



SubmitPayment

This document includes information exported from the ISO 20022 web site(<http://www.iso20022.org>).

02 May 2019

Table of Contents

1	SubmitPayment	3
1.1	API Functionality	3
1.2	Structure	4
1.3	Constraints	5
1.4	Building Blocks	6
2	Types	15
2.1	Datatypes	15
	Legal Notices	20

1 SubmitPayment

1.1 API Functionality

The API allows a NPP Participant client (customer or Overlay Service Provider) to request the NPP Participant to create a new payment resource.

This indicates to the NPP Participant that a payment in is intended to be initiated. At this stage, the Payer may not have been identified by the NPP Participant, and

the request payload may not contain any information of the account that should be debited.

It allows the NPP Participant client to verify and finalise a payment request for clearing through NPP, subject to authorisation by the client.

Outline

The SubmitPayment API is composed of 2 BuildingBlocks:

A. Request

HTTP request sent by the API Client.

B. Response

HTTP response to OSP (Overlay Service Provider) for a customer credit transfer initiation request.

1.2 Structure

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	<i>Root</i>	[1..1]			
	Request	[0..1]		C3, C4, C5, C7, C8, C9	6
	InstructionIdentification	[1..1]	Text		8
	EndToEndIdentification	[1..1]	Text		8
	CreationDateTime	[1..1]	DateTime		9
	InitiatingPartyName	[1..1]	Text		9
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	9
	InstructionPriority	[0..1]	CodeSet		9
	ServiceLevel	[0..1]	Text		9
	LocalInstrument	[0..1]	CodeSet		9
	CategoryPurpose	[0..1]	CodeSet		10
	RequestedExecutionDate	[1..1]	Date		10
	DebtorName	[1..1]	Text		10
	DebtorAliasType	[0..1]	CodeSet		10
	DebtorAliasValue	[0..1]	Text		10
	DebtorAccountIdentification	[0..1]	Text		10
	DebtorAccountType	[0..1]	CodeSet		10
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	11
	InstructedAmount	[1..1]	Amount	C1, C6	11
	CreditorName	[1..1]	Text		11
	CreditorAliasType	[0..1]	CodeSet		11
	CreditorAliasValue	[0..1]	Text		12
	CreditorAccountIdentification	[0..1]	Text		12
	CreditorAccountType	[0..1]	CodeSet		12
	CreditorAgentBIC	[1..1]	IdentifierSet	C2	12
	RemittanceReferredDocumentType	[0..1]	Text		12
	RemittanceReferredDocumentNumber	[0..1]	Text		12
	RemittanceReferredRelatedDate	[0..1]	Date		13
	RemittanceInformationUnstructured	[0..2]	Text		13

Or	Element/BuildingBlock	Mult.	Type	Constr. No.	Page
	Response	[0..1]			13
	TransactionStatus	[1..1]	CodeSet		13
	TransactionStatusReasonCode	[0..1]	CodeSet		13
	TransactionStatusDescription	[0..1]	Text		13
	TransactionIdentification	[0..1]	Text		14
	AcceptanceDateTime	[0..1]	DateTime		14
	ServiceAccessToken	[0..1]	Text		14

1.3 Constraints

C1 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C2 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

C3 CreditorAccountIdentificationRule

Either /CreditorAliasValue or /CreditorAccountIdentification must be present.

C4 CreditorAccountTypeRule

If /CreditorAccountType is present then /CreditorAccountIdentification must be present.

C5 CreditorAliasTypeRule

If /CreditorAliasType is present then /CreditorAliasValue must be present.

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 DebtorAccountIdentificationRule

Either /DebtorAliasValue or /DebtorAccountIdentification must be present.

C8 DebtorAccountTypeRule

If /DebtorAccountType is present then /DebtorAccountIdentification must be present.

C9 DebtorAliasTypeRule

If /DebtorAliasType is present then /DebtorAliasValue must be present.

1.4 Building Blocks

This chapter describes the BuildingBlocks of this API.

1.4.1 Request

Presence: [0..1]

Definition: HTTP request sent by the API Client.

Impacted by: C3 "CreditorAccountIdentificationRule", C4 "CreditorAccountTypeRule", C5 "CreditorAliasTypeRule", C7 "DebtorAccountIdentificationRule", C8 "DebtorAccountTypeRule", C9 "DebtorAliasTypeRule"

Request contains the following **PaymentSubmissionRequest2** elements

Or	Element	Mult.	Type	Constr. No.	Page
	InstructionIdentification	[1..1]	Text		8
	EndToEndIdentification	[1..1]	Text		8
	CreationDateTime	[1..1]	DateTime		9
	InitiatingPartyName	[1..1]	Text		9
	InitiatingPartyBIC	[0..1]	IdentifierSet	C2	9
	InstructionPriority	[0..1]	CodeSet		9
	ServiceLevel	[0..1]	Text		9
	LocalInstrument	[0..1]	CodeSet		9
	CategoryPurpose	[0..1]	CodeSet		10
	RequestedExecutionDate	[1..1]	Date		10
	DebtorName	[1..1]	Text		10
	DebtorAliasType	[0..1]	CodeSet		10
	DebtorAliasValue	[0..1]	Text		10
	DebtorAccountIdentification	[0..1]	Text		10
	DebtorAccountType	[0..1]	CodeSet		10
	DebtorAgentBIC	[0..1]	IdentifierSet	C2	11
	InstructedAmount	[1..1]	Amount	C1, C6	11
	CreditorName	[1..1]	Text		11
	CreditorAliasType	[0..1]	CodeSet		11
	CreditorAliasValue	[0..1]	Text		12
	CreditorAccountIdentification	[0..1]	Text		12
	CreditorAccountType	[0..1]	CodeSet		12
	CreditorAgentBIC	[1..1]	IdentifierSet	C2	12
	RemittanceReferredDocumentType	[0..1]	Text		12
	RemittanceReferredDocumentNumber	[0..1]	Text		12
	RemittanceReferredRelatedDate	[0..1]	Date		13
	RemittanceInformationUnstructured	[0..2]	Text		13

Constraints

- **CreditorAccountIdentificationRule**

Either /CreditorAliasValue or /CreditorAccountIdentification must be present.

Following Must be True
 /CreditorAliasValue Must be present
 Or /CreditorAccountIdentification Must be present

- **CreditorAccountTypeRule**

If /CreditorAccountType is present then /CreditorAccountIdentification must be present.

On Condition
 /CreditorAccountType is present
 Following Must be True
 /CreditorAccountIdentification Must be present

- **CreditorAliasTypeRule**

If /CreditorAliasType is present then /CreditorAliasValue must be present.

On Condition
 /CreditorAliasType is present
 Following Must be True
 /CreditorAliasValue Must be present

- **DebtorAccountIdentificationRule**

Either /DebtorAliasValue or /DebtorAccountIdentification must be present.

Following Must be True
 /DebtorAliasValue Must be present
 Or /DebtorAccountIdentification Must be present

- **DebtorAccountTypeRule**

If /DebtorAccountType is present then /DebtorAccountIdentification must be present.

On Condition
 /DebtorAccountType is present
 Following Must be True
 /DebtorAccountIdentification Must be present

- **DebtorAliasTypeRule**

If /DebtorAliasType is present then /DebtorAliasValue must be present.

On Condition
 /DebtorAliasType is present
 Following Must be True
 /DebtorAliasValue Must be present

1.4.1.1 InstructionIdentification

Presence: [1..1]

Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

Datatype: "Max35Text" on page 19

1.4.1.2 EndToEndIdentification

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 19

1.4.1.3 CreationDateTime

Presence: [1..1]

Definition: Date and time at which the request was created.

Datatype: "ISODateTime" on page 18

1.4.1.4 InitiatingPartyName

Presence: [1..1]

Definition: Name by which the Initiating Party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 19

1.4.1.5 InitiatingPartyBIC

Presence: [0..1]

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 18

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

1.4.1.6 InstructionPriority

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 17

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

1.4.1.7 ServiceLevel

Presence: [0..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 19

1.4.1.8 LocalInstrument

Presence: [0..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 16

1.4.1.9 CategoryPurpose

Presence: [0..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 16

1.4.1.10 RequestedExecutionDate

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 17

1.4.1.11 DebtorName

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 19

1.4.1.12 DebtorAliasType

Presence: [0..1]

Definition: Contains the type of Alias Identifier. E.g. an email, a phone number or an Australian Business

Number.

Datatype: "aliasxternaAliasType1Code" on page 16

1.4.1.13 DebtorAliasValue

Presence: [0..1]

Definition: Contains the actual value for the supplied type, so an email address, a phone number etc.

Datatype: "Max2048Text" on page 19

1.4.1.14 DebtorAccountIdentification

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Datatype: "Max34Text" on page 19

1.4.1.15 DebtorAccountType

Presence: [0..1]

Definition: Name of the account identification identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 16

1.4.1.16 DebtorAgentBIC

Presence: [0..1]

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 18

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

1.4.1.17 InstructedAmount

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

Impacted by: C1 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 15

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

1.4.1.18 CreditorName

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 19

1.4.1.19 CreditorAliasType

Presence: [0..1]

Definition: Contains the type of Alias Identifier. E.g. an email, a phone number or an Australian Business Number.

Datatype: "aliasxternaAliasType1Code" on page 16

1.4.1.20 CreditorAliasValue

Presence: [0..1]

Definition: Contains the actual value for the supplied type, so an email address, a phone number etc.

Datatype: "Max2048Text" on page 19

1.4.1.21 CreditorAccountIdentification

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Datatype: "Max34Text" on page 19

1.4.1.22 CreditorAccountType

Presence: [0..1]

Definition: Name of the account identification identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 16

1.4.1.23 CreditorAgentBIC

Presence: [1..1]

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICIdentifier" on page 18

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

1.4.1.24 RemittanceReferredDocumentType

Presence: [0..1]

Definition: Specifies the type of referred document.

Datatype: "Max35Text" on page 19

1.4.1.25 RemittanceReferredDocumentNumber

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 19

1.4.1.26 RemittanceReferredRelatedDate

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 17

1.4.1.27 RemittanceInformationUnstructured

Presence: [0..2]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 19

1.4.2 Response

Presence: [0..1]

Definition: HTTP response to OSP (Overlay Service Provider) for a customer credit transfer initiation request.

Response contains the following **PaymentSubmissionResponse2** elements

Or	Element	Mult.	Type	Constr. No.	Page
	TransactionStatus	[1..1]	CodeSet		13
	TransactionStatusReasonCode	[0..1]	CodeSet		13
	TransactionStatusDescription	[0..1]	Text		13
	TransactionIdentification	[0..1]	Text		14
	AcceptanceDateTime	[0..1]	DateTime		14
	ServiceAccessToken	[0..1]	Text		14

1.4.2.1 TransactionStatus

Presence: [1..1]

Definition: Specifies the status of a transaction, in a coded form.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 17

1.4.2.2 TransactionStatusReasonCode

Presence: [0..1]

Definition: Reason for the status, as published in an external reason code list.

Datatype: "ExternalStatusReason1Code" on page 17

1.4.2.3 TransactionStatusDescription

Presence: [0..1]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 18

1.4.2.4 TransactionIdentification

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Datatype: "Max35Text" on page 19

1.4.2.5 AcceptanceDateTime

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODatetime" on page 18

1.4.2.6 ServiceAccessToken

Presence: [0..1]

Definition: Token generated by Financial Institution to provide time limited attestation of customer authentication.

Datatype: "Max2048Text" on page 19

2 Types

2.1 Datatypes

2.1.1 Amount

2.1.1.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following attribute:

Name	Datatype
Currency	"ActiveOrHistoricCurrencyCode" on page 15

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.1.2 CodeSet

2.1.2.1 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}
---------	------------

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

2.1.2.2 aliasxternaAliasType1Code

Definition: Specifies the alias type as published in an external code list.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.3 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.4 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.5 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

2.1.2.6 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.7 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

2.1.2.8 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

2.1.3 Date

2.1.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

2.1.4 DateTime

2.1.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

2.1.5 IdentifierSet

2.1.5.1 AnyBICIdentifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

2.1.6 Text

2.1.6.1 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

2.1.6.2 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

2.1.6.3 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

2.1.6.4 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

2.1.6.5 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

Legal Notices

Copyright

SWIFT © 2019. All rights reserved.

Restricted Distribution

Do not distribute this publication outside your organisation unless your subscription or order expressly grants you that right, in which case ensure you comply with any other applicable conditions.

Disclaimer

The information in this publication may change from time to time. You must always refer to the latest available version.

Translations

The English version of SWIFT documentation is the only official and binding version.

Trademarks

SWIFT is the trade name of S.W.I.F.T. SCRL. The following are registered trademarks of SWIFT: the SWIFT logo, SWIFT, SWIFTNet, Sibos, 3SKey, Innotribe, the Standards Forum logo, MyStandards, and SWIFT Institute. Other product, service, or company names in this publication are trade names, trademarks, or registered trademarks of their respective owners.