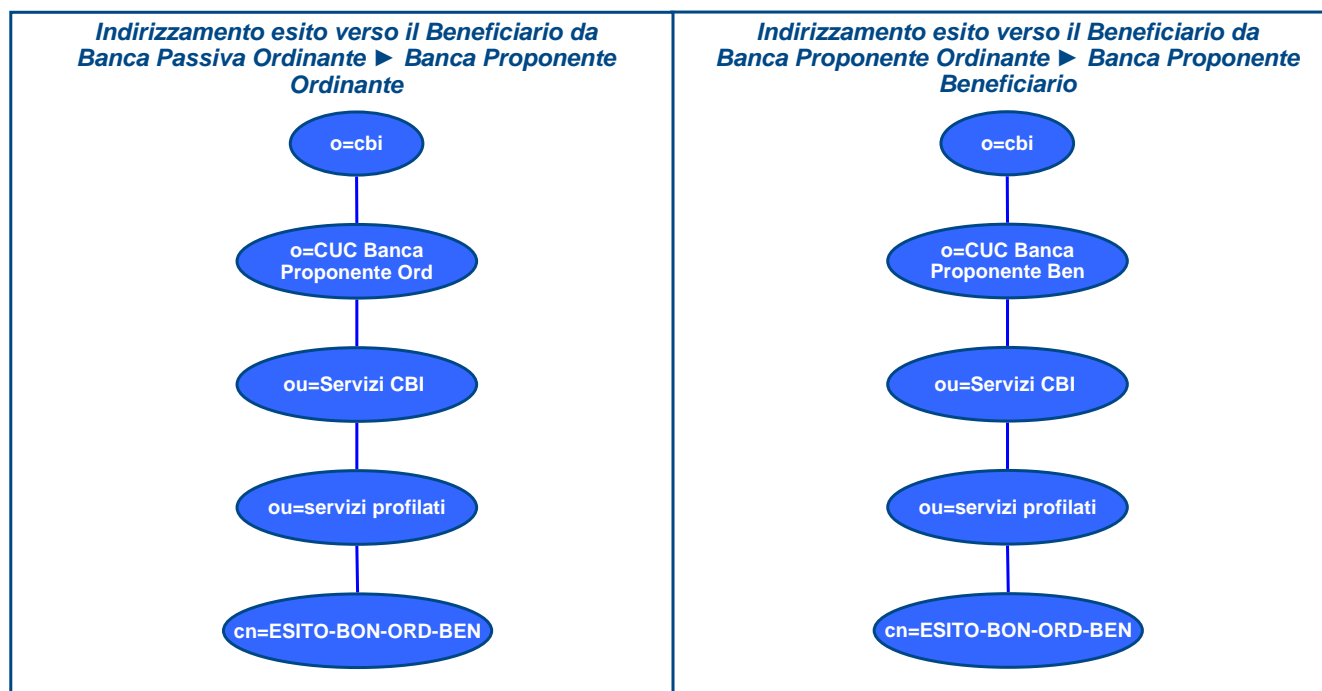


Figure 32

4.4 MESSAGES USED

The "Status for Originator and Beneficiary" service uses messages with the same structure as those adopted to provide the "XML Payment Requests" service. In particular, the following messages are used:

- physical status message (Creditor Payment Status Report Message);
- physical transmission control message (Payment Status Report Control Message).

The structure of these messages is described in para. 3.7 of this document.

4.5 ROLE OF THE RECEIVING ACCESS BANK


On receiving a physical status message for Originator and Beneficiary, the Access Bank identifies its role (Originator's Access Bank or Beneficiary's Access Bank) based on the outcome of appropriate checks made on the data contained in that message.

In particular, the data is used to identify the bank's role:

Data obtained from the message:

- Logical Recipient (included in the service header);
- CUC Creditor Status Recipient (optional);
- CUC Initiating Party (required);
- Proprietary Code¹⁷ (optional).

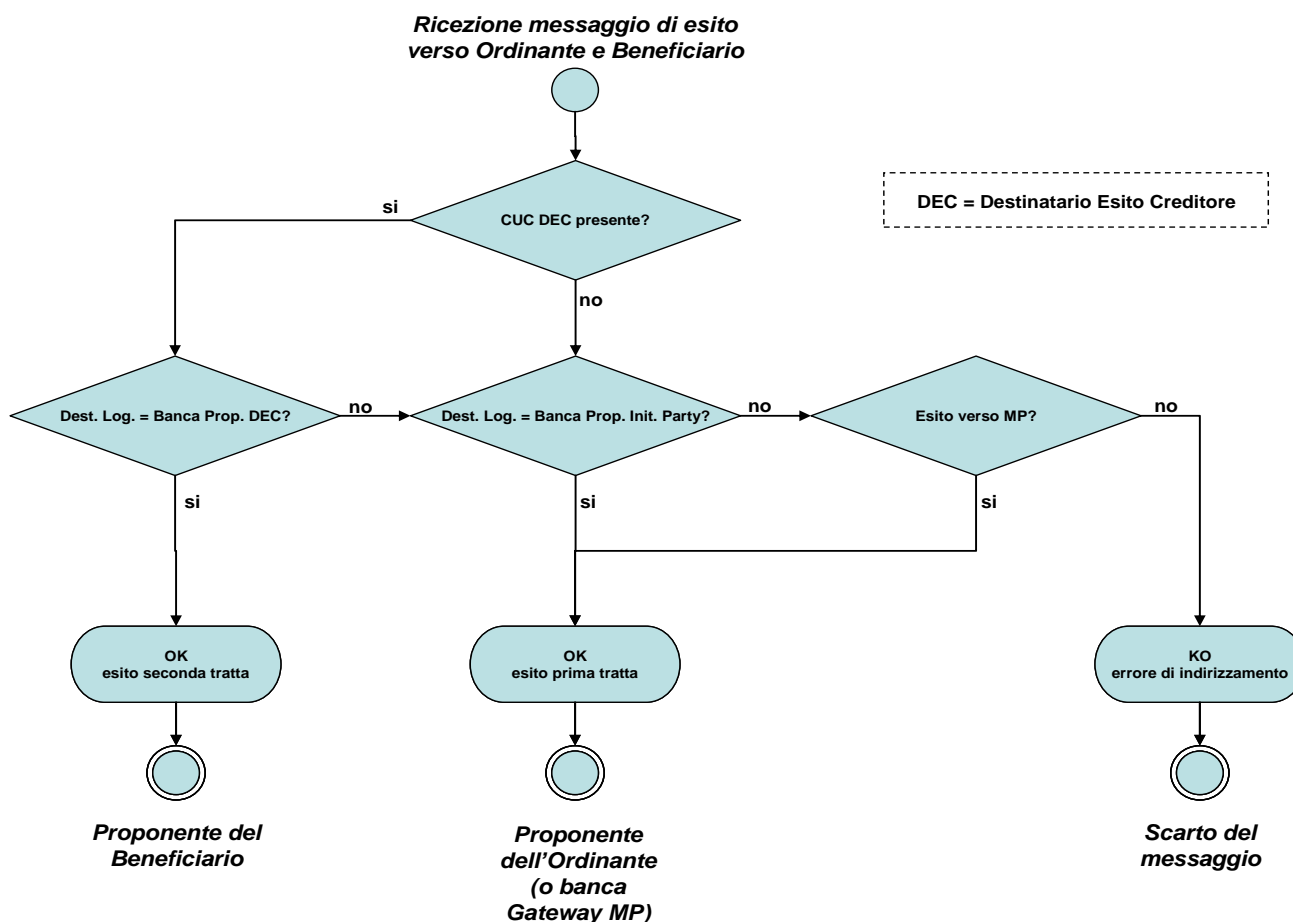
¹⁷ The proprietary (marketplace) code must be set as the value for the TxInfAndSts/LclInstrm/Prtry tag in the

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Data obtained from the Directory:

- Access Bank of the Initiating Party;
- Access Bank of the Creditor Status Recipient.

The following figure shows an example checking procedure for identifying the role of the receiving Access Bank.




Upon receipt of a physical status message, the above Activity Diagram envisages checking for the CUC code of the creditor status recipient.

If this information is found and the logical recipient coincides with the Access Bank of the creditor status recipient, the Access Bank acts for the Beneficiary and, therefore, there is no need to forward the status message, but solely to process it.

Conversely, in the absence of error, the role of the recipient must be that of the Originator's Access Bank. In this case, the checks on the information received include checking the consistency of the logical recipient with the Initiating Party's Access Bank. If this check is unsuccessful and the status message is not directed toward a marketplace (i.e. the message does not income the proprietary (marketplace) code, MP in the figure), it is necessary to report a transmission error.

case of status reports relating to payment requests originating from a marketplace.

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4.6 RULES FOR PREPARING TRANSMISSION CONTROL MESSAGES

With reference to the transmission workflow, this paragraph contains the rules followed - and the checks performed - by the Originator's Access Bank and the Beneficiary's Access Bank when preparing transmission control messages.

For this purpose, references to the Access Bank include both that of the Originator and that of the Beneficiary.

By contrast with the rules for the "XML Payment Requests" service, the "Status for Originator and Beneficiary" service does not allow the selective rejection of individual type 10 progress reports. Any errors found will therefore result in rejection of all the logical messages contained in the physical status message.

On receiving a physical status message, the Access Bank must check that it complies with the reference schema.

If the check fails due to XML parsing errors (message not compliant with the XSD schema defined by CBI), the problem must be reported using a General Purpose message using error code **DG01** (*see doc. STPG-MO-001 - New Services General Part*).


After identifying the type of physical message received, the Executing Bank must check the consistency of the message type with the service name indicated in the service header.

If this check fails, the problem must be reported using a General Purpose message using error code **MG01** (*see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages*).

The Access Bank then checks application of the consistency criteria required for the preparation of physical and logical status messages (*see para. 4.2*).

If the consistency checks are also successful, the Access Bank must carry out the following checks on each of the type 10 progress reports received:

1. The logical status message's identification key must comply with the applicable uniqueness criterion (*see para. 3.8*). If the Access Bank receives a logical status message that has already been processed, it must reject it together with any other logical status messages contained in the same physical message (selective rejection of logical messages is not allowed).
2. If the status report is received in the bank's role as the Originator's Access Bank, the CUC of the Initiating Party must be valid and associated with the logical recipient of the type 10 progress report (Originator's Access Bank). If the status message relates to a payment request deriving from a Marketplace, it is received from the Marketplace's Forwarding Agent and, accordingly, no check is made on the consistency of the Initiating Party's Access Bank with the logical recipient of the message.
3. If the status report is received in the bank's role as the Beneficiary's Access Bank, the CUC of the Beneficiary (Creditor status recipient) must be present, valid and associated with the logical recipient of the type 10 progress report (Beneficiary's Access Bank).

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4. If the status report is received in the bank's role as the Originator's Access Bank, the CUC of the logical initiator of the message (included in the service header) must correspond to the ABI code of the Debtor Agent indicated in the Group Header. This check must be carried out with reference to the information contained in the Directory.
5. The <Amt> field must only contain the currency value "EUR" and the amount must lie between 0.01 and 999999999.99 (maximum of 2 decimal places). Amounts can be stated without any decimal places (the suffix .00 is not obligatory).
6. The ABI code of the Executing Bank - contained in the <DbtrAgt> block within the <GrpHdr> - must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001".
7. Account Servicer Reference <AcctSvcrRef>: the rule for the presence of the field becomes (1..n) if the payment method is "CHK"; on the other hand, the rule for the presence of the field becomes (1..1) if the payment method is either "TRA" or "TRF".
8. The <Cd> field in the Reason block, only present in Status for Originator messages, must make reference to the external ISO table published on the website www.iso20022.org.
9. The <Cd> field in the Category Purpose block must make reference to the external ISO table (External Purpose Code published on the website www.iso20022.org).
10. If applied by the Executing Bank, the digital signature must be validated in accordance with the rules indicated in document FIRMA-MO-001. In addition, the only method allowed for attaching digital signatures to progress reports is **single envelope** mode.

The CBI diagnostics of the Access Bank are not required to check if the information included by the Initiating Party/Originator in the original payment request has been returned identically in the related type 10 logical progress report messages.

Based on these checks, the Access Bank generates **just one** physical transmission control message that refers, explicitly or implicitly, to all the progress reports received.

If all checks on all the type 10 progress reports received are completed successfully, the transmission control message must be prepared in the manner indicated in Figure 34:

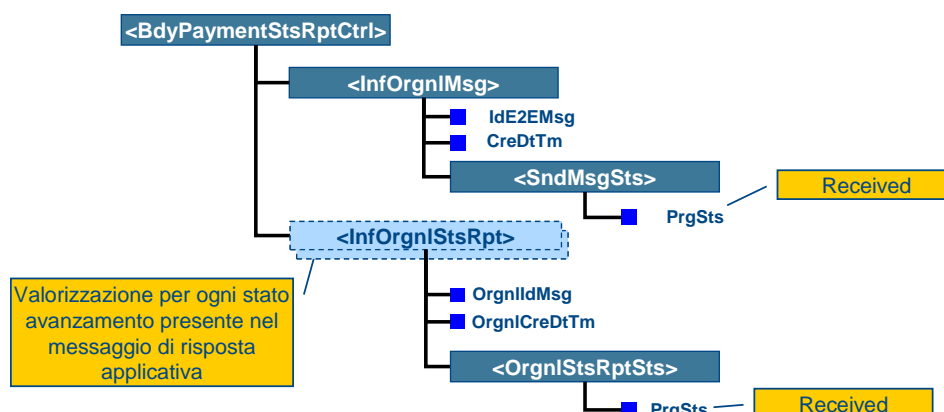



Figure 34

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- The <PrgSts> tag within the <SndMsgSts> block is set to **Received**;
- Presence of a <InfOrgnlStsRpt> block for every progress report included in the physical payment status report message received (1:1 match, without necessarily following the order in which the progress reports were included in the status message).

On the other hand, if an error is found in a progress report, the entire physical status message must be rejected and the transmission control message must indicate:

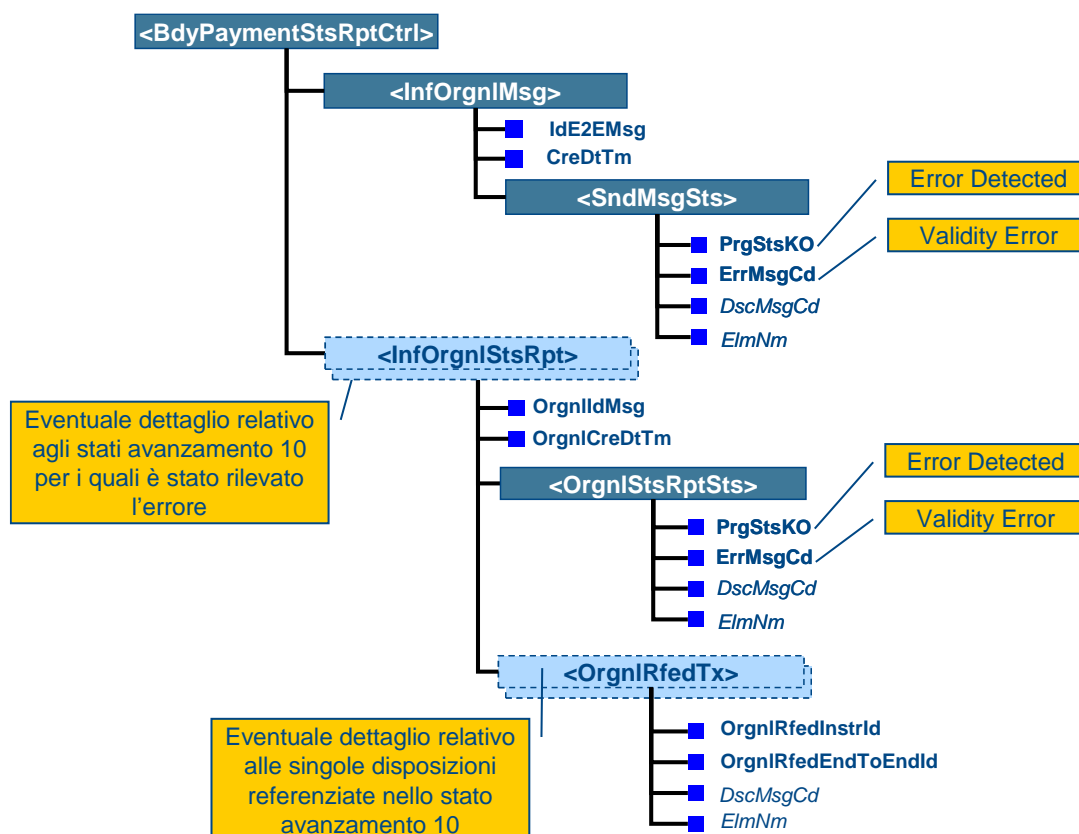



Figure 35

- The <PrgStsKO> tag within the <SndMsgSts> block is set to **"Error Detected"**;
- The <ErrMsgCd> tag within the <SndMsgSts> block is set to **"Validity Error"**;
- Any details about the individual type 10 progress reports are included in the corresponding <InfOrgnlStsRpt> for the entities affected by the error;
- Optionally, with regard to progress reports found to contain an error, the <OrgnlRfedTx> block can be used to provide details about the individual instructions concerned.

4.6.1 Governance rules

The steps described below must be taken if the Originator's Executing Bank or the Originator's Access Bank is unable to reconcile a transmission control report.

If the values of the <IdE2EMsg> + <CreDtTm> tags cannot be associated with any of the related tags contained in the Service Headers of the status reports sent earlier, the following procedure

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applies:

- reject the transmission control message received;
- send a specific report to the counterpart's Operations Desk;
- wait for the correct transmission control report before closing out the workflow.

If the Originator's Executing Bank or the Originator's Access Bank receives a transmission control message that does not comply with the rules indicated in the previous paragraphs, it must respond by generating a General Purpose error message using code **MG01** (*see doc. "STPG-MO-001 New Services General Part"*) **and rejecting the message received**.

This General Purpose message must be generated if a transmission control message is received with the following characteristics:

- reference to at least one type 10 progress report not included in the status message sent previously.

No consistency check is required between <InfOrgnlStsRpt> and <OrgnlRfedTx>.

If the <InfOrgnlStsRpt> block refers to an instruction not included in the original group, the status of the progress transmission is always deemed to be that declared in the <OrgnlStsRptSts> block. In this case, the Bank receiving the transmission control message may send a report on the inconsistency found to the counterpart's Operations Desk.

The Originator's Executing Bank must also generate a General Purpose message if the message status is not consistent with the transmission status of the individual progress reports.


The following two rules apply in this case:

- if the message status is set to "**Received**", the status of all the related progress reports must be "**Received**".

The General Purpose message must also be generated every time a wrong combination is found between the message status declared in the <SndMsgSts> block and the status of each individual progress report included in the <OrgnlStsRptSts> block.

Only the following combinations are allowed and meaningful:

SndMsgSts	OrgnlStsRptSts
Received	Received
Error Detected	- blank -
Error Detected	Error Detected

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5 Appendix

5.1 APPENDIX A - CHARACTERS ALLOWED

With reference to the minimum set of characters that may be included in the fields of XML messages, banks using the CBI network are requested to support the following Latin characters for consistency with the SEPA Credit Transfer Implementation Guidelines issued by the **European Payment Council** (EPC):

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

Note that the XML W3C standards adopted allow use of the entire UTF-8 character set; accordingly, based on bilateral or multilateral agreements between the countries, each bank may decide to receive and send messages whose fields contain characters that are not included in the above list.

In general, in the absence of agreements between the parties, if the sender of a message wishes to guarantee that it will be processed correctly - in the absence of errors unrelated to the characters used - the sender must restrict itself to using the minimum set of characters that must be supported when setting the value of each field. In particular, in order to guarantee not only the correct processing of the flow, but also the reconciliation of the transaction, the sender must only use the minimum character set when setting the value of the identifiers (such as MsgId).

The use of additional characters entitles the receiving bank to refuse the message received or to convert such characters on the basis described in document EPC217-08 SEPA Conversion Table.

In order to improve interoperability and the freedom allowed to Customers when inputting information to be transmitted via the CBI network, each bank or appointed technical partner may notify counterparts of a supported character set that extends the minimum envisaged.

Finally, it is specified that the content of the identifiers must comply with the following¹⁸:


- is limited to the set of Latin characters as defined above;
- must not start or end with a '/' (slash);
- it must not contain '/' (double slash).

5.2 APPENDIX B – STRUCTURING OF UNIQUE IDENTIFIERS AND MESSAGE QUALIFIERS

With regard to the rules for structuring the unique file and message identifiers sent using the CBI network (*see doc. STPG-MO-001 – New Services General Part*), the message qualifiers (QTM) to be used in relation to the CBI “XML Payment Requests” and “Status for Originator and Beneficiary” services are listed below:

“XML Payment Requests”

¹⁸ See EPC230-15 Clarification Paper on the Use of Slashes in References, Identifications and Identifiers

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Physical message type	Service name	QTM
Service request	DISP-PAG-SEPA / DISP-PAG-ITA / DISP-PAG-URGP / DISP-PAG-FAST / DISP-PAG-PA / DISP-PAG-SPN	01
Level 1 payment status report	DISP-PAG-SEPA / DISP-PAG-ITA / DISP-PAG-URGP / DISP-PAG-FAST / DISP-PAG-PA / DISP-PAG-SPN	04
Level 2 payment status report	STAT-RPT-DISP-PAG	01
Transmission control	STAT-RPT-DISP-PAG	04

Status for Originator and Beneficiary

Physical message type	Service name	QTM
Service request Exec. → Acc.	ESITO-BON-ORD-BEN	01
Transmission control Exec. → Acc.	ESITO-BON-ORD-BEN	04
Service request Acc. → Acc.	ESITO-BON-ORD-BEN	01
Transmission control Acc. → Acc.	ESITO-BON-ORD-BEN	04

5.3 APPENDIX C - SUPPORT FOR FINANCIAL MONITORING ON BIG WORKS

As indicated in the document entitled "*Monitoraggio finanziario su Rete CBI - Nuovo modello*", the CBI "SEPA compliant XML Payment Requests" and "Daily XML reporting" services must be used to support the "Financial Monitoring on Big Works" (Law 114/2014 and subsequent CIPE Resolution 15/2015).

Reference is made to that document for a detailed description of the project, as well as for the architecture that meet the various requirements. This appendix provides instructions about the additional activities required of banks when managing payment requests subject to financial monitoring.

The following definitions are useful in this regard:

Definition 1: a SEPA payment instruction is subject to financial monitoring if and only if the first occurrence of the unstructured Remittance Information (RmtInf/Ustrd) contains a string whose first six characters are "//MIP/"


Definition 2: a SEPA payment request (group) is subject to financial monitoring if and only if it contains at least one payment instruction subject to financial monitoring

Definition 3: a SEPA payment request (group) subject to financial monitoring is valid if and only if all the following conditions apply:

a. contains solely payment instructions subject to financial monitoring (*Error code: "NARR" <AddtlStsRsnInf>: "//MIP/Not all instructions are subject to financial monitoring"*). This condition is consistent with the user specification that requires monitored account holders to only issue payment instructions subject to monitoring.

b. for each payment instruction included in the payment request, the first occurrence of the unstructured Remittance Information (RmtInf/Ustrd) must be structured as follows:

- Positions 7 -21: 15 required alphanumeric characters; position 22-22: separator character "/"

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Error code: "**NARR**" <AddtlStsRsnInf>: "**//MIP/CUP code absent or formally incorrect**"

- Positions 23 -24: 2 required alphanumeric characters; position 25-25: separator character "/"
- Error code: "**NARR**" <AddtlStsRsnInf>: "**//MIP/Reason code absent or formally incorrect**"

In order to facilitate the management of anomalies, the description of each specific project error includes the same identifier string for the payment instructions subject to financial monitoring.

5.3.1 Additional checks carried out on payment requests subject to monitoring

If the Originator's Executing Bank identifies a SEPA payment request subject to financial monitoring it must check its validity via ad hoc applications checks, additional to those applied normally. As usual, these checks must be carried out in advance by the Originator's Access Bank in order to avoid rejections by the Executing Bank.

An invalid SEPA payment request subject to financial monitoring must be rejected by the Executing Bank via a type 4 KO message using the error codes described above.

5.4 APPENDIX D - LIST OF COUNTRIES IN THE SEPA AREA

The list of countries and colonies recognised by EPC as part of the Single Euro Payment Area (SEPA) is contained in the document entitled "EPC409-09 List of SEPA Countries", which - at the time of writing - is available at the following link:

http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=328.

In this regard, note that CBI transmitters are not required to carry out any related applications checks: this list is presented for the sole purpose of enabling CBI customers to use the "XML SEPA payment requests" function correctly.

DOCUMENT END