



Mandatory data in our ISO 20022 messages

November 2022



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Introduction

The content within this presentation is based on the known NPA use cases and is correct at the time of publication.

As part of our ongoing narrative with customers and stakeholders, we will publish the next set of Standards technical collateral in early 2023 on our customer portal, [Standards Source](#).

Through the NPA design process, content could still evolve or change. We will approach our customers and stakeholders through ongoing engagement that aligns with our published [Standards Framework](#) for making changes to a standard.

Other key considerations required before making a data attribute mandatory include **assessing the outcomes and quantifiable benefits that mandating will enable**, and a clear understanding of the **liability** on us and others in the ecosystem should a message be **rejected** for not including a data attribute.

The information contained in this presentation is already available on [Standards Source](#); each ISO 20022 message has a detailed Implementation Guideline that shows all mandatory (and optional) data. The presentation is a summary of those mandatory data elements only.

Introduction

We define **mandatory data** as those elements that must be sent within a specific message by a submitter (i.e. we centrally compel their inclusion).

This presentation will show you the data elements in each message that are mandatory at a business level.

The reasons for making these fields mandatory are mainly due to being:

- *Mandated for inclusion by the global ISO 20022 standard to facilitate interoperability; or*
- *Mandated within our Pay.UK NPA rules to enable specific outcomes; or*
- *Requested to be mandatory by our customers based on their feedback and inputs for UK retail payments.*

The NPA Customer Agreement will be the legal documentation that confirms, through contractual arrangements, the mandatory data that must be adhered to.

How to read this information

The tables throughout this presentation are based on specific ISO 20022 messages to be used in the NPA.

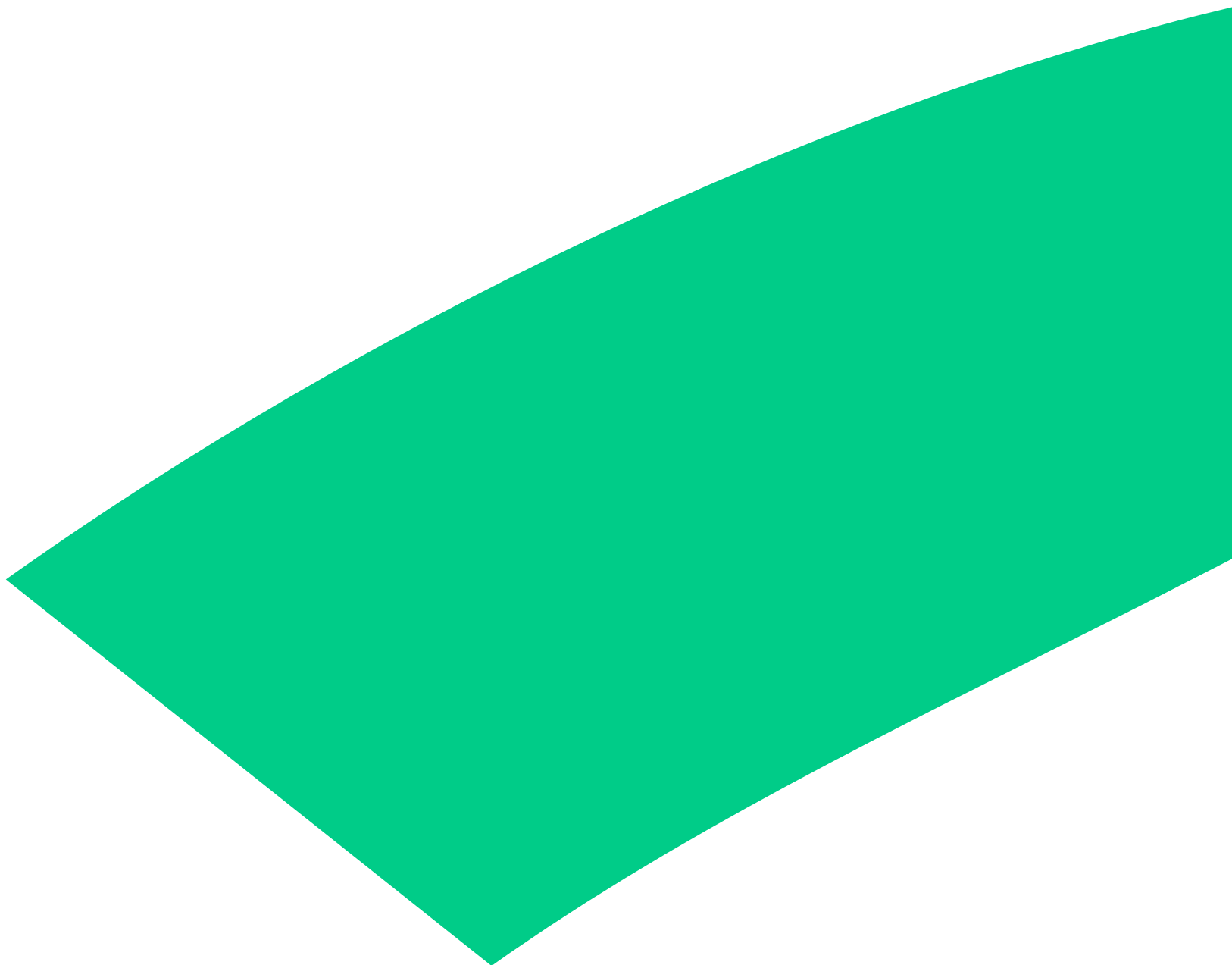
- They will specify **only** the mandatory data elements per each ISO message.
- For each data attribute, we have provided the *reasoning* for mandation. These terms are in line with the Base document that can be found on our portal, [Standards Source](#).
 - “**Mandated in ISO**” - ISO sets the precedent for specific mandatory fields that should not be changed, thereby **introducing the first degree of interoperability**; or
 - “**Mandated by Pay.UK Rules**” show those data elements required for us to successfully process a message; **&/or**
 - “**Mandated by Pay.UK Usage Rules**” provides further definition specific to us, where there is further restriction of the ISO definition to enable us to process messages successfully; **&/or**
 - “**Mandated by Pay.UK Comments**” shows additional points of relevance.

We have also identified, as applicable, where a data element was also *mandatory* in the current Faster Payment (FPS) messages. We have denoted this with “**”.

- *Where an element is noted as Optional, one of the other sub-elements must be included. For example, “BICFI” is Optional if “Instructing Agent” or “Clearing System Member ID” or “LEI” is included.*



pacs ISO 20022
messages



pacs.008: FI to FI Customer Credit Transfer

The tables throughout this presentation are based on specific ISO 20022 messages to be used in the NPA.

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Message Id	N/A	Mandatory	Mandated in ISO
Creation DateTime **	N/A	Mandatory	Mandated in ISO
Number of Transactions	N/A	Mandatory	Mandated in ISO
Control Sum	N/A	Mandatory	Mandated by Pay.UK Comments
Settlement Method	N/A	Mandatory	Mandated in ISO
Clearing System Code	N/A	Mandatory	Mandated by Pay.UK Rules
Local Instrument Code **	N/A	Mandatory	Mandated by Pay.UK Comments
End-to-End Identification	N/A	Mandatory	Mandated in ISO
UETR	N/A	Mandatory	Mandated by Pay.UK Rules
Interbank Settlement Amount **	N/A	Mandatory	Mandated in ISO
Interbank Settlement Currency **	N/A	Mandatory	Mandated in ISO

No UETR in FPS although a similar reference is the TRN (Transaction Reference Number) or the FPID (Faster Payments Identifier; TRN+Payment Type Code+Date Sent+Currency + Sending FPS institution).

pacs.008: FI to FI Customer Credit Transfer

* Whilst “Name” is noted as an optional field for Debtor Identification, it is *mandatory* for an individual.

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Charge Bearer		Mandatory	Mandated in ISO
Instructing Agent	Instructing Agent	Mandatory	Mandated by Pay.UK Usage Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id **	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
Instructed Agent	Instructed Agent	Mandatory	Mandated by Pay.UK Usage Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
Debtor Identification	Debtor Identification	Mandatory	Mandated by ISO
	Name*	Optional	Mandated by Pay.UK Rules
	Postal Address	Optional	Mandated by Pay.UK Rules
	Any BIC	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
	Other Id	Optional	Mandated by Pay.UK Usage Rules

pacs.008: FI to FI Customer Credit Transfer

Whilst the LEI is an optional field for Instructing Agent (depending upon other sub-elements being used), it is **mandatory** for Direct Customers *regardless* of their role and for an Agency connected to a Direct Customer.

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Debtor Account Identification	Debtor Account Id **	Mandatory	Mandated by Pay.UK Rules
	IBAN	Mandatory	Mandated by Pay.UK Rules
	Other Id **	Mandatory	Mandated by Pay.UK Rules
Debtor Agent	Debtor Agent	Mandatory	Mandated by ISO
	Clearing System Member Id **	Optional	Mandated by Pay.UK Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
Creditor Agent	Creditor Agent	Mandatory	Mandated by ISO
	Clearing System Member Id **	Optional	Mandated by Pay.UK Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules

pacs.008: FI to FI Customer Credit Transfer

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Creditor Identification	Creditor Identification	Mandatory	Mandated by ISO
	Name	Optional	Mandated by Pay.UK Rules
	Postal Address	Optional	Mandated by Pay.UK Rules
	Any BIC	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
	Other Id	Optional	Mandated by Pay.UK Usage Rules
Creditor Account Identification	Creditor Account Identification	Mandatory	Mandated by Pay.UK Rules
	IBAN	Mandatory	Mandated by Pay.UK Rules
	Other Id **	Mandatory	Mandated by Pay.UK Rules

pacs.002: FI to FI Payment Status Report

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Message ID	N/A	Mandatory	Mandated in ISO
Creation Date Time **	N/A	Mandatory	Mandated in ISO
Original Group Information and Status	Original Message ID	Mandatory	Mandated in ISO
	Original Message Name ID	Mandatory	Mandated in ISO
	Original Creation Date Time	Optional	
	Group Status	Optional	Mandated by Pay.UK Usage Rules
	Status Reason Information	Optional	
	Number of Transactions per Status	Optional	

pacs.002: FI to FI Payment Status Report

Element	Sub Element	Sub Element 2	Mandatory/Optional in Schema	Reasoning	
Transaction Information And Status	Status Identification		Optional		
	Original Instruction Identification		Optional		
	Original End To End Identification		Optional		
	Original Transaction Identification		Optional		
	Original UETR		Mandatory	Mandated by Pay.UK Usage Rules	
	Transaction Status **		Mandatory		
	Status Reason Information **		Optional	Mandated by Pay.UK Usage Rules	
	Effective Interbank Settlement Date **		Optional	Mandated by Pay.UK Usage Rules	
	Clearing System Reference **		Optional	Mandated by Pay.UK Usage Rules	
	Instructing Agent	Instructing Agent		Mandatory	Mandated by Pay.UK Usage Rules
		BICFI		Optional	Mandated by Pay.UK Usage Rules
		Clearing System Member ID **		Optional	Mandated by Pay.UK Usage Rules
	Instructed Agent	LEI		Optional	Mandated by Pay.UK Usage Rules
		Instructed Agent		Mandatory	Mandated by Pay.UK Usage Rules
BICFI			Optional	Mandated by Pay.UK Usage Rules	
Instructed Agent	Clearing System Member ID		Optional	Mandated by Pay.UK Usage Rules	
	LEI		Optional	Mandated by Pay.UK Usage Rules	

No original UETR in FPS; a similar reference would be the original TRN (Transaction Reference Number) or the FPID (Faster Payments Identifier).

pacs.004: FI to FI Payment Return

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Message Id	N/A	Mandatory	Mandated by ISO
Creation DateTime **	N/A	Mandatory	Mandated by ISO
Number of Transactions	N/A	Mandatory	Mandated by ISO
Settlement Method Code	N/A	Mandatory	Mandated by ISO
Clearing System Code	N/A	Mandatory	Mandated by ISO
Return Identification	N/A	Mandatory	
Original End To End Identification	N/A	Mandatory	Mandated by Pay.UK Rules
Original UETR	N/A	Mandatory	Mandated by Pay.UK Rules
Returned Interbank Settlement Amount **	N/A	Mandatory	Mandated by ISO
Returned Interbank Settlement Currency **	N/A	Mandatory	Mandated by ISO
Interbank Settlement Date	N/A	Mandatory	Mandated by ISO

No original UETR in FPS;
a similar reference would be the
original TRN (Transaction
Reference Number) or the FPID
(Faster Payments Identifier).

pacs.004: FI to FI Payment Return

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Instructing Agent	Instructing Agent	Mandatory	Mandated by Pay.UK Usage Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member ID **	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
Instructed Agent	Instructed Agent	Mandatory	Mandated by Pay.UK Usage Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member ID	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
Debtor Party	Debtor Party	Mandatory	Mandated by ISO
	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	ID - Party AnyBIC	Optional	Mandated by Pay.UK Usage Rules
	ID - Party LEI	Optional	Mandated by Pay.UK Usage Rules
	ID - Party Other ID	Optional	Mandated by Pay.UK Usage Rules

pacs.004: FI to FI Payment Return

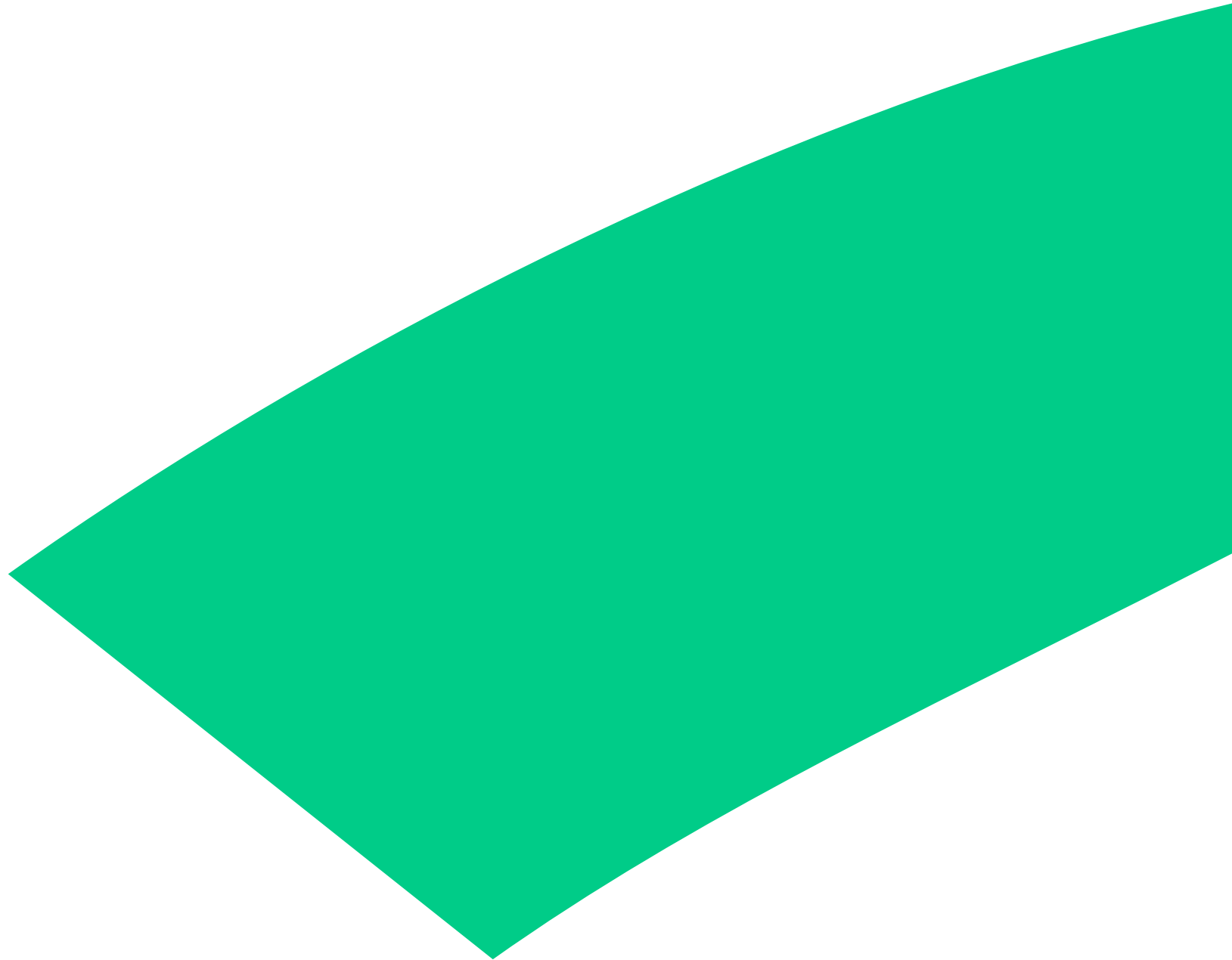
Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Debtor Agent	Debtor Agent	Mandatory	Mandated by ISO
	Agent BICFI	Optional	Mandated by Pay.UK Usage Rules
	Agent Clearing System Member ID **	Optional	Mandated by Pay.UK Usage Rules
	Agent LEI	Optional	Mandated by Pay.UK Usage Rules
Creditor Party	Creditor Party	Mandatory	Mandated by ISO
	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party AnyBIC	Optional	Mandated by Pay.UK Usage Rules
	Party LEI	Optional	Mandated by Pay.UK Usage Rules
	Party Other ID	Optional	Mandated by Pay.UK Usage Rules
Creditor Agent	Creditor Agent	Mandatory	Mandated by ISO
	Agent BICFI	Optional	Mandated by Pay.UK Usage Rules
	Agent Clearing System Member ID **	Optional	Mandated by Pay.UK Usage Rules
	Agent LEI	Optional	Mandated by Pay.UK Usage Rules
Reason Code	Reason Code **	Mandatory	Mandated by ISO

pacs.028: FI to FI Payment Status Request

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Message ID	N/A	Mandatory	Mandated in ISO
Creation Date Time	N/A	Mandatory	Mandated in ISO
Instructing Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Instructed Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Original Message ID	N/A	Mandatory	Mandated in ISO
Original Message Name ID	N/A	Mandatory	Mandated in ISO
Transaction Information	Status Request ID	Optional	
	Original Group Information	Optional	
	Original Instruction ID	Optional	
	Original End to End ID	Optional	
	Original Transaction ID	Optional	
	Original UETR	Mandatory	Mandated by Pay.UK Usage Rules



pain ISO 20022
messages



pain.001: Customer Credit Transfer Initiation

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Message Id		Mandatory	Mandated in ISO
Creation DateTime		Mandatory	Mandated in ISO
Number of Transactions		Mandatory	Mandated in ISO
Control Sum		Mandatory	Mandated in ISO
Initiating Party	Initiating Party	Mandatory	Mandated in ISO
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Any BIC	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Other ID	Optional	Mandated by Pay.UK Usage Rules
Payment Information Identification		Mandatory	Mandated in ISO
Payment Method		Mandatory	Mandated in ISO

pain.001: Customer Credit Transfer Initiation

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Local Instrument Code		Mandatory	Mandated by Pay.UK Comments
Requested Execution Date	Date	Mandatory	Mandated in ISO
	Date Time	Mandatory	Mandated in ISO
Debtor Identification	Debtor Identification	Mandatory	Mandated in ISO
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Any BIC	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
	Other ID	Optional	Mandated by Pay.UK Usage Rules
Debtor Account Identification	IBAN	Mandatory	Mandated in ISO
	Other ID	Mandatory	Mandated in ISO
Debtor Agent Identification	Debtor Agent	Mandatory	Mandated in ISO
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member ID	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Rules
End To End Identification		Mandatory	Mandated in ISO
UETR		Mandatory	Mandated by Pay.UK Comments

pain.001: Customer Credit Transfer Initiation

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Instructed Amount		Mandatory	Mandated in ISO
Instructed Amount Currency		Mandatory	Mandated in ISO
Equivalent Amount		Mandatory	Mandated in ISO
Equivalent Amount Currency		Mandatory	Mandated in ISO
Currency of Transfer		Mandatory	Mandated in ISO
Creditor Agent	Creditor Agent	Mandatory	Mandated by Pay.UK Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member ID	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
Creditor	Creditor	Mandatory	Mandated by Pay.UK Rules
	Name	Optional	
	Postal Address	Optional	
	AnyBIC	Optional	
	LEI	Optional	
	Other ID	Optional	
Creditor Account	IBAN	Mandatory	Mandated in ISO
	Other ID	Mandatory	Mandated in ISO

pain.002: Customer Payment Status Report

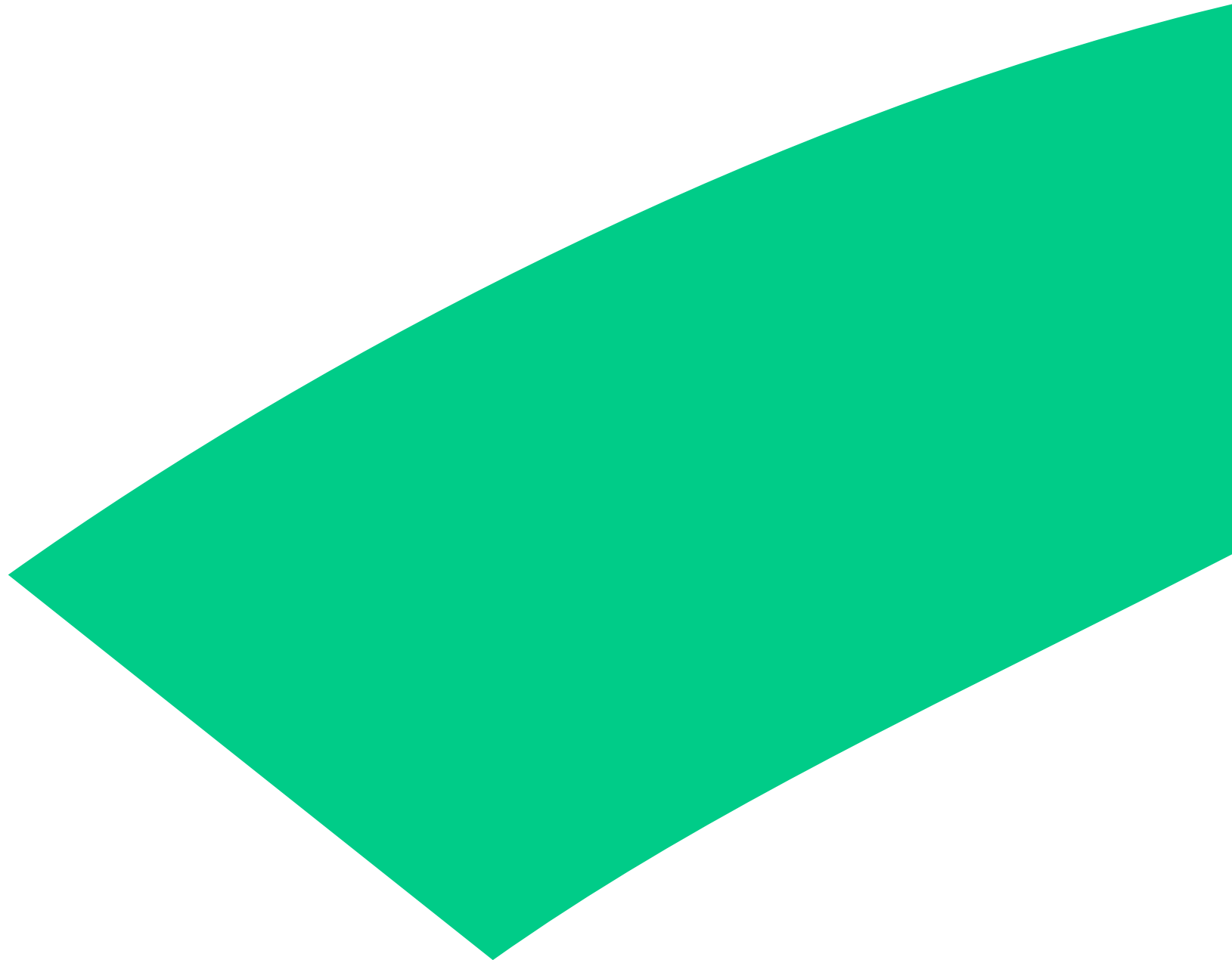
Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Message ID	N/A	Mandatory	Mandated in ISO
Creation Date Time	N/A	Mandatory	Mandated in ISO
Initiating Party	Party Name	Mandatory	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules
Debtor Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Creditor Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules

pain.002: Customer Payment Status Report

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Original Group Information and Status	Original Message ID	Mandatory	Mandated in ISO
	Original Message Name ID	Mandatory	Mandated in ISO
	Original Creation Date Time	Optional	
	Original Number of Transaction	Optional	
	Original Control Sum	Optional	
	Group Status	Mandatory	Mandated by Pay.UK Usage Rules
	Status Reason Information	Optional	
	Number of Transactions per Status	Optional	
Original Payment Information and Status	Original Payment Information ID	Mandatory	Mandated in ISO
	Original Number of Transactions	Optional	
	Original Control Sum	Optional	
	Payment Information Status	Mandatory	Mandated by Pay.UK Usage Rules
	Status Reason Information	Optional	
	Group Status	Mandatory	Mandated by Pay.UK Usage Rules
	Number of Transactions per Status	Optional	
	Transaction information and Status	Mandatory	Mandated by Pay.UK Usage Rules



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messages



camt.028: Additional Payment Information Request

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Assignment ID	N/A	Mandatory	Mandated in ISO
Assigner	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules
Assigner Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Assignee Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Assignment ID	N/A	Mandatory	Mandated in ISO

camt.028: Additional Payment Information Request

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Assignment Creation Date Time	N/A	Mandatory	Mandated in ISO
Underlying Original Instruction ID	N/A	Mandatory	Mandated in ISO
Underlying Original Instructed Amount	N/A	Mandatory	Mandated in ISO
Underlying Original Instructed Currency	N/A	Mandatory	Mandated in ISO
Underlying Ultimate Debtor	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
	ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules
Underlying Debtor	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
	ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules

camt.028: Additional Payment Information Request

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Underlying Debtor Account Identification	Debtor Account Id	Mandatory	Mandated by Pay.UK Rules
	IBAN	Mandatory	Mandated by Pay.UK Rules
	Other Id	Mandatory	Mandated by Pay.UK Rules
Underlying Debtor Agent	Debtor Agent	Mandatory	Mandated by ISO
	Clearing System Member Id	Optional	Mandated by Pay.UK Rules
	BICFI	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules

camt.029: Resolution of Investigation

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Resolution of Investigation Assignment ID	N/A	Mandatory	Mandated in ISO
Resolution of Investigation Assigner	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules
Resolution of Investigation Assigner Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Resolution of Investigation Assignee	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules

camt.029: Resolution of Investigation

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Resolution of Investigation Assignee Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Resolution of Investigation Assignment Creation Date Time	N/A	Mandatory	Mandated in ISO
External Investigation Execution Confirmation Code	N/A	Mandatory	Mandated in ISO

camt.029: Resolution of Investigation

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Underlying Payment Transaction		Mandatory	Mandated in ISO
	Underlying Payment Transaction Cancellation Status Identification	Optional	
	Underlying Payment Transaction Group information	Mandatory	Mandated by Pay.UK Usage Rules
	Underlying Payment Transaction Original instruction ID	Optional	
	Underlying Payment Transaction Original End to End ID	Optional	
	Underlying Payment Transaction Original Transaction ID	Optional	
	Underlying Payment Transaction Original Clearing System Reference		
	Underlying Payment Transaction Original UETR	Mandatory	Mandated by Pay.UK Usage Rules
	Individual Transaction Cancellation Status Code	Optional	
	Cancellation Status Reason Code	Optional	

camt.036: Debit Authorisation Response

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Debit Authorisation Response Assignment ID	N/A	Mandatory	Mandated in ISO
Debit Authorisation Response Assigner	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Debit Authorisation Response Assignee	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules
Debit Authorisation Response Creation Date Time	N/A	Mandatory	Mandated in ISO
Debit Authorisation Response Confirmation		Mandatory	Mandated in ISO
	Debit Authorisation Response Indicator	Mandatory	Mandated in ISO
	Amount to Debit	Mandatory	Mandated in ISO
	Currency	Mandatory	Mandated in ISO
	Debit Value Date	Optional	
	Reason	Optional	

camt.053: Bank To Customer Statement

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Bank to Customer Statement ID	N/A	Mandatory	Mandated in ISO
Bank to Customer Statement Creation Date Time	N/A	Mandatory	Mandated in ISO
Bank to Customer Statement Pagination	Page Number	Optional	
	Last page ID	Mandatory	Mandated in ISO
Bank to Customer Statement ID	Bank to Customer Statement ID	Mandatory	Mandated in ISO
Bank to Customer Statement Pagination	Page Number	Optional	
	Last page ID	Mandatory	Mandated in ISO
Electronic Sequence Number	N/A	Optional	
Legal Sequential Number of the Statement	N/A	Mandatory	Mandated by Pay.UK Usage Rules

camt.053: Bank To Customer Statement

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Reporting Account	Reporting Account Id	Mandatory	Mandated by Pay.UK Rules
	Other Id	Mandatory	Mandated by Pay.UK Rules
Statement Balance	Type	Mandatory	Mandated in ISO
	Amount	Mandatory	Mandated in ISO
	Debit/Credit Indicator	Mandatory	Mandated in ISO
	Date	Mandatory	Mandated in ISO
Entry/Underlying Transaction	Amount	Mandatory	Mandated in ISO
	Credit debit Indicator	Mandatory	Mandated in ISO
	Statistics	Mandatory	Mandated in ISO
	Booking Date	Mandatory	Mandated in ISO
	Value Date	Mandatory	Mandated in ISO
	Bank Transaction Code	Mandatory	Mandated in ISO
	Entry Details	Mandatory	Mandated in ISO

camt.054: Bank To Customer Debit Credit Notification

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Bank to Customer Debit Credit Notification ID	Bank to Customer Debit Credit Notification ID	Mandatory	Mandated in ISO
Bank to Customer Debit Credit Notification Creation Date Time	N/A	Mandatory	Mandated in ISO
Reporting Account	Reporting Account Id	Mandatory	Mandated by Pay.UK Rules
	Other Id	Mandatory	Mandated by Pay.UK Rules
Entry/Underlying Transaction	Entry Reference	Optional	
	Amount	Mandatory	Mandated in ISO
	Credit debit Indicator	Mandatory	Mandated in ISO
	Statistics	Mandatory	Mandated in ISO
	Booking Date	Mandatory	Mandated in ISO
	Value Date	Mandatory	Mandated in ISO
	Bank Transaction Code	Mandatory	Mandated in ISO
	Entry Details	Mandatory	Mandated in ISO
	Additional Notification Information	Optional	

camt.056: FI To FI Payment Cancellation Request

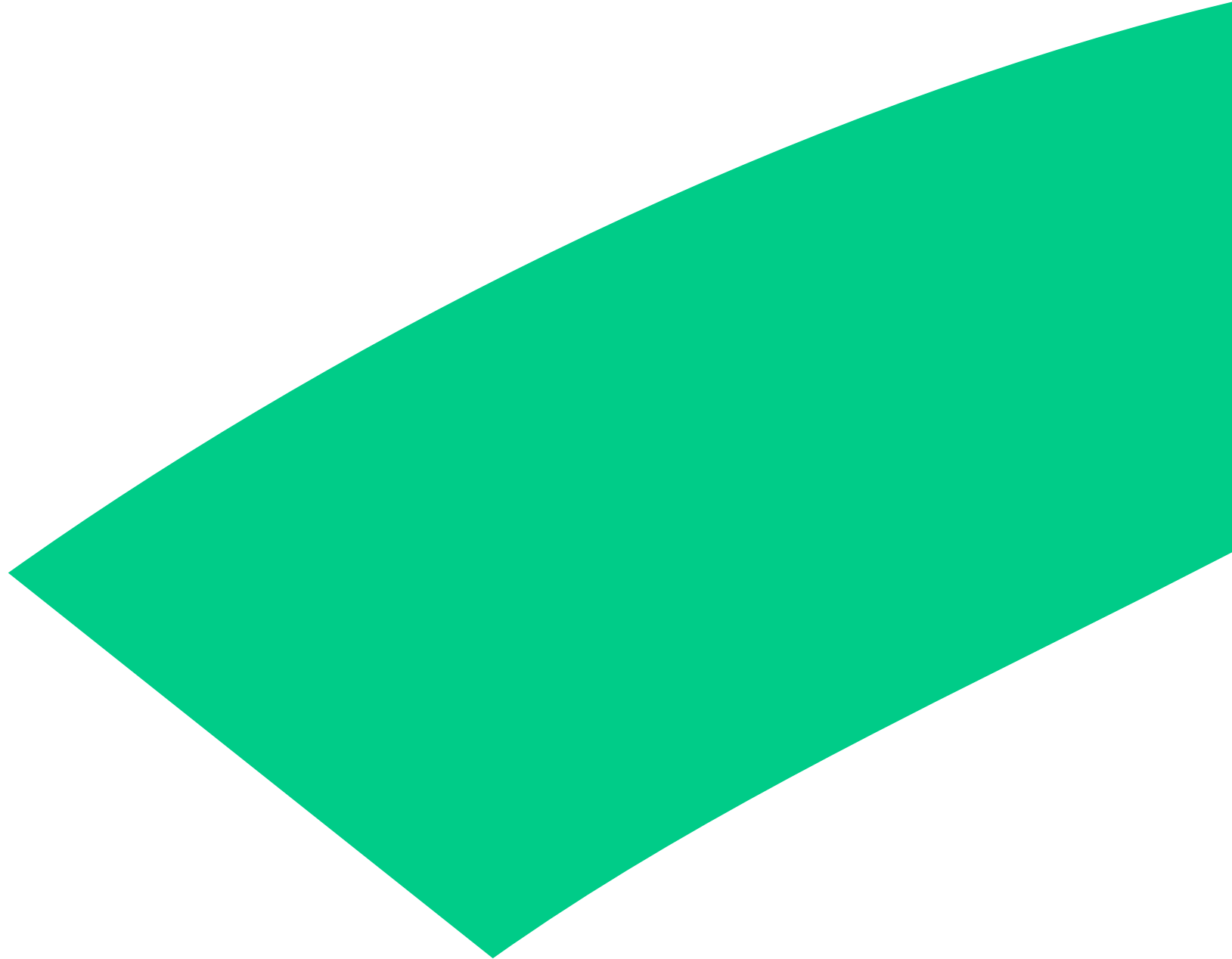
Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Assignment ID	N/A	Mandatory	Mandated in ISO
Assigner	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules
Assigner Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Optional	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Assignee	Party Name	Optional	Mandated by Pay.UK Usage Rules
	Party Postal Address	Optional	Mandated by Pay.UK Usage Rules
	Party ID	Optional	Mandated by Pay.UK Usage Rules
	Country of Residence	Optional	Mandated by Pay.UK Usage Rules

camt.056: FI To FI Payment Cancellation Request

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Assignee Agent	BICFI	Optional	Mandated by Pay.UK Usage Rules
	Clearing System Member Id	Optional	Mandated by Pay.UK Usage Rules
	LEI	Mandatory	Mandated by Pay.UK Usage Rules
	Name	Optional	Mandated by Pay.UK Usage Rules
	Postal Address	Optional	Mandated by Pay.UK Usage Rules
Assignment Creation Date Time	N/A	Mandatory	Mandated in ISO
Underlying Payment Transaction		Mandatory	Mandated in ISO
	Cancellation Identification	Optional	
	Case	Optional	
	Underlying Payment Transaction Group information	Mandatory	Mandated by Pay.UK Usage Rules
	Underlying Payment Transaction Original instruction ID	Optional	
	Underlying Payment Transaction Original End to End ID	Optional	
	Underlying Payment Transaction Original Transaction ID	Optional	
	Underlying Payment Transaction Original Clearing System Reference	Optional	
	Underlying Payment Transaction Original UETR	Mandatory	Mandated by Pay.UK Usage Rules
	Underlying Payment Transaction Bank Settlement Amount	Mandatory	Mandated by Pay.UK Usage Rules
	Underlying Payment Transaction Settlement Date	Mandatory	Mandated by Pay.UK Usage Rules
	Cancellation Reason Information	Mandatory	Mandated by Pay.UK Usage Rules



header ISO 20022
messages



head.001: Business Application Header

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
From		Mandatory	Mandated in ISO
	Organization Name	Optional	
	Organization Postal Address	Optional	
	Organization ID	Optional	
	Organization Country of Residence	Optional	
	Financial Institution Name	Optional	Mandated by Pay.UK Rules
	Financial Institution Clearing System	Optional	Mandated by Pay.UK Rules
	Member Id	Optional	Mandated by Pay.UK Rules
	Financial Institution BICFI	Optional	Mandated by Pay.UK Usage Rules
Financial Institution LEI	Optional	Mandated by Pay.UK Usage Rules	
To		Mandatory	Mandated in ISO
	Organization Name	Optional	
	Organization Postal Address	Optional	
	Organization ID	Optional	
	Organization Country of Residence	Optional	
	Financial Institution Name	Optional	Mandated by Pay.UK Rules
	Financial Institution Clearing System	Optional	Mandated by Pay.UK Rules
	Member Id	Optional	Mandated by Pay.UK Rules
	Financial Institution BICFI	Optional	Mandated by Pay.UK Usage Rules
Financial Institution LEI	Optional	Mandated by Pay.UK Usage Rules	

head.001: Business Application Header

Element	Sub Element	Mandatory/Optional in Schema	Reasoning
Business Message Identifier	N/A	Mandatory	Mandated in ISO
Message Definition Identifier	N/A	Mandatory	Mandated in ISO
Business Service	N/A	Optional	
Market Practice	N/A	Optional	
Creation Date Time	N/A	Mandatory	Mandated in ISO
Business processing Date	N/A	Optional	
Copy Duplicate	N/A	Optional	
Possible Duplicate	N/A	Optional	
Priority	N/A	Optional	
Signature	N/A	Optional	
Related	N/A	Optional	

Thank you

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