



EAST WEST BANK


*business*Bridge[®] Direct
ISO 20022 ACH Import
File Specifications

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businessBridge® Direct
ISO 20022 ACH Import
File Specifications

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Introduction

The following pages describe the import file format for ISO20022 ACH (credit PAIN.001 and debit PAIN.008) through **businessBridge® Direct**. It also describes the acknowledgment and status file formats for ISO20022 (PAIN.002) through **businessBridge® Direct**.

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

Data Specifications

PAIN.001 can support the following characters:

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

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

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

Field Types

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

- **Mandatory** – Fields that must be present for proper file format in the PAIN.001 and PAIN.008
- **Required** – Fields that must be present to validate the end user’s payment settings or to construct the Wire Transfer
- **Optional** – Fields that are not required to construct a Wire Transfer, but if provided, will be validated
- **Conditional** – Fields that must be present if corresponding fields are present

Tag Depth Structure

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

Credit Transactions (PAIN .001) File Layout

This section outlines the PAIN.001 file format that will be accepted.

Document Header

This can only occur once per file

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

Group Header Block

This can only occur once per file

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Group Header <GrpHdr>	+	Empty Tag	Mandatory		
Message Identification <MsgId>	++	Yes	Mandatory		Stored and used in pain.002 – acknowledgements as the Original Message ID - OrgnlMsgId
Creation Date Time <CreDtTm>	++	Yes	Mandatory	File creation date and time YYYY-MM-DDTHH:MM:SS (e.i., 2014-10-14T14:18:30)	
Number of Transactions <NbOfTxs>	++	Yes	Mandatory	Number of individual transactions contained in the file	An amount mismatch will cause the file load to fail Sample Error Message: “The number of transactions expected is [number indicated in this field], found [number listed in MsgId] found for MsgId [Message ID].”

Control Sum <CtrlSum>	++	Yes	Mandatory	Total of all individual payment amounts in the file	A count mismatch will cause the file load to fail Sample Error Message: “The total amount of transactions expected in the file is [amount in CtrlSum], found [sum of MsgId found in the file] for MsgId [MsgId].”
Initiating Party <InitgPty>	++	Empty Tag	Mandatory		The InitgPty tag is not used in processing and its contents are not stored or passed with the transaction. Its presence is an ISO XML requirement.
Identification <Id>	+++	Empty Tag	Conditional (required when Initiating Party tag is present)		
Originating Identification <OrgId>	++++	Empty Tag	Conditional (required when Identification tag is present)		
Other <Othr>	+++++	Empty Tag	Conditional (required when Originating Identification tag is present)		
Identification <Id>	+++++	Yes	Conditional (required when Other tag is present)	CompanyID (Assigned by East West Bank)	Not used in processing and its contents are not stored or passed with the transaction. Its presence is an ISO XML requirement.

Payment Information Block

This can occur multiple times within a file

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Payment Information <PmtInf>	+	Empty Tag	Mandatory		

Payment Information Identification <PmtInflId>	++	Yes	Mandatory	<i>Company Entry Description</i> Batch Header, positions 54 - 63	NACHA format accepts only 10 alphanumeric characters. If this field consists of >10 alphanumeric characters, only the first 10 alphanumeric characters will be captured. Note: "PAYROLL" must be used for PPD credit entries paying wages, salaries or other compensation. "PURCHASE" must be used for e-commerce debit entries authorized by consumers for online purchases of goods.
Payment Method <PmtMtd>	++	Yes	Mandatory	Must be TRF TRF - Credit Transfer DD – Direct Debit	"Payment Method is required and must be one of TRF, DD and Service Code must be one of NURG. The batch [Payment Information ID] will be skipped."
Number of Transactions <NbOfTxs>	++	Yes	Mandatory	Number of transactions for this payment block	"The number of transactions expected is [reported number], found [calculated number] found for PmtInflId [Payment Information ID]."
Control Sum <CtrlSum>	++	Yes	Mandatory	Total dollar amount of all transactions for this payment block	"The total amount of transactions expected is [reported amount], found [calculated amount] for PmtInflId [Payment Information ID]."
Payment Type Information <PmtTplnf>	++	Empty Tag	Mandatory		
Service Level <SvcLvl>	+++	Empty Tag	Mandatory		
Code <Cd>	++++	Yes	Mandatory	Must be NURG (for ACH)	"Payment Method is required and must be

					one of TRF, DD and Service Code must be one of NURG. The batch [Payment Information ID] will be skipped."
Local Instrument <LclInstrm>	+++	Empty Tag	Mandatory		
Code <Cd>	++++	Yes	Mandatory	<p><i>Standard Entry Class</i></p> <p>Batch Header, positions 51 - 53</p> <p>Supported values: CCD, PPD, CTX, WEB WEB SEC code needs prior approval by bank before initiating this particular code and only used for consumer accounts.</p>	<p>If ACH company is not permitted to Standard Entry Class</p> <p>"The ACH Company [ACH Company ID] is not permitted to create CREDIT [SEC Code] batches. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped."</p> <p>If ACH Company is not permitted to initiate credits for the SEC</p> <p>"Credit [SEC Code] Payments are not supported by ACH Company [ACH Company]. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped."</p>
Requested Execution Date <ReqdExctnDt>	++	Yes	Mandatory	<p><i>Payment Date / Effective Entry Date</i></p> <p>Batch Header, positions 70 – 75</p> <p>Format: YYYY-MM-DD e.g. 2014-10-14</p>	<p>If date is a date in the past, but in the current year:</p> <p>"An ACH payment was sent for a date before the next available payment date. The [SEC Code] batch for ACH company [ACH Company] on [reported date] will be skipped."</p> <p>If date is a date in the past, but in a different year:</p>

					<p>“The payment with End to End ID [End to End ID] to [Payee Name (last four digits of payee’s account)] has an invalid payment year. Year [year] is before the next available payment year and this record will be skipped.”</p> <p>If the date exceeds the maximum allowed number of days (i.e. 14 days) in the future:</p> <p>“The payment date provided for the batch was outside of the range for future dated payments. The [SEC Code] batch for ACH company [ACH Company /Offset Account] on [reported date] will be skipped.</p>
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Payment Information Block, Originator Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Debtor <Dbtr>	++	Empty tag	Mandatory		
Name <Nm>	+++	Yes	Optional	ACH Company Name Batch Header, positions 05 - 20	At this time, this field is not validated or used. Output NACHA file will use value found in ACH Company Record in database. –
Identification <Id>	+++	Empty Tag	Required		
Originating Identification <OrgId>	++++	Empty Tag	Required		
Other <Oth>	+++++	Empty Tag	Required		
Identification <Id>	+++++	Yes	Required	ACH Company ID	Must match the ID of an ACH Company within the database.

				Batch Header, positions 41 - 50	<p>Import user must be entitled to initiate ACH credits / debits for that Company.</p> <p>If the value in the file is invalid, the transaction will be skipped and the following three error messages will be displayed for each transaction in the "batch"</p> <p>"The ACH Company [invalid ACH Company ID] for the payment with End to End ID [End to End ID] to [receiver name and ID] was unknown."</p> <p>"The ACH Company [invalid ACH Company ID] is not permitted to create CREDIT [SEC] batches. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped."</p> <p>"Credit [SEC] payments are not supported by [invalid ACH Company ID]. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped."</p>
Debtor Account <DbtrAcct>	++	Empty tag	Mandatory		
Identification <Id>	+++	Empty Tag	Mandatory		
Other <Othr>	++++	Empty Tag	Mandatory		
Identification <Id>	+++++	Yes	Required	<i>EWB Offset Account Only</i> Entry Detail, positions 13 - 29	<p>Input the EWB Offset Account of the ACH Company ID.</p> <p>If the field is missing, the transaction will be skipped:</p>
Debtor Agent <DbtrAgt>	++	Empty Tag	Mandatory		
Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory		
Clearing System Member Identification <ClrSysMmbld>	++++	Empty Tag	Mandatory		

Member Identification <Mmbld>	+++++	Yes	Mandatory	EWB ABA Batch Header, positions 80 - 87	322070381
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Payment Information Block, Payment Transaction Section

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

Payment Information Block, Payment Transaction, Payment Information Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Payment Identification <PmtId>	+++	Empty Tag	Mandatory		
End to End Identification <EndToEndId>	++++	Yes	Mandatory	<i>Trace Number</i> Entry Detail, positions 88-94 Note: Only the “last 7-digits” from the <EndtoEndID> will be taken as the Trace Number. Trace Number must be numeric and sorted in ascending order	Missing tag or value will cause an ISO XML-level (XSD) validation error and cause the file load to fail. Trace number is not formatted properly. The payment with End to End ID [End to End ID] to [Receiver Name] (*[Account Number]) will be skipped.
Amount <Amt>	+++	Empty Tag	Mandatory		
Instructed Amount <InstdAmt Ccy= “USD”>	++++	Yes	Mandatory	<i>Amount</i> Entry Detail, positions 30 - 39	No decimal - amount treated as whole number Decimal, two digits after the decimal - interpreted literally, with decimal Decimal, one digit after the decimal, i.e. 1.2, interpreted as 1.20

					<p>If the transaction exceeds the user's limits, the file load will fail:</p> <p>"One or more records exceed the user's [limit type exceeded] of [limit allowed]."</p> <p>If the amount exceeds 10 digit (11 characters with decimal) limit, the file load will fail:</p> <p>"Amount field does not validate for line 1: Field length exceeds maximum: [invalid length] > 10"</p> <p>Zero Dollar Rule:</p> <p>If zero dollar, PmtInf.LclInstrm.Cd must be CTX or CCD and CdtTrfTxInf.RmtInf.Ustrd must be populated, else the file load will fail:</p> <p>"Monetary Amount may only be zero for CTX or CCD SEC codes. The payment with End to End ID [End to End ID] will be skipped."</p>
Creditor Agent <CdrAgt>	+++	Empty Tag	Required		
Financial Institution Identification <FinInstnId>	++++	Empty Tag	Required		
Clearing System Member Identification <ClrSysMmbld>	+++++	Empty Tag	Required		
Member Identification <Mmbld>	++++++	Yes	Required	Receiver ABA Entry Detail, positions 4 - 12	<p>Must be a valid ABA number, e.g. pass MOD-10 check.</p> <p>If invalid, the transaction will be skipped:</p>

					“Receiver ABA [ABA] is not a valid ABA number. The payment with End to End ID [End to End ID] will be skipped.”
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Payment Information Block, Payment Transaction, Additional Bank Information Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Comments and validation
Creditor <Cdtr>	+++	Empty Tag	Required		
Name <Nm>	++++	Yes	Required	<i>Receiver Name / Receiving Company Name</i> Entry Detail, CCD, PPD, WEB positions 55 - 76 CTX - positions 59 – 74	NACHA accepts up to 22 characters for SEC’s other than CTX and 16 characters for CTX. Transaction with Name values longer than the 22 characters will be skipped. “Receiver Name field does not validate for line 1: Field length exceeds maximum: () > 22” For CTX, name values of longer than 16 characters will be truncated, with the right-most characters being dropped. If the tag is missing, the transaction will be skipped: “Receiver Name is required. The payment with End to End ID [End to End ID] will be skipped.”
Contact Details <CtctDtls>	++++	Empty Tag	Optional		
Other <Othr>	+++++	Yes	Optional	<i>Receiver ID</i> Entry Detail, CCD, CTX, PPD, - positions 40 - 54	NACHA accepts up to 15 characters. Name values longer than the 15 character limit will be truncated – right-most characters will be dropped.
Creditor Account<CdtrAcct>	+++	Empty Tag	Required		
Identification <Id>	++++	Empty Tag	Required		
Other <Othr>	+++++	Empty Tag	Required		

Identification <Id>	+++++	Yes	Required	<i>Receiver Account Number</i> Entry Detail, positions 13 - 29	If the value of the field exceeds 17 characters, the transaction will be skipped: "Receiving Account Number field does not validate for line 1: Field length exceeds maximum: [invalid length] > 17"
Type <Tp>	++++	Empty Tag	Required		
Proprietary <Prtry>	+++++	Yes	Required	<i>Receiver Account Type</i> Entry Detail, positions 02 - 03 Allowed Values: DDA, SAV, GL, LOAN	If the tag containing the receiver account type (Prtry) is missing, an XSD error will be displayed and the file load will fail. If the group tag containing the receiver account type (Tp.Prtry) is missing, the transaction will be skipped: "Account Type is required. The payment with End to End ID [End to End ID] will be skipped." If the receiver account type is invalid, the transaction will be skipped: "Invalid payee account type: [account type]. The payment with End to End ID [End to End ID] will be skipped."
Remittance Information <RmtInf>	+++	Empty Tag	Optional		
Unstructured <Ustrd>	++++	Yes	Conditional	<i>Addenda</i> Addenda, positions 04 - 83	Must be present if a zero dollar CTX or CCD transaction. If this tag is missing, the transaction will be skipped: "Zero dollar CTX or CCD transactions must have associated addenda. The payment with End to End ID [End to End ID] will be skipped."

Sample

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>2014-11-06-001-001</MsgId>
    <CreDtTm>2014-11-06T11:07:02</CreDtTm>
    <NbOfTxes>1</NbOfTxes>
    <CtrlSum>2416.00</CtrlSum>
    <InitgPty>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456789</Id>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>ACMEPPD6</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <NbOfTxes>1</NbOfTxes>
    <CtrlSum>2416.00</CtrlSum>
    <PmtTpInf>
      <SvcLvl>
        <Cd>NURG</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>PPD</Cd>
      </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>2014-11-08</ReqdExctnDt>
    <Dbtr>
      <Nm>Acme</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>123409987</Id>
          </Othr>
        </OrgId>
      </Id>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>3052516569</Id>
        </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <MmbId>322070381</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
```

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        <EndToEndId>0200000</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="USD">2416.00</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <ClrSysMmbId>
                <MmbId>061000104</MmbId>
            </ClrSysMmbId>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Linda Johnson</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>3004334</Id>
            </Othr>
        </Id>
        <Tp>
            <Prtry>DDA</Prtry>
        </Tp>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Addenda - Expenses</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Debit Transactions (PAIN.008)

This section outlines the debit PAIN.008 file format that will be accepted by Messenger Financial Center.

Document Header

This can only occur once within a file

Field Index – Field Name – Tag	Content	Mandatory / Optional	Description / NACHA Mapping
<?xml version="1.0" encoding="UTF-8" ?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	Empty Tag	Mandatory	This tag must always be placed before the group header tag. The contents of Debit messages are validated using the Version 3 xsd.
<CstmrDrctDbtInitn>	Empty Tag	Mandatory	This tag must always be placed

			before the group header tag
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Group Header Block

This can only occur once within a file

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Group Header <GrpHdr>	+	Empty Tag	Mandatory		
Message Identification <MsgId>	++	Yes	Mandatory		Stored and used in pain.002 – acknowledgements as the Original Message ID - OrgnlMsgId
Creation Date Time <CreDtTm>	++	Yes	Mandatory	File creation date and time YYYY-MM-DDTHH:MM:SS (i.e. 2014-10-14T14:18:30)	
Number of Transactions <NbOfTxs>	++	Yes	Mandatory	Number of individual transactions contained in the file	An amount mismatch will cause the file load to fail: “The number of transactions expected is [number indicated in this field], found [number listed in MsgId] found for MsgId [Message ID].”
Control Sum <CtrlSum>	++	Yes	Mandatory	Total of all individual payment amounts in the file	A count mismatch will cause the file load to fail: “The total amount of transactions expected in the file is [amount in CtrlSum], found [sum of MsgId found in the file] for MsgId [MsgId].”
Initiating Party <InitgPty>	++	Empty Tag	Mandatory		The InitgPty tag is not used in processing and its contents are not stored or passed with the transaction. Its presence is an ISO XML requirement.
Identification <Id>	+++	Empty Tag	Conditional (required when Initiating Party tag is present)		

Originating Identification <OrgId>	++++	Empty Tag	Conditional (required when Identification tag is present)		
Other <Othr>	+++++	Empty Tag	Conditional (required when Originating Identification tag is present)		
Identification <Id>	+++++	Yes	Conditional (required when Other tag is present)	CompanyID (Assigned by East West Bank)	Not used in processing and its contents are not stored or passed with the transaction. Its presence is an ISO XML requirement.

Payment Information Block

This can occur multiple times once within a file

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Error Validation Message
Payment Information <PmtInf>	+	Empty Tag	Mandatory		
Payment Information Identification <PmtInfId>	++	Yes	Mandatory	<i>Company Entry Description</i> Batch Header, positions 54 - 63	
Payment Method <PmtMtd>	++	Yes	Mandatory	Must be DD TRF = Credit Transfer DD = Direct Debit	“Payment Method is required and must be one of TRF, DD and Service Code must be one of NURG. The batch [Payment Information ID] will be skipped.”
Number of Transactions <NbOfTxs>	++	Yes	Mandatory	Number of transactions for this payment block	“The number of transactions expected is [reported number], found [calculated number] found for PmtInfId [Payment Information ID].”
Control Sum <CtrlSum>	++	Yes	Mandatory	Total dollar amount of all transactions for this payment block	The total amount of transactions expected is [reported amount], found [calculated amount] for PmtInfId

					[Payment Information ID].
Payment Type Information <PmtTPlnf>	++	Empty Tag	Mandatory		
Service Level <SvcLvl>	+++	Empty Tag	Mandatory		
Code <Cd>	++++	Yes	Mandatory	Must be NURG (for ACH)	"Payment Method is required and must be one of TRF, DD and Service Code must be one of NURG. The batch [Payment Information ID] will be skipped."
Local Instrument <LclInstrm>	+++	Empty Tag	Required		
Code <Cd>	++++	Yes	Required	<i>Standard Entry Class</i> Batch Header, positions 51 - 53 Supported values: CCD, PPD, CTX, WEB, TEL	If ACH company is not permitted to Standard Entry Class: "The ACH Company [ACH Company ID] is not permitted to create DEBIT [SEC Code] batches. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped." If ACH Company is not permitted to initiate debits for the SEC: "Debit [SEC Code] Payments are not supported by ACH Company [ACH Company]. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped." Note: WEB and TEL can only be used on approval basis.
Sequence Type <SeqTp>	+++	Yes	Conditional (Required for WEB	Payment Type Code	For WEB and TEL transactions

			transactions, Optional for TEL transactions)	Entry Detail Record (6 record), positions 77 - 78	<p>For Single occurrence transactions, the system accepts the following supported ISO values:</p> <p>FRST (First payment), FNAL (Final payment, OOFF (OneOff payment), RPRE (Re-presented payment)</p> <p>For Recurring occurrence transactions, the system accepts the following ISO value:</p> <p>RCUR (Recurring payment)</p> <p>If the payment includes a value other than those listed above, an ISO XML-level (XSD) validation error will be displayed and the file load will fail.</p>
Requested Collection Date <ReqdColltnDt>	++	Yes	Mandatory	<p><i>Payment Date / Effective Entry Date</i></p> <p>Batch Header, positions 70 – 75</p> <p>Format: YYYY-MM-DDTHH:MM:SS e.g. 2014-10-14T14:18:30)</p>	<p>If date is a date in the past, but in the current year:</p> <p>“An ACH payment was sent for a date before the next available payment date. The [SEC Code] batch for ACH company [ACH Company] on [business date] will be skipped.”</p> <p>If date is a date in the past, but in a different year:</p> <p>“The payment with End to End ID [End to End ID] to [Payee Name (last four digits of payee’s account)] has an invalid payment year. Year [year] is before the next available payment year</p>

					<p>and this record will be skipped.”</p> <p>If the date exceeds the maximum allowed number of days (i.e. 14 days) in the future:</p> <p>“An ACH [SEC Code] batch for ACH company [ACH Company] was scheduled on [date in the file] which exceeds the allowed number of days in the future, the payment date must be before [calculated maximum processing date].”</p>
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Payment Information Block, Originator Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Creditor <Cdtr>	++	Empty tag	Mandatory		
Name <Nm>	+++	Yes	Optional	<p><i>ACH Company Name</i></p> <p>Batch Header, positions 05 - 20</p>	At this time, this field is not validated or used. Output NACHA file will use value found in ACH Company Record in database. If you want to use your own ACH Company Name from your file, please contact the bank.
Identification <Id>	+++	Empty Tag	Required		
Originating Identification <OrgId>	++++	Empty Tag	Required		
Other <Othr>	+++++	Empty Tag	Required		
Identification <Id>	+++++	Yes	Required	<p><i>ACH Company ID (Assigned by East West Bank)</i></p> <p>Batch Header, positions 41 - 50</p>	<p>Must match the ID of an ACH Company within the database. Import user must be entitled to initiate ACH credits / debits for that Company.</p> <p>If the value in the file is invalid, the transaction will be skipped and the following three error</p>

					<p>messages will be displayed for each transaction in the “batch”</p> <p>“The ACH Company [invalid ACH Company ID] for the payment with End to End ID [End to End ID] to [receiver name and ID] was unknown.”</p> <p>“The ACH Company [invalid ACH Company ID] is not permitted to create DEBIT [SEC] batches. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped.”</p> <p>“Debit [SEC] payments are not supported by [invalid ACH Company ID]. The payment with End to End ID [End to End ID] to [receiver name and ID] will be skipped.”</p>
Creditor Account <CdtrAcct>	++	Empty tag	Mandatory		
Identification <Id>	+++	Empty Tag	Mandatory		
Other <Othr>	++++	Empty Tag	Mandatory		
Identification <Id>	+++++	Yes	Required	<i>EWB Offset Account Only</i> Entry Detail, positions 13 - 29	The EWB Offset Account of the ACH Company ID If the field is missing, the transaction will be skipped:
Creditor Agent <CdtrAgt>	++	Empty Tag	Mandatory		
Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory		
Clearing System Member Identification <ClrSysMmbld>	++++	Empty Tag	Mandatory		
Member Identification <Mmbld>	+++++	Yes	Mandatory	<i>EWB ABA</i> Batch Header, Positions 80 - 87	322070381

Payment Information Block, Payment Transaction Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Direct Debit Transaction Information <DrctDbtTxInf>	++	Empty Tag	Mandatory		

Payment Information Block, Payment Transaction, Payment Information Section

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description / NACHA Mapping	Processing Rules / Error Messages
Payment Identification <PmtId>	+++	Empty Tag	Mandatory		
End to End Identification <EndToEndId>	++++	Yes	Mandatory		Missing tag or value will cause an ISO XML-level (XSD) validation error and cause the file load to fail.
Amount <Amt>	+++	Empty Tag	Mandatory		
Instructed Amount <InstdAmt Ccy=“USD”>	++++	Yes	Mandatory	<i>Amount</i> Entry Detail, positions 30 - 39	<p>No decimal - amount treated as whole number</p> <p>Decimal, two digits after the decimal - interpreted literally, with decimal</p> <p>Decimal, one digit after the decimal, i.e. 1.2, interpreted as 1.20</p> <p>If the transaction exceeds the user’s limits, the file load will fail:</p> <p>“One or more records exceed the user’s [limit type exceeded] of [limit allowed].”</p> <p>If the amount exceeds 10 digit (11 characters with decimal) limit, the file load will fail:</p> <p>“Amount field does not validate for line 1: Field length exceeds maximum: [invalid length] > 10”</p>

					<p>Zero Dollar Rule:</p> <p>If zero dollar, PmtInf.LclInstrm.Cd must be CTX or CCD and CdtTrfTxInf.RmtInf.Ustrd must be populated, else the file load will fail:</p> <p>“Monetary Amount may only be zero for CTX or CCD SEC codes. The payment with End to End ID [End to End ID] will be skipped.”</p>
Debtor Agent <DbtrAgt>	+++	Empty Tag	Mandatory		
Financial Institution Identification <FinInstnId>	++++	Empty Tag	Mandatory		
Clearing System Member Identification <ClrSysMmbld>	+++++	Empty Tag	Mandatory		
Member Identification <Mmbld>	+++++	Yes	Mandatory	Receiver ABA Entry Detail, positions 4 - 12	<p>Must be a valid ABA number, e.g. pass MOD-10 check.</p> <p>If invalid, the transaction will be skipped:</p> <p>“Receiver ABA [ABA] is not a valid ABA number. The payment with End to End ID [End to End ID] will be skipped.”</p>
Debtor <Dbtr>	+++	Empty Tag	Mandatory		
Name <Nm>	++++	Yes	Mandatory	Receiver Name / Receiving Company Name Entry Detail, CCD, PPD, WEB, TEL positions 55 - 76 CTX - positions 59 - 74	<p>NACHA accepts up to 22 characters for SEC’s other than CTX and 16 characters for CTX. Name values longer than the 22 character limit will be truncated – right-most characters will be dropped.</p> <p>For CTX, name values of longer than 16 characters</p>

					<p>will be truncated, with the right-most characters being dropped.</p> <p>If the tag is missing, the transaction will be skipped:</p> <p>“Receiver Name is required. The payment with End to End ID [End to End ID] will be skipped.”</p>
Contact Details <CtctDtIs>	++++	Empty Tag	Optional		
Other <Othr>	+++++	Yes	Optional	Receiver ID Entry Detail, CCD, CTX, PPD, TEL, WEB - positions 40 – 54	NACHA accepts up to 15 characters. Name values longer than the 15 character limit will be truncated – right-most characters will be dropped.
Debtor Account<DbtrAcct>	+++	Empty Tag	Mandatory		
Identification <Id>	++++	Empty Tag	Mandatory		
Other <Othr>	+++++	Empty Tag	Mandatory		
Identification <Id>	+++++	Yes	Mandatory	Receiver Account Number Entry Detail, positions 13 - 29	<p>If the value of the field exceeds 17 characters, the transaction will be skipped:</p> <p>“Receiving Account Number field does not validate for line 1: Field length exceeds maximum: [invalid length] > 17”</p>
Type <Tp>	++++	Empty Tag	Required		
Proprietary <Prtry>	+++++	Yes	Required	Receiver Account Type Entry Detail, positions 02 - 03 Allowed Values: DDA, SAV, GL, LOAN	<p>If the tag containing the receiver account type (Prtry) is missing, an XSD error will be displayed and the file load will fail.</p> <p>If the group tag containing the receiver account type (Tp.Prtry) is missing, the transaction will be skipped:</p>

					<p>“Account Type is required. The payment with End to End ID [End to End ID] will be skipped.”</p> <p>If the receiver account type is invalid, the transaction will be skipped:</p> <p>“Invalid payee account type: [account type]. The payment with End to End ID [End to End ID] will be skipped.”</p>
Purpose <Purp>	+++	Empty Tag	Optional		
Proprietary <Prtry>	+++++	Yes	Conditional	<p><i>Prenote indicator in Transaction Type</i></p> <p>Entry Detail, Positions 02 - 03</p>	<p>Must be populated as “PRENOTE” or will it will be ignored.</p> <p>Additionally, the amount must be zero. If this tag is present and the amount is not zero, the transaction will be skipped:</p> <p>“The total amount of transactions expected is 0.00, found [amount] for [PmtInfl Entry Description].”</p>
Remittance Information <RmtInf>	+++	Empty Tag	Conditional		
Unstructured <Ustrd>	++++	Yes	Conditional	<p><i>Addenda</i></p> <p>Addenda, positions 04 - 83</p>	<p>Must be present if a zero dollar CTX or CCD transaction. If this tag is missing, the transaction will be skipped:</p> <p>“Zero dollar CTX or CCD transactions must have associated addenda. The payment with End to End ID [End to End ID] will be skipped.”</p>

Sample

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
<CstmrDrctDbtInitn>
<GrpHdr>
  <MsgId>Acme Direct Debit</MsgId>
  <CreDtTm>3420-11-10T14:08:03</CreDtTm>
  <NbOfTxes>1</NbOfTxes>
  <CtrlSum>1000</CtrlSum>
  <InitgPty>
    <Id>
      <OrgId>
        <Othr>
          <Id>123456789</Id>
        </Othr>
      </OrgId>
    </Id>
  </InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>COLL</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTxes>1</NbOfTxes>
  <CtrlSum>1000</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>NURG</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>PPD</Cd>
    </LclInstrm>
  </PmtTpInf>
  <ReqdColltnDt>2014-11-12</ReqdColltnDt>
  <Cdtr>
    <Nm>ACH Company</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>6012220383</Id>
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>674582086</Id>
      </Othr>
    </Id>
    <Ccy>USD</Ccy>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <MmbId>111111118</MmbId>
      </ClrSysMmbId>
      <PstlAdr>
        <Ctry>US</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```

```
        </FinInstnId>
    </CdtrAgt>
    <DrctDbtTxInf>
        <PmtId>
            <EndToEndId>112235</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="USD">1000</InstdAmt>
        <DbtrAgt>
            <FinInstnId>
                <ClrSysMmbId>
                    <MmbId>021000021</MmbId>
                </ClrSysMmbId>
            </FinInstnId>
        </DbtrAgt>
        <Dbtr>
            <Nm>Wilson Construction</Nm>
            <CtctDtls>
                <Othr>40029900</Othr>
            </CtctDtls>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <Othr>
                    <Id>10002345</Id>
                </Othr>
            </Id>
            <Tp>
                <Prtry>DDA</Prtry>
            </Tp>
        </DbtrAcct>
        <RmtInf>
            <Ustrd>Addenda</Ustrd>
        </RmtInf>
    </DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```

Customer Status Report – Acknowledgement (PAIN.002)

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

Standard Acknowledgement

Document Header

Field Index – Field Name – Tag	Content	Description
<?xml version='1.0' encoding='utf-8'?> <Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance' xmlns='urn:iso:std:iso:2002:tech:xsd:pain.002.001.03'>	Empty Tag	
<CstmrPmtStsRpt>	Empty Tag	Indicates that this message is a Customer Status Report

Group Header Block

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

Status Block

Field Index – Field Name – Tag	Tag Depth	Content	Description
Original Group Information and Status <OrgnlGrpInfAndSts>	+	Empty Tag	
Original Message ID <OrgnlMsgId>	++	Yes	Contains the value of the <MsgID> field found in the original source file
Original Message Name ID <OrgnlMsgNmId>	++	Yes	If original source file contained credits , this field is pain.001. If original source file contained debits , this field is pain.008.
Group Status <GrpSts>	++	Yes	OBS processing status of transactions in the original source file. If file load was Successful , this field value will be “ACTC” If file load was Complete With Exceptions , this field value will be “PART” If file load Failed , this field value will be “RJCT”

Sample

```
<?xml version='1.0' encoding='utf-8'?>
<Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance'
xmlns='urn:iso:std:iso:20022:tech:xsd:pain.002.001.03'>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>20141114-45</MsgId>
      <CreDtTm>2014-11-14T17:36:46.0Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>acme</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>Acme Debits 14NOV14 - 1</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008</OrgnlMsgNmId>
      <GrpSts>RJCT or ACTC or PART</GrpSts>
    </OrgnlGrpInfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

Detailed Acknowledgement

Document Header

The Document Header occurs once per file.

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

Detailed Acknowledgement (pain.002) Document Header Block

Group Header Block

The Group Header block occurs once per file.

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description
Group Header <GrpHdr>	+	Empty Tag	Mandatory	
Message Identification <MsgId>	++	Yes	Mandatory	Batch number (as generated by the system) of the original file.
Creation Date Time <CreDtTm>	++	Yes	Mandatory	UTC Time
Initiating Party <InitgPty>	++	Empty Tag	Optional	

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description
Identification <Id>	+++	Empty Tag	Optional	
Originization Identification <OrgId>	++++	Empty Tag	Optional	
Other <Othr>	+++++	Empty Tag	Optional	
Identification <Id>	+++++	Yes	Conditional	Company ID

Detailed Acknowledgement (pain.002) Group Header Block

Original Group Information and Status Block

The Original Group Information and Status block occurs once per file.

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description
Original Group Information and Status <OrgnlGrpInfAndSts>	+	Empty Tag	Mandatory	
Original Message ID <OrgnlMsgId>	++	Yes	Mandatory	Contains the value of the <MsgID> field found in the original source file.
Original Message Name ID <OrgnlMsgNmId>	++	Yes	Mandatory	If original source file contained credits, this field is pain.001.
Original Number Of Transactions <OrgnlNbOfTxs>	++	Yes	Optional	Number of transactions in the original file
Original Control Sum <OrgnlCtrlSum>	++	Yes	Optional	Numerical sum of all transactions in original file
Group Status <GrpSts>	++	Yes	Optional	System processing status of transactions in the original source file. If file load was: <ul style="list-style-type: none"> Accepted, the field value is 'ACCP' Complete With Exceptions, the field value is 'PART' Failed, this field value is 'RJCT'
Number of Transactions per Status <NbOfTxsPerSts>	++	Empty Tag	Optional	
Detailed Number of Transactions <DtldNbOfTxs>	+++	Yes	Conditional	The number of individual transactions contained in the original payment block
Detailed Status <DtldSts>	+++	Yes	Conditional	Status, detailed per original payment block. <ul style="list-style-type: none"> Accepted, the field value is 'ACCP' Failed, this field value is 'RJCT'
Detailed Control Sum <DtldCtrlSum>	+++	Yes	Optional	Numerical sum of transactions in the original payment block

Acknowledgement (pain.002) Original Group Info and Status

Original Payment Information and Status Block

The Original Payment Information and Status block occurs multiple times per file, depending on how many payment information sections the original file contains.

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description
Original Payment Information and Status <OrgnPmtInfAndSts>	+	Empty Tag	Optional	
Original Payment Information ID <OrgnPmtInfId>	++	Yes	Conditional	Contains the value of the <PmtInfId> field found in the original payment block.
Original Number Of Transactions <OrgnNbOfTx>	++	Yes	Optional	The number of individual transactions contained in the original payment block
Original Control Sum <OrgnCtrlSum>	++	Yes	Optional	Numerical sum of transactions in the original payment block
Payment Information Status <PmtInfSts>	++	Yes	Optional	Status, detailed per original payment block. Accepted, the field value is 'ACCP' Failed, this field value is 'RJCT'
Number of Transactions per Status <NbOfTxPerSts>	++	Empty Tag	Optional	
Detailed Number of Transactions <DtldNbOfTx>	+++	Yes	Conditional	The number of individual transactions contained in the original payment block
Detailed Status <DtldSts>	+++	Yes	Conditional	If the transaction(s) was/were: <ul style="list-style-type: none"> Successful, the field value is 'ACSP' Rejected, the field value is 'RJCT'
Detailed Control Sum <DtldCtrlSum>	+++	Yes	Optional	Numerical sum of transactions in the original payment block
Transaction Information and Status <TxInfAndSts>	++	Empty Tag	Optional	
Original EndToEnd ID <OrgnEndToEndId>	+++	Yes	Optional	Contains the value of the <EndToEndID> field found in the original payment block's transaction.
Transaction Status <TxSts>	+++	Yes	Optional	System processing status of transactions in the original payment block. If the transaction load was: <ul style="list-style-type: none"> Accepted, the field value is 'ACCP' Failed, this field value is 'RJCT'
Status Reason Information <StsRsnInf>	+++	Empty Tag	Optional	
Reason <Rsn>	++++	Empty Tag	Optional	
Reason Code <Cd>	+++++	Yes	Conditional	If the transaction status is 'RJCT', the rejected reason code will be provided. Check Appendix 1 for the details.
Additional Information <AddtlInf>	++++	Yes	Optional	Description of the rejected reason
Original Transaction Reference <OrgnTxRef>	+++	Empty Tag	Optional	
Amount <Amt>	++++	Empty Tag	Optional	

Field Index – Field Name – Tag	Tag Depth	Content	Mandatory / Optional	Description
Instructed Amount <InstdAmt Ccy= "USD">	+++++	Yes	Conditional	Original transaction's amount and currency
Requested Execution Date <ReqdExctnDt>	++++	Yes	Optional	Original Requested Execution Date
Debtor <Dbtr>	++++	Empty Tag	Optional	
Debtor Name <Nm>	+++++	Yes	Optional	Original Debtor Name
Creditor <Cdtr>	++++	Empty Tag	Optional	
Creditor Name <Nm>	+++++	Yes	Optional	Original Creditor Name

Detailed Acknowledgement (pain.002) Original Payment Info and Status

Sample

The contents of the file can be found in the Embedded Document 1. Figure 2 and 3 are the samples of the Customer Status Report – Acknowledgement (pain.002) XML file.

Embedded Document 1: Customer Status Report – Detailed Acknowledgement (pain.002) File Sample



Detailed
Acknowledgment_Sar

Figure 2: Customer Status Report – Detailed Acknowledgement (pain.002) File Sample with status ACCP

```
<?xml version='1.0' encoding='utf-8'?>
<Document xmlns:xsi='http://www.w3.org/2001/XMLSchema-instance'
xmlns='urn:iso:std:iso:20022:tech:xsd:pain.002.001.03'>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>20231221-25</MsgId>
      <CreDtTm>2023-12-21T19:31:51.0Z</CreDtTm>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>lgaf</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>121515</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <OrgnlNbOfTxes>2</OrgnlNbOfTxes>
      <OrgnlCtrlSum>81</OrgnlCtrlSum>
      <GrpSts>ACCP</GrpSts>
      <NbOfTxesPerSts>
        <DtldNbOfTxes>2</DtldNbOfTxes>
        <DtldSts>ACCP</DtldSts>
        <DtldCtrlSum>81.00</DtldCtrlSum>
      </NbOfTxesPerSts>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>6189369107</OrgnlPmtInfId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>35.5</OrgnlCtrlSum>
      <PmtInfSts>ACCP</PmtInfSts>
      <NbOfTxesPerSts>
        <DtldNbOfTxes>1</DtldNbOfTxes>
        <DtldSts>ACCP</DtldSts>
        <DtldCtrlSum>35.50</DtldCtrlSum>
      </NbOfTxesPerSts>
  </CstmrPmtStsRpt>
</Document>
```

```

<TxInfAndSts>
  <OrgnlEndToEndId>2000159456</OrgnlEndToEndId>
  <TxSts>ACCP</TxSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy='USD'>35.5</InstdAmt>
    </Amt>
    <ReqdExctnDt>2023-12-21</ReqdExctnDt>
    <Dbtr>
      <Nm>Sample Company Initiator</Nm>
    </Dbtr>
    <Cdtr>
      <Nm>ACCOUNT NAME</Nm>
    </Cdtr>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInflId>6189369108</OrgnlPmtInflId>
  <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
  <OrgnlCtrlSum>45.5</OrgnlCtrlSum>
  <PmtInfSts>ACCP</PmtInfSts>
  <NbOfTxesPerSts>
    <DtldNbOfTxes>1</DtldNbOfTxes>
    <DtldSts>ACCP</DtldSts>
    <DtldCtrlSum>45.50</DtldCtrlSum>
  </NbOfTxesPerSts>
<TxInfAndSts>
  <OrgnlEndToEndId>2000159457</OrgnlEndToEndId>
  <TxSts>ACCP</TxSts>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy='USD'>45.5</InstdAmt>
    </Amt>
    <ReqdExctnDt>2023-12-21</ReqdExctnDt>
    <Dbtr>
      <Nm>Sample Company Initiator</Nm>
    </Dbtr>
    <Cdtr>
      <Nm>ACCOUNT NAME 2</Nm>
    </Cdtr>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

Figure 3: Customer Status Report – Detailed Acknowledgement (pain.002) File Sample with status PART

```

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

```

```

<CstmrPmtStsRpt>
  <GrpHdr>
    <MsgId>20231221-26</MsgId>
    <CreDtTm>2023-12-21T19:37:19.0Z</CreDtTm>
    <InitgPty>
      <Id>
        <OrgId>
          <Othr>
            <Id>lgaf</Id>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>121515</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
    <OrgnlNbOfTxes>2</OrgnlNbOfTxes>
    <OrgnlCtrlSum>81</OrgnlCtrlSum>
    <GrpSts>PART</GrpSts>
    <NbOfTxesPerSts>
      <DtldNbOfTxes>1</DtldNbOfTxes>
      <DtldSts>ACCP</DtldSts>
      <DtldCtrlSum>35.50</DtldCtrlSum>
    </NbOfTxesPerSts>
    <NbOfTxesPerSts>
      <DtldNbOfTxes>1</DtldNbOfTxes>
      <DtldSts>RJCT</DtldSts>
      <DtldCtrlSum>45.50</DtldCtrlSum>
    </NbOfTxesPerSts>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>6189369107</OrgnlPmtInfId>
    <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
    <OrgnlCtrlSum>35.5</OrgnlCtrlSum>
    <PmtInfSts>ACCP</PmtInfSts>
    <NbOfTxesPerSts>
      <DtldNbOfTxes>1</DtldNbOfTxes>
      <DtldSts>ACCP</DtldSts>
      <DtldCtrlSum>35.50</DtldCtrlSum>
    </NbOfTxesPerSts>
  <TxInfAndSts>
    <OrgnlEndToEndId>2000159456</OrgnlEndToEndId>
    <TxSts>ACCP</TxSts>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy='USD'>35.5</InstdAmt>
      </Amt>
      <ReqdExctnDt>2023-12-21</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Company Initiator</Nm>
      </Dbtr>
    </OrgnlTxRef>
  </TxInfAndSts>
  <Cdtr>

```

```

    <Nm>ACCOUNT NAME</Nm>
  </Cdtr>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInflId>6189369108</OrgnlPmtInflId>
  <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
  <OrgnlCtrlSum>45.5</OrgnlCtrlSum>
  <PmtInfSts>RJCT</PmtInfSts>
  <NbOfTxesPerSts>
    <DtldNbOfTxes>1</DtldNbOfTxes>
    <DtldSts>RJCT</DtldSts>
    <DtldCtrlSum>45.50</DtldCtrlSum>
  </NbOfTxesPerSts>
  <TxInfAndSts>
    <OrgnlEndToEndId>2000159457</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
      <Rsn>
        <Cd>RC04</Cd>
      </Rsn>
      <AddtlInf>Beneficiary Bank ID is not a valid ABA number: 011987654. The payment with End to End
ID 2000159457 to AC</AddtlInf>
      <AddtlInf>COUNT NAME 2 (*9017) from *0036 will be skipped.</AddtlInf>
    </StsRsnInf>
  </OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy='USD'>45.5</InstdAmt>
  </Amt>
  <ReqdExctnDt>2023-12-21</ReqdExctnDt>
  <Dbtr>
    <Nm>Sample Company Initiator</Nm>
  </Dbtr>
  <Cdtr>
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