



**INSTITUTE FOR DEVELOPMENT AND RESEARCH IN
BANKING TECHNOLOGY
HYDERABAD**

**CONVERSION STANDARDS
R SERIES TO ISO MESSAGES OF NGRTGS**

August - 2013

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ISO 20022 to 298 R Series Message conversion standards
Version 4.0

Customer: IDRBT, RBI and All user Banks of SFMS Application
Document Name: NGRTGS Message conversion Document - Version 4.0

Rev. No	Revision date	Revision Description	Page No.	Prev Page No	Action Taken
1	29-Mar-13	Updated the mapping of all messages as per the suggestions / discussions with bankers. Changes marked in blue.			Updated
2	7-Jun-13	Updated the mapping of all messages as per the suggestions / discussions with bankers. Changes marked in orange.			Updated
3	18-Jul-13	Updated for mapping the nodel (HO) IFSC at instructing and Instructed agent tags for all messages (Green Color)			Updated
4	12-Aug-13	Updated the mapping of all messages as per the suggestions / discussions with bankers. Changes marked in purple.			Updated

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Block A to Business Application Header

ISO20022 Message - head.001.001.01 BusinessApplicationHeaderV01 Message Item	ISO XML tag and Multiplicity	Data Type in ISO20022	Block-A field	Data Type in 298 R series (format/Size)	BLOCK-A to ISO BAH	ISO BAH to BLOCK-A
Message root	<AppHdr> 1..1					
From	<Fr> 1..1					
FinancialInstitutionIdentification	<FIId> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemIdentification	<ClrSysMmbld> 1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Sender Address	Alpha Numeric (4!a1!n6!c)	RTGS-HO IFSC of Sender	Sender Ifsc of Block A is from DbrAgnt for pacs008,pacs009. For pacs04 from Instructing Agent and RBI Rtgs ifsc(RBINORTGS00) for camt54 and pacs02
To	<To> 1..1					
FinancialInstitutionIdentification	<FIId> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemIdentification	<ClrSysMmbld> 1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Receiver Address	Alpha Numeric (4!a1!n6!c)	Default Value as RBI IFSC : 'RBINORTGS00'	Receiver Ifsc of Block A is from cdtrAgnt for pacs008,pacs009. For pacs04 from Instructed Agent and nodel IFSC for camt54 and pacs02
BusinessMessageIdentifier	<BizMsgIdr> 1..1	Max35Text	Unique Transaction Number	Alpha Numeric (16)	Combination of (a) First four characters of BIK A UTR (b) UTR Date conversion from DDDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5-Others (d) UTR Sequence Number 6!n to 9! Here the the channel is defaulted to 5. For any other value,the field H in existing UTR to be used	Combination of (a) First four characters of <To><Mmbld> (b) Default value 'H' (c) CreationDate <CreDt> conversion from YYYYMMDD to DDDYY (d) MessageIdentification <msgId> sequenece number from 9!n to 6!n

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Block A to Business Application Header

MessageDefinitionIdentifier	<MsgDefldr> 1..1	Max35Text	Not Applicable	Not applicable	This must contain ISO message type identifier for eg. For R41 this tag must have PACS.008.001.03	Not Applicable
BusinessService	<BizSvc> 1..1	Max35Text	Service Identifier & Filler	Alpha Numeric (3)	<p>Details are at Filler contains Business service code format will be of 'R01XXZNN'</p> <p>pacs.008: 01:'RTGSFIToFICustomerCredit' pacs.009: 02:'RTGSFIToFICredit' 03:'RTGSOwnAccTtransfer' 04:'RTGSNetSettlement'</p> <p>The format XXzNN means the *'XX' is the clearing type which may have "GC" stands for guaranteed settlement of Securities and CBLO segment. "IB" stands for guaranteed settlement of FOREX segment. "FX" stands for non guaranteed settlement. "MC" Stands for MICR Clearing "SE" stands for non-guaranteed MNSB "OT" stands for Other MNSB</p> <p>Map to 8191 of R12 message *'z' is the indicator which may take values C –Original, R-Return, L-Last Return. Defaulted to 'C' *'NN' is the return serial. Defaulted to '00' (If Fillers are XX then conversion is according to the message type)</p>	<p>Business Service will be updated at Filler. (For R09 and R43/44 Filler 3 gives the TxnDtls/Purp/Code 1: SODBAL 2: EODZERO 3: REPO 4: REVREPO 5: MNSB 6: C2C 7: B2B 8: OAT 9: RETURN)</p>
CreationDate	<CreDt> 1..1	ISONormalisedDateT ime	Originating Date and Originating Time	8!n and 4!n	<p>YYYY-MM-DDTOMM-SSZ From the Creation date time in Block A. '00' will be added as seconds</p>	Originating Date and Originating Time are set from CreationDate <CreDt>
CopyDuplicate	<CpyDplct> 0..1	Code	Possible Duplicate Emission Flag	1!n 1-YES ,2-No	The value will be defaulted to 'DUPL' if PDE yes	If <CpyDplct> is 'DUPL', set PDE as '1'
Signature	<Sgntr> 1..1					
Related	<Rltd>0..1					
From	<Fr> 1..1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Block A to Business Application Header

FinancialInstitutionIdentification	<FIId> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemIdentification	<ClrSysMmbld> 1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Sender Address	Alpha Numeric (4!a1!n6!c)	Not Applicable	Not Applicable
To	<To> 1..1					
FinancialInstitutionIdentification	<FIId> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemIdentification	<ClrSysMmbld> 1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Sender Address	Alpha Numeric (4!a1!n6!c)	Not Applicable	Not Applicable
					Not Applicable	Not Applicable
BusinessMessageIdentifier	<BizMsgIdr> 1..1	Max35Text	Sequence Number	Alpha Numeric (9)	Not Applicable	Not Applicable
MessageDefinitionIdentifier	<MsgDefIdr> 1..1	Max35Text	Block-A	Alpha Numeric (16)	Combination of (a) First four characters of Bik A MUR (b) UTR Date conversion from DDDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5-Others (d) UTR Sequence Number 6!n to 9! Here the the channel is defaulted to 5. For any other value,the field H in existing UTR to be used	Update UTR as per the logic (Original UTR for all incoming messages except R43 and R44)
BusinessService	<BizSvc> 1..1	Max35Text	Service Identifier	Alpha Numeric (3)	Not Applicable	Not Applicable
CreationDate	<CreDt> 1..1	ISONormalisedDateTi me	Originating Date and Originating Time	8!n and 4!n	Not Applicable	Not Applicable
CopyDuplicate	<CpyDplct> 0..1	Code	Possible Duplicate Emission Flag	1!n 1-YES ,2-No	Not Applicable	Not Applicable

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Customer Payment Request (298 R41) to FIToFICustomerCreditTransfer V03 (pacs.008.001.03)

ISO20022 Message - Pacs.008.001.03 FIToFICustomerCreditTransfer V03 Message Item	ISO XML tag and Multiplicity	Data Type in ISO20022	298 R41 Message Field Specifications	Data Type in 298 R series (format/Size)	298 R41 to ISO	ISO to 298 R41
FIToFICustomerCreditTransfer	<FIToFICstmrCdtTrf> 1..1					
GroupHeader	<GrpHdr> 1..1					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A Unique transaction reference	Alpha Numeric (16!x)	Combination of (a) First four characters of Blk A UTR (b) UTR Date conversion from DDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5- Others (d) UTR Sequence Number 6!n to 9! Here the the channel is defaulted to 5. For any other value,the field H in existing UTR to be used	Not Applicable
CreationDateTime	<CreDtTm> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Map to creation date and time of Block-A of the Message . '00' will be added as seconds	To Create date time in Header without the seconds
NumberOfTransactions	<NbOfTxs> 1..1	Max15NumericText	Ignore	Ignore	Its mandatory tag in ISO so the data will be defaulted to 1 as RTGS supports only 1 transaction per message	Not Applicable
TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>1..1	Amount	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field Amount	Not Applicable
InterbankSettlementDate	<IntrBkSttlmDt>1..1	ISO date	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field date	Not Applicable
SettlementInformation	<SttlmInf> 1..1					
SettlementMethod	<SttlmMtd> 1..1	Code=CLRG/COVE /INGA/INDA	Ignore	Ignore	Defaulted to CLRG as the settlement is happening at clearing agent	Not Applicable
InstructingAgent	<InstgAgt>1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Sender Address	Alpha Numeric (4!a1!n6!c)	RTGS-HO IFSC of Sender	Not Applicable

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Customer Payment Request (298 R41) to FIToFICustomerCreditTransfer V03 (pacs.008.001.03)

InstructedAgent	<InstdAgt>					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Receiver Address	Alpha Numeric (4!a1!n6!c)	RTGS-HO IFSC of Receiver	Not Applicable
CreditTransferTransactionInformation	<CdtTrfTxInf> 1..1					
PaymentIdentification	<PmtId> 1..1					
InstructionIdentification	<InstrId>0..1	Max35Text	Instructionidentification	16!x xcharset.	Transaction Reference - Field 2020	Map to Field 2020 if present
EndToEndIdentification	<EndToEndId> 1..1	Max35Text	Transaction Reference	16!x xcharset.	/XUTR/' + UTR of the Message	Not Applicable
TransactionIdentification	<TxId> 1..1	Max35Text	Transaction Reference	16!x xcharset.	Combination of (a) First four characters of Bk A UTR (b) Payment system id is 'R' (c) Channel Id 'H' contains ie the values are 1- Internet banking, 2-Cash management, 3- Treasury, 4-ATM and 5-Others (c) UTR Date conversion from DDDYY to YYYYMMDD (d) UTR Sequence Number 6!n to 8! Channel ID defaulted to 5 or based on value provided in place of 'H' in UTR	Map to Field 2020 if present InstructionIdentification not present, Map to UTR
PaymentTypeInformation	<PmtTpInf> 1..1					
InstructionPriority	<InstrPrty>1..1	HIGH/NORMAL	Ignore	Ignore	Default value 'HIGH'	Not Applicable
ServiceLevel	<SvcLvl> 0..1					
Proprietary	<Prtry> 1..1		Ignore	Ignore	Default value TTC=4000,PRI= < Priority flag of Block-A>	Map Priority value of Block-A
LocalInstrument	<LclInstrm>1..1					
Proprietary	<Prtry>1..1	Max35Text	Ignore	Ignore	Default value 'RTGSFIToFICustomerCredit	Not Applicable
CategoryPurpose	<CtgyPurp>1..1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Customer Payment Request (298 R41) to FIToFICustomerCreditTransfer V03 (pacs.008.001.03)

Code	<Cd>1..1	Code Max4Text	Filler 8 and 9th Positions	Number(2)	Default value is 'CASH'. Else the Code value of filler 8 and 9 positions are 01- 'BONU': 02- 'CASH': CashManagementTransfer, 03- 'CBLK': 04- 'CCRD': 05- 'CORT': TradeSettlementPayment, 06- 'DCRD': 07- 'DIVI': Dividend, 08- 'EPAY': 09- 'FCOL': 10- 'GOVT': GovernmentPayment, 11- 'HEDG': Hedging, 12- 'ICCP': 13- 'IDCP': 14- 'INTC': IntraCompanyPayment 15- 'INTE': Interest, 16- 'LOAN': Loan 17- 'OTHR': 18- 'PENS': PensionPayment 19- 'SALA': SalaryPayment 20- 'SECU': Securities 21- 'SSBE': SocialSecurityBenefit	Map corresponding code and update at Blk-A filler 8 and 9th Positions Default CASH i.e, 02
InterbankSettlementAmount	<IntrBkSttlmAmt> 1..1	ActiveCurrencyAndAmount ActiveCurrencyCode	Value, date Currency and Amount	8!n3!c19!d	The field 4488 of sub-field amount mapped to <IntrBkSttlmAmt>	<IntrBkSttlmAmt> tag value mapped to 4488 sub-field Amount.
ChargeBearer	<ChrgBr> 1..1	Code =CRED/DEBT/SHA R/SLEV	Details of Charges	3!a	Map to 7028, from 3 chars to 4 Chars. BEN=CRED; SHA=SHAR; OUR=DEBT Default value 'DEBT'	Map to 7028, with 3 charecters
ChargesInformation	<ChrgsInf>0..*	Amount	Details of Payment	4*35x		If ChargeBearer contains DEBT, then ChargesInformation may be present If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present
Amount	<Amt>1..1	Amount	Ignore	Ignore	Not Applicable	First line 7023
Agent	<Agt>1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Customer Payment Request (298 R41) to FIToFICustomerCreditTransfer V03 (pacs.008.001.03)

Member Identification	<Mmbld>1..1	Max35Text	Details of Payment	4*35x	Not Applicable	Second Line of 7023
Debtor	<Dbtr> 1..1					
Name	<Nm> 1..1	Max140Text	Block-4 First line of Field 5500 (M) Ordering customer	4*35x	Mapped to field 5500, Second subfield is name	Mapped to field 5500 of second subfield is name
PostalAddress	<PstlAdr> 0..1					
AddressLine	<AdrLine>0..4	MAx 70 text	Block 4 Second Line of field 5500 Ordering Customer	4*35x	Mapped to field 5500, 3rd and 4th Sub fields are Address Line	Mapped to field 5500 of 3rd and 4th Sub fields are Address Line. Additional lines will be ignored.
DebtorAccount Identification	<DbtrAcct>0..1		Ordering Institution			
Other Identification	<Othr>					
Identification	<Id>	Max34Text	ordering customer	/34x	Mapped to field 5500, First subfield is Account Number	Mapped to field 5500 First subfield ie Account Number
Type	<Typ>0..1					
Proprietary	<Prtry>1..1	Max35Text	Ignore	Ignore	NRE will be used in case of present in first line of Field 7495	First line of 7495 will be populated as /NRE/ in case value NRE is available
Currency	<Ccy>0..1	Code	Ignore	Ignore	Ignore	Ignore
DebtorAgent	<DbtrAgt> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>0..1					
Member Identification	<Mmbld>1..1	Max35Text	Ordering Institution	4!a1!n6!c	The order is 5517 or 5518 or Sender IFSC of Block -A	Debtor Agent will be populated at 5517 and Sender IFSC of Block A
Name	<Nm> 0..1	Max140Text	Senders Correspondent	4*35x	Field 6717 or first two lines of Field 5521	Populate 5521
PostalAddress	<PstlAdr> 0..1					
AddressLine	<AdrLine> 0..4	Max70Text	Ignored	Ignored	Third and fourth lines of 5521	Populate 5521
CreditorAgent	<CdtrAgt> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>0..1					
Member Identification	<Mmbld>1..1	Max35Text	Field 6516 of Account with Inistution	4!a1!n6!c	The Order of Field Id 6500 or 6516 or Receiver IFSC of block-A.	Creditor agent will be populated at 6500 and Receiver IFSC of Block-A

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Customer Payment Request (298 R41) to FIToFICustomerCreditTransfer V03 (pacs.008.001.03)

Name	<Nm> 0..1	Max70Text	Receiver Correspondent	4*35x	Map 6718 or 5526, in the same order of existence.	Not Applicable
Creditor	<Cdtr> 1..1		Beneficiary Customer		Beneficiary Customer Information	
Name	<Nm> 1..1	Max70Text	Beneficiary Customer	4*35x	Second Line of 5561	Second Line of 5561
PostalAddress	<PstlAdr> 0..1					
AddressLine	<AdrLine> 0..4	0..7 Max 70 text	Block-4 second subfield and second line of Field 5561 (M)	4*35x	3rd and 4th Lines of 5561	3rd and 4th Lines of 5561
CreditorAccount	<CdtrAcct> 0..1		Beneficiary Customer			
Identification	<Id> 1..1					
Other	<Othr> 1..1				Beneficiary Account identification	
Identification	<Id> 1..1	Max34 text	Beneficiary Customer	4*35x	First line of 5561	First line of 5561
Type	<Typ>0..1					
Proprietary	<Prtry>1..1	Max35Text	Ignore	Ignore	Ignore	Ignore
Currency	<Ccy>0..1	Code	Ignore	Ignore	Ignore	Ignore
InstructionForCreditorAgent	<InstrForCdtrAgt> 0..2					
Code	<Cd> 0..1		Ignore		Default value 'PHOB'.	Not Applicable
InstructionInformation	<InstrInf>0..1	Max140Text	Sender to receiver information	4*35x	Mapped to 7023	Mapped to 7023, append it to 7023 (if Charges Information present as - 7023 line 1: c1//c1 7023 line 2: In1 7023 line 3: In2 7023 line 4: In3)
RemittanceInformation	<RmtInf> 0..1		Sender to receiver information(O)			
Unstructured	<Ustrd> 0..4	Max140Text	Sender to receiver information	6*35x	Mapping of field 7495 as follows: ustrd:1 - 7495:1 ustrd:2 [first 35 chars] - 7495:2 ustrd:2 [second 35 chars] - 7495:3 ustrd:4 - 7495:4 ustrd:3 [first 35 chars] - 7495:5 ustrd:3 [second 35 chars] - 7495:6 '/' will be used as filler to make upto 35 characters	Data in <ustrd> tag mapped to 6*35x 7495 field: 7495:1 - ustrd:1 7495:2 - ustrd:2 [first 35 chars] 7495:3 - ustrd:2 [second 35 chars] 7495:4 - ustrd:4 7495:5 - ustrd:3 [first 35 chars] 7495:6 - ustrd:3 [second 35 chars]

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
InterBank Payment Request (298 R42) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

ISO20022 Message - pacs.009.001.03 FinancialInstitutionCreditTransferV03 Message Item	ISO XML tag and Multiplicity	Data Type in ISO20022	298 R42 Message Field Specifications	Data Type in 298 R series (format/Size)	298 R42 to ISO	ISO to 298 R42
Message root	<FinInstnCdtTrf> 1..1				This is the root tag for pacs message.	
GroupHeader	<GrpHdr> 1..1					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A UTR (M)	16!x	Combination of (a) First four characters of Blk A UTR (b) UTR Date conversion from DDDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5-Others (d) UTR Sequence Number 6!n to 9! Here the the channel is defaulted to 5. For any other value, the field H in existing UTR to be used	Not Applicable
CreationDateTime	<CreDtTm> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Map to creation date and time of Block-A of the Message '00' will be added as seconds	To Create date time in Header without the seconds
NumberOfTransactions	<NbOfTxs> 1..1	Max15NumericText	Ignore	Ignore	For NGRTGS messages, the default value is 1	Not Applicable
TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt>0..1	Amount	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field Amount	Not Applicable
InterbankSettlementDate	<IntrBkSttlmDt>0..1	DateTime	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field date	Not Applicable
SettlementInformation	<SttlmInf> 1..1					
SettlementMethod	<SttlmMtd> 1..1	Code=CLRG/COVE/INGA/INDA	Ignore	Not Available	Defaulted to 'CLRG' as the settlement is happening at clearing agent	Not Applicable
InstructingAgent	<InstgAgt>0..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>0..1					
Member Identification	<Mmbld> 1..1	Max35Text	Sender Address	Alpha Numeric (4!a1!n6!c)	RTGS-HO IFSC of Sender	Not Applicable
InstructedAgent	<InstdAgt>					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
InterBank Payment Request (298 R42) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>0..1					
Member Identification	<Mmbld> 1..1	Max35Text	Receiver Address	Alpha Numeric (4!a1!n6!c)	RTGS-HO IFSC of Receiver	Not Applicable
CreditTransferTransactionInformation	<CdtTrfTxInf> 1..*					
PaymentIdentification	<PmtId> 1..1					
InstructionIdentification	<InstrId>0..1	Ignore	Ignore	Ignore	Transaction Reference - Field 2020	Map to Field 2020 if present
EndToEndIdentification	<EndToEndId> 1..1	Max35Text	Related reference	16!x xcharset.	/XUTR/ ' + UTR of the Message	Not Applicable
TransactionIdentification	<TxId> 1..1	Max35Text	Transaction Reference	16!x xcharset.	Combination of (a) First four characters of Blk A UTR (b) Payment system id is 'R' (c) Channel Id 'H' contains ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4- ATM and 5-Others (c) UTR Date conversion from DDDYY to YYYYMMDD (d) UTR Sequence Number 6!n to 8! Here the the channel is defaulted to 5. For any other value, the field H in existing UTR to be used	Map to Field 2020 if present InstructionIdentification not present, Map to Field 2006, UTR
PaymentTypeInformation	<PmtTpInf> 0..1					
InstructionPriority	<InstrPrty>0..1	HIGH/NORMAL	Ignore	Ignore	Default value 'HIGH'	Not Applicable
ServiceLevel	<SvcLvl> 0..1					
Proprietary	<Prtry> 1..1		Ignore	Ignore	Default value TTC=4001,PRI= < Priority flag of Block-A>	Not Applicable
LocalInstrument	<LclInstrm>0..1					
Proprietary	<Prtry>1..1	Max35Text	Ignore	Ignore	Default value 'RTGSFIToFICredit'	Not Applicable
CategoryPurpose	<CtgyPurp>0..1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 InterBank Payment Request (298 R42) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

Code	<Cd>1..1	Code	Filler 8 and 9th Positions	Number(2)	Default value is 'CASH'. Else the Code value of filler 8 and 9 positions are 01- 'BONU': 02- 'CASH': CashManagementTransfer, 03- 'CBLK': 04- 'CCRD': 05- 'CORT': TradeSettlementPayment, 06- 'DCRD': 07- 'DIVI': Dividend, 08- 'EPAY': 09- 'FCOL': 10- 'GOVT': GovernmentPayment, 11- 'HEDG': Hedging, 12- 'ICCP': 13- 'IDCP': 14- 'INTC': IntraCompanyPayment 15- 'INTE': Interest, 16- 'LOAN': Loan 17- 'OTHR': 18- 'PENS': PensionPayment 19- 'SALA': SalaryPayment 20- 'SECU': Securities 21- 'SSBE': SocialSecurityBenefit	Map corresponding code and update at Blk A filler 8 and 9th Positions Default CASH i.e, 02
InterbankSettlementAmount	<IntrBkSttlmAmt> 1..1	ActiveCurrencyAndAmount ActiveCurrencyCode	Value, date Currency and Amount	8!n3!c19!d	The field 4488 of sub-field amount mapped to <IntrBkSttlmAmt>	<IntrBkSttlmAmt> tag value mapped to 4488 sub-field Amount.
Debtor	<dbtr> 1..1		Ordering Institution			
FinancialInstitutionIdentification	<FinInstnId>1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					
Member Identification	<Mmbld>	IFSC	Block-4 Field 5517 Ordering Institution	4!a1!n6!c	The order is 5517 or 5518 or Sender IFSC of Block -A	Debtor will be populated at 5517 and Sender IFSC of Block A
Name	<Nm> 0..1	Max140Text	Ignore	4*35x	First Line of 5516	Ignore
Creditor	<Cdtr>		Beneficiary Institution			
FinancialInstitutionIdentification	<FinInstnId>					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
InterBank Payment Request (298 R42) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

ClearingSystemMemberIdentification	<ClrSysMmbld>					
Member Identification	<Mmbld>	IFSC Identifier	Beneficiary Institution	4!a1n6!c	The Order of Field Id 6521 or 6500 or 6516 or Receiver IFSC of block-A.	Creditor will be populated in 6521, if Name or a/c or Address are not present(5556) or populated in 6500 and Receiver IFSC of Block-A
Name	<Nm> 0..1	Max140Text	Ignored	4*35x	First line of Field 5556	If Cdtr Member Identification matches the Receiver IFSC and Name or Postal address is available then map with 5556
PostalAddress	<PstlAdr> 0..1					
AddressLine	<AdrLine>0..4	Max 70 text	Ignored	4*35x	Remaining lines of Field 5556	If Cdtr Member Identification matches the Receiver IFSC and Name or Postal address is available then map with 5556
Other	<Othr>0..1					
Identification	<Id>1..1	Max35Text	Ignore	4*35x	Ignore	Ignore
CreditorAccount	<CdtrAcct>0..1					
Identification	<Id>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Beneficiary Institution	4*35x	Ignored	Ignored
RemittanceInformation	<RmtInf>					
Unstructured	<Ustrd>	Max140Text	Block-4 Field 7495 Sender to receiver information	6*35x	Mapping of field 7495 as follows: ustrd:1 - 7495:1 ustrd:2 [first 35 chars] - 7495:2 ustrd:3 [second 35 chars] - 7495:3 ustrd:4 - 7495:4 ustrd:4[first 35 chars] - 7495:5 ustrd:4 [second 35 chars] - 7495:6 '/' will be used as filler to make upto 35 characters	Data in <ustrd> tag mapped to 6*35x 7495 field: 7495:1 - ustrd:1 7495:2 - ustrd:2 [first 35 chars] 7495:3 - ustrd:3 [second 35 chars] 7495:4 - ustrd:4 7495:5 - ustrd:4 [first 35 chars] 7495:6 - ustrd:4 [second 35 chars]

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Own Account Transfer Request (298 R10) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

ISO20022 Message - pacs.009.001.03 FinancialInstitutionCreditTransferV03	ISO XML tag and Multiplicity	Data Type in ISO20022	298 R Series Message Field Specifications	Data Type in 298 R series (format/Size)	298 R10 to ISO	ISO to 298 R10
Message root	<FinInstnCdtTrf> 1..1				This is the root tag for pacs message.	
GroupHeader	<GrpHdr> 1..1					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A UTR (M)	16!x	Combination of (a) First four characters of Blk A UTR (b) UTR Date conversion from DDDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5- Others (d) UTR Sequence Number 6!n to 9! Channel Id will be defaulted to 5. For any other value, the field H in existing UTR to be used	Not Applicable
CreationDateTime	<CreDtM> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Map to creation date and time of Block-A of the Message '00' will be added as seconds	Not Applicable
NumberOfTransactions	<NbOfTxs> 1..1	Max15NumericText	Ignore	Ignore	For NGRTGS messages, the default value is 1	Not Applicable
TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt> 1..1	Amount	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field Amount	Not Applicable
InterbankSettlementDate	<IntrBkSttlmDt> 1..1	DateTime	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field date	Not Applicable
SettlementInformation	<SttlmInf> 1..1					
SettlementMethod	<SttlmMtd> 1..1	Code=CLRG/COVE/INGA/INDA	Ignore	Not Available	Defaulted to CLRG as the settlement is happening at clearing agent	Not Applicable
InstructingAgent	<InstgAgt> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld> 1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Sender Address	Alpha Numeric (4!a1!n6!c)	RTGS-HO IFSC of Sender	Not Applicable
InstructedAgent	<InstdAgt> 1..1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Own Account Transfer Request (298 R10) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					
Member Identification	<Mmbld> 1..1	Max35Text	Receiver Address	Alpha Numeric (4!a1In6!c)	Default value is 'RBISORBIP10'	Not Applicable
CreditTransferTransactionInformation	<CdtTrfTxInf> 1..1					
PaymentIdentification	<PmtId> 1..1					
InstructionIdentification	<InstrId>0..1	Ignore	Ignore	Ignore	Transaction Reference - Field 2020	Not Applicable
EndToEndIdentification	<EndToEndId> 1..1	Max35Text	Transaction Reference	16!x xcharset.	/XUTR/ ' + UTR of the Message	Not Applicable
TransactionIdentification	<TxId> 1..1	Max35Text	Transaction Reference	16!x xcharset.	Combination of (a) First four characters of Blk A UTR (b) Payment system id is 'R' (c) Channel Id 'H' contains ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5-Others (c) UTR Date conversion from DDDYY to YYYYMMDD (d) UTR Sequence Number 6!n to 8! From UTR in Block A, Payment defaulted to R, Channel ID defaulted to 5 or based on value provided in place of 'H' in UTR	Not Applicable
PaymentTypeInformation	<PmtTpInf> 1..1					
InstructionPriority	<InstrPrty>0..1	HIGH/NORMAL	Ignore	Ignore	Default value 'HIGH'	Not Applicable
ServiceLevel	<SvcLvl> 1..1					
Proprietary	<Prtry> 1..1		Ignore	Ignore	Default value TTC=4010,PRI= < Priority flag of Block-A>	Not Applicable
LocalInstrument	<LclInstrm>1..1					
Proprietary	<Prtry>1..1	Max35Text	Ignore	Ignore	Default value 'RTGSOwnAccTransfer'	Not Applicable
InterbankSettlementAmount	<IntrBkSttlmAmt> 1..1	ActiveCurrencyAndAmount ActiveCurrencyCode	Value, date Currency and Amount	8!n3!c19!d	The field 4488 of sub-field amount mapped to <IntrBkSttlmAmt>	Not Applicable

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
Own Account Transfer Request (298 R10) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

Debtor	<dbtr> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					
Member Identification	<Mmbld>1..1	Max35Text	Block-A Sender IFSC	IFSC Code	Sender IFSC of Block-A	Not Applicable
DebtorAccount Identification	<DbtrAcct> 1..1					
Other Identification	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Mandatory, Field 6116	35x	map to second occurrence of 6116 field	Not Applicable
Currency	<Ccy>	Account Currency	Ignore	Ignore	Default Value INR	Not Applicable
Creditor	<Cctr> 1..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1..1					
Member Identification	<Mmbld>1..1	Max35Text	Block-A Sender IFSC	IFSC	Receiver IFSC of Block-A	Not Applicable
CreditorAccount Identification	<CctrAcct> 0..1					
Other Identification	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Mandatory, Field 6116	35x	map to First occurrence of 6116 field	Not Applicable
Currency	<Ccy>	Account Currency	Ignore	Ignore	Default Value INR	Not Applicable
RemittanceInformation	<RmtInf>					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 Own Account Transfer Request (298 R10) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

Unstructured	<Ustrd>	Max140Text	Block-4 Field No. 7495 Sender to Receiver Information (O)	6*35x	Mapping of field 7495 as follows: ustrd:1 - 7495:1 ustrd:2 - 7495:2 ustrd:3 - 7495:3 ustrd:4 [first 35 chars] - 7495:4 ustrd:4 [Second 35 chars] - 7495:5 ustrd:4 [Third 35 chars] - 7495:6 '/' will be used as filler to make upto 35 characters	Not Applicable
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ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 Net Clearing Request (298 R12) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

ISO20022 Message - pacs.009.001.03 FinancialInstitutionCreditTransferV03	ISO XML tag and Multiplicity	Data Type in ISO20022	298 R Series Message Field Specifications	Data Type in 298 R series (format/Size)	298 R12 to ISO	ISO to 298 R12
Message root	<FinInstnCdtTrf> 1..1				This is the root tag for pacs message .	
GroupHeader	<GrpHdr> 1..1					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A UTR (M)	16!x	Combination of (a) First four characters of Blk A UTR (b) UTR Date conversion from DDDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2- Cash management, 3-Treasury, 4-ATM and 5-Others (d) UTR Sequence Number 6!n to 9!.	Not Applicable
CreationDateTime	<CreDtTm> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Map to creation date and time of Block-A of the Message	Not Applicable
NumberOfTransactions	<NbOfTxs> 1..1	Max15NumericText	Ignore	Ignore	Count the No. of occurrences of 4276 field	Not Applicable
TotalInterbankSettlementAmount	<TtlIntrBkSttlmAmt> 1.1	Amount Maximum digits = 18 inclusive of 2 decimal places. Decimal mark excluded from count.	Ignore	Ignore	Sum of Block -4 field 4276 without considering the sign	Not Applicable
InterbankSettlementDate	<IntrBkSttlmDt>1.1	ISODate	Originating date and Time of Blk-A	(YYYYMMDD) and (HHMM)	Assign Blk-a Date and Time with this field.	Not Applicable
SettlementInformation	<SttlmInf> 1..1					Details on how settlement of transaction happens
SettlementMethod	<SttlmMtd> 1..1	Code=CLRG/COVE/INGA/INDA	Ignore	Not Available	Defaulted to CLRG as the settlement is happening at clearing agent	Not Applicable
InstructingAgent	<InstgAgt>1..1					
FinancialInstitutionIdentification	<FinInstnId> 1.1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1.1					
Member Identification	<Mmbld> 1.1	Sender IFSC	Ignore		Field Id 6726 Clearing Entity	Not Applicable
InstructedAgent	<InstdAgt> 1.1					
FinancialInstitutionIdentification	<FinInstnId> 1.1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 Net Clearing Request (298 R12) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

ClearingSystemMemberIdentification	<ClrSysMmbld >1.1					
Member Identification	<Mmbld> 1.1	Receiver IFSC	Ignore		RBI RTGS IFSC	Not Applicable
CreditTransferTransactionInformation	<CdtTrfTxInf> 1..*					
PaymentIdentification	<PmtId> 1..1					
EndToEndIdentification	<EndToEndId> 1..1	Max35Text	Block-4 Field 2006 Related Reference Number (O)	16!x xcharset.	/XUTR/ ' + UTR of the Message	Not Applicable
TransactionIdentification	<TxId> 1..1	Max35Text	Block-4 Field 2020 Transaction Reference Number (M)	16!x xcharset.	Combination of (a) First four characters of Blk A UTR (b) Payment system id is 'R' (c) Channel Id 'H' contains ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5-Others (c) UTR Date conversion from DDDYY to YYYYMMDD (d) UTR Sequence Number 6!n to 8! 4-7 fillers are used for running sequence. Assigning this value to first loop and incremental by 1 for each of the repeating loops.	Not Applicable
PaymentTypeInformation	<PmtTpInf> 1..1		Payment information			
InstructionPriority	<InstrPrty> 1..1	Max35Text	HIGH / NORM	Ignore	Code value. Default 'HIGH'	Not Applicable
ServiceLevel	<SvcLvl> 0..1					
Proprietary	<Prtry> 1..1	Max70Text	Default value 80	<Prtry>80</Prtry>	Default value [TTC=5001],[PRI= < Priority flag of Block-A>]	Not Applicable
LocalInstrument	<LclInstrm> 1..1					
Proprietary	<Prtry> 1..1	Max35Text	Ignore	Ignore	Copy Business Service Value of BAH	Not Applicable
InterbankSettlementAmount	<IntrBkSttlmAmt> 1..1	ActiveCurrencyAndAmount ActiveCurrencyCode	Block-4 Field 4276 Amount (M) /Currency (M)	3!a=currency,19d=amount	Indicate the field 4276 amount value without D or C sign	Not Applicable
Debtor	<dbtr> 1..1					
FinancialInstitutionIdentification	<FinInstnId>1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1.1					

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 Net Clearing Request (298 R12) to FinancialInstitutionCreditTransferV03 (pacs.009.001.03)

Member Identification	<Mmbld>	Member Identification	Max35Text	4!a1!n6!c	Block-4 Field 6726 or 6656 based on the condition mentioned. Member IFSC if debit else Clearing system IFSC if credit	Not Applicable
DebtorAccount	<DbtrAcct> 1..1					
Identification	<Id>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Mandatory, Field 6116	35x	Default Value '0'	Not Applicable
Creditor	<Cdtr>1.1					
FinancialInstitutionIdentification	<FinInstnId>1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>1.1					
Member Identification	<Mmbld>1.1	Member Identification	Max35Text	4!a1!n6!c	Block-4 Field 6726 or 6656 based on the condition mentioned. Member IFSC if debit else Clearing system IFSC if credit	Not Applicable
CreditorAccount	<CdtrAcct>1..1					
Identification	<Id>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Mandatory, Field 6116	35x	Default Value '0'	Not Applicable
RemittanceInformation	<RmtInf>0..1					
Unstructured	<Ustrd>1..1	Max140Text	sender to Receiver Information	6*35x	Block-4 Field No. 7495 Sender to Receiver Information (O)	Not Applicable

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 Response to MNSB (R13), Own Account Transfer (R13) Invalid Messages and
 FIToFIPaymentStatusReportV04 (pacs.002.001.04)

ISO20022 Message - pacs.002.001.04 FIToFIPaymentStatusReportV04 Message Item	ISO XML tag and Multiplicity	Data Type in ISO20022	298 R Series Message Field Specifications	Data Type in 298 R series (format/Size)	298 R09 to ISO	ISO to 298 R09
					Decide the Message Type =>	If the tag is <LclInstrm><<Prtry> is 'RTGSFIToFICredit' = R09 'RTGSFIToFICustomerCredit' = R09 'RTGSOwnAccTransfer' = R40 'RTGSPaymentReturn' = R09 'RTGSNetSettlementXXzNN' = R13
FIToFIPaymentStatusReportV04	<FIToFIPmtStsRpt>		Root tag			
GroupHeader	<GrpHdr> 1..1					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A UTR (M)	16!x	Not Applicable	Not Applicable
CreationDateTime	<CreDTm> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Not Applicable	Populated Field 3525 time only
OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts> 1..1					
OriginalMessageIdentification	<OrgnlMsgId> 1..1	Max35Text	Mandatory	16x	Not Applicable	Convert to UTR and mapped to Field 2020
OriginalMessageNameIdentification	<OrgnlMsgNmId> 1..1	Max35Text	ignore		Not Applicable	Not Applicable
OriginalCreationDateAndTime	<OrgnlCreDTm>				Not Applicable	Not Applicable
GroupStatus	<GrpSts>0..1	Code=ACCP/ACSC/ACSP/ACTC/ACWC/PART/PDNG/RCVD/RJCT	Block4 field 6450	1!x	Not Applicable	If <GrpSts> = ACSC, then field 6450 set as Y else N
StatusReasonInformation	<StsRsnInf>1..1					
Reason	<Rsn>1..1					
Proprietary	<Prtry>1..1	Max35Text	Block4 Field 6346(M)	/!3x Reason Code	Not Applicable	The proprietary reason code(3!x) are mapped according to R series Reason codes and populated in 6346 field.
TransactionInformationAndStatus	<TxInfAndSts>1..1					
Original Transaction Reference	<OrgnlTxRef> 1..1					
InterbankSettlementAmount	<IntrBkSttlmAmt>		Amount		Not Applicable	Not Applicable

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
 Response to MNSB (R13), Own Account Transfer (R13) Invalid Messages and
 FIToFIPaymentStatusReportV04 (pacs.002.001.04)

PaymentTypeInformation	<PmtTplnf>1..1					
LocalInstrument	<LclInstrm>1..1					
Proprietary	<Prtry>1..1	Max35Text			Not Applicable	Not Applicable
Debtor	<Dbtr>0..1					
Identification	<Id>1..1					
OrganisationIdentification	<OrgId>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1		IFSC Code		Not Applicable	Not applicable
DebtorAccount	<DbtrAcct>0..1					
Identification	<Id>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Account No.		Not Applicable	Not Applicable
Currency	<Ccy> 1..1	Code	Active Currency		Not Applicable	Not Applicable
Creditor	<Cdtr>0..1					
Identification	<Id>1..1					
OrganisationIdentification	<OrgId>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1		IFSC Code		Not Applicable	Not applicable
CreditorAccount	<CdtrAcct>0..1					
Identification	<Id>1..1					
Other	<Othr>1..1					
Identification	<Id>1..1	Max35Text	Account No.		Not Applicable	Not Applicable
Currency	<Ccy> 1..1	Max35Text	Active Currency		Not Applicable	Not Applicable

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
BankToCustomerDebitCreditNotificationV03 (camt.054.001.03)

ISO20022 Message - camt.054.001.03 BankToCustomerCreditNotificationV03	ISO XML tag and Multiplicity	Data Type in ISO20022	298 R Series Message Field Specifications	Data Type in 298 R series (format/Size)	298 R43 to ISO	ISO to 298 R43
BankToCustomerDebitCreditNotificationV02	<BkToCstmrDbtCdtNtfctn>		Root tag			
GroupHeader	<GrpHdr>					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A UTR (M)	16!x	Not Applicable	Not Applicable
CreationDateTime	<CreDtTm> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Not Applicable	Not Applicable
Notification	<Ntfctn>1..1 or 1..10					
Identification	<Id> 1..1	Max35Text	Ignore	35x	Not Applicable	Second line of field 7495
CreationDateTime	<CreDtTm>1..1	ISODateTime	Ignore	ignore	ignore	Ignore
Account	<Acct> 1..1					
Identification	<Id> 1..1					
Other	<Othr> 1..1					
Identification	<Id> 1..1	Max34Text	Block4 field 6116(M)	35x	Not Applicable	The value in Id tag will be mapped to 6116 field .
Entry	<Ntry> 1..1					
Amount	<Amt>1..1	ActiveOrHistoricCurrencyCode [A-Z]{3,3}	Value date, Currency and amount	3!a19d	Not Applicable	The amount in this tag is mapped to second and third subfield of field 4488.
CreditDebitIndicator	<CdtDbtInd> 1..1	Code=CRDT/DBIT	ignore		Not Applicable	If DBIT then R43 (debit) or R09 / else R44 (Credit) message
Status	<Status>1..1	Code=BOOK/PNDG/INFO	Ignore	ignore	Not Applicable	Ignore; Its value is always BOOK, as messaes is created only after settlement
ValueDate	<ValDt>0..1					
DateTime	<DtTm>	DateTime	Value date, Currency and amount	8!n	Not Applicable	Map to first subfield of 4488 date and time.
BankTransactionCode	<BkTxCd> 1..1					
Proprietary	<Prtry>1..1					
Code	<Cd> 1..1	Max35Text				Third line of field 7495
EntryDetails	<NtryDtls> 1..1					
TransactionDetails	<TxDtls> 1..1					
References	<Refs>1..1					
InstructionIdentification	<InstrId>0..1	Ignore	Ignore	Ignore	Ignore	Ignore

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
BankToCustomerDebitCreditNotificationV03 (camt.054.001.03)

EndToEndIdentification	<EndToEndId> 1.0	Max35Text	Related reference number block4 field 2006(M)	16x	Not Applicable	The value in Id tag will be mapped to 2006 field .
TransactionIdentification	<TxId> 1..1	Max35Text	Transaction reference number block4 field 2020(M)		Not Applicable	The value in Id tag will be mapped to 2020 field after converting from 22 to 16 chars , Also mapped to original UTR
Amount	<Amt>1..1	19d	Ignore	Ignore	Ignore	ignore as amount is already tagged
CreditDebitIndicator	<CdtDbtInd> 1..1	Code	ignore	Ignore	Not Applicable	ignore as amount is already tagged
RelatedParties	<RltdPties>0..1	5.1.418				
Debtor	<Cdtr> 1.0		Ordering Institution		Debitor or Creditor - Only One is applicable	
Identification	<Id>					
OrganisationIdentification	<OrgId>					
Other	<Othr>					
Identification	<Id>	Max35Text	Field 5517	IFSC Code	Not Applicable	Populated id tag to 5517 for R43 and R44.
Purpose	<Purp>0..1					
Proprietary	<Prtry>1..1	Max35Text			Not Applicable	Map to first line of 7495
RemittanceInformation	<RmtInf>		Sender To Receiver Information			
Unstructured	<Ustrd>1..4	Max140Text	Block 4 field 7495(0)	6*35x	Not Applicable	Data in ustrd tag will be mapped to 6*35x 7495 field from 4th (or 3rd as per occurrence of Purpose tag) line to 6th line.

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
PaymentReturnV03 (pacs.004.001.03)

ISO20022 Message - pacs.004.001.03 PaymentReturnV03	ISO XML tag and Multiplicity	Data Type in ISO20022	298 Message R series Field Specifications	Data Type in 298 R series (format/Size)	298 R42 to ISO	ISO to 298 R42
FItoFIPaymentStatusReportV04	<PmtRtr>		Root tag			
GroupHeader	<GrpHdr> 1..1					
MessageIdentification	<MsgId> 1..1	Max35Text	Block-A UTR (M)	16!x	Combination of (a) First four characters of Blk A UTR (b) UTR Date conversion from DDDYY to YYYYMMDD (c) Channel id, ie the values are 1- Internet banking, 2-Cash management, 3-Treasury, 4-ATM and 5-Others (d) UTR Sequence Number 6!n to 9! Channel Id will be defaulted to 5. For any other value,the field H in existing UTR to be used	Not Applicable
CreationDateTime	<CreDtTm> 1..1	ISODateTime	Originating Date and Originating Time	8!n and 4!n	Set creation date and time from Block-A of the Message '00' will be added as seconds	Not Applicable
NumberOfTransactions	<NbOfTxs> 1..1	Max15NumericText	Ignore	Ignore	For NGRTGS messages, the default value is 1	Not Applicable
TotalReturnedInterbankSettlementAmount	<TtlRtrdIntrBkSttlmAmt>1..1	Amount	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field Amount	Set 4488 field with Currency and Amount
InterbankSettlementDate	<IntrBkSttlmDt>1..1	DateTime	Value, date Currency and Amount	8!n3!c19!d	Field 4488, sub-field date	Set 4488 field with Date
SettlementInformation	<SttlmInf> 1..1					Details on how settlement of transaction happens
SettlementMethod	<SttlmMtd> 1..1	Code=CLRG/COVE/IN GA/INDA	Ignore	Not Available	Defaulted to CLRG as the settlement is happening at clearing agent	Not Applicable
OriginalGroupInformation	<OrgnGrpInf> 1..1					
OriginalMessageIdentification	<OrgnMsgId> 1..1	Max35Text	Mandatory	16x	2nd line of 7495 cnverted to Message Identification	Not Applicable
OriginalMessageNameIdentification	<OrgnMsgNmId> 1..1	Max35Text	ignore		Get Corresponding value from Database.	Not Applicable
OriginalCreationDateAndTime	<OrgnCreDtTm>0..1				Get Corresponding value from Database.	Not Applicable
TransactionInformation	<TxInf><1..1		Reason code			

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
PaymentReturnV03 (pacs.004.001.03)

ReturnIdentification	<RtrId>1..1	Max35Text	UTR	16!x	Combination of (a) First four characters of Blk A UTR (b) Payment system id is 'R' (c) Channel Id 'H' contains ie the values are 1- Internet banking, 2-Cash management, 3- Treasury, 4-ATM and 5-Others (c) UTR Date conversion from DDDYY to YYYYMMDD (d) UTR Sequence Number 6!n to 8! Channel ID defaulted to 5 or based on value provided in place of 'H' in UTR	Convert Field 2020 as required for Message Identification
OriginalInstructionIdentification	<OrgnInstrId> 0..1	Max35Text	UTR	related UTR	Get Corresponding value from Database.	Not Applicable
OriginalEndToEndIdentification	<OrgnEndToEndId> 1..1	Max35Text	UTR	related UTR	/XUTR/ + Second Line of 7495	Second Line of 7495
OriginalTransactionIdentification	<OrgnTxId>0..1	Max35Text		related UTR	Get Corresponding value from Database.	Set field 2006
ReturnedInterbankSettlementAmount	<RtrdIntrBkSttlmAmt>1..1	Amount		Amount	Field 4488, sub-field Amount	Not Applicable
InstructingAgent	<InstgAgt>0..1					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>0..1					
Member Identification	<Mmbld> 1..1	Max35Text	IFSC Code	4!a1!n6!c	RTGS-HO IFSC of Sender	Not Applicable
InstructedAgent	<InstdAgt>					
FinancialInstitutionIdentification	<FinInstnId> 1..1					
ClearingSystemMemberIdentification	<ClrSysMmbld>0..1					
Member Identification	<Mmbld> 1..1	Max35Text	IFSC Code	4!a1!n6!c	RTGS-HO IFSC of Receiver	If Name or Addressline exists then map to 6500 else <Mmbld> mapped to 6521 field.
ReturnReasonInformation	<RtrRsnInf>1..1					
Originator	<Orgtr>0..1					
Name	<Nm>0..1	Max140Text	Name	35 Char	Not Applicable	Map to 5556
PostalAddress	<PstlAdr>0..1					
AddressLine	<AdrLine> 0..4	Max70text			Not Applicable	Map to 5556
ContactDetails	<CtctDtls>0..1					
MobileNumber	<MobNb>0..1	Phone Number			Optional	Optional

ISO 20022 to 298 R Series Message conversion standards, Version 4.0
PaymentReturnV03 (pacs.004.001.03)

EmailAddress	<EmailAdr>0..1	Max2048Text			Optional	Optional
Reason	<Rsn>1..1					
Code	<Cd>1..1				NARR	Not Applicable
AdditionalInformation	<AddtlInf> 1..1	Max105Text			The data present in each subfields from 3rd line onwards, 7495 will be mapped i.e. AddtlInf = 7495:3 + 7495:4 + 7495:5 + 7495:6	7495:1 - /RETURN/ 7495:2 - //Original UTR 7495:3 - //AddtlInf [first 35 Chars] 7495:4 - // AddtlInf [second 35 Chars] 7495:5 - //AddtlInf [third 35 Chars]

Rejection Codes

NEW REASON CODES			EXISTING REASON CODES	
Code	NEW RTGS Codes	DESCRIPTION	CODE	REASON
1	INVDATEFMT	The received message had an invalid date	H14	Invalid date format
2	INVCREDINST	Invalid credit institution	H03	Invalid participant identifier - receiver
3	INVDEBINST	Invalid debit institution	H02	Invalid participant identifier - sender
4	INVSND	Invalid message sender	H02	Invalid participant identifier - sender
5	INVRCV	Invalid message receiver (This should always be the RTGS IFSC)	H03	Invalid participant identifier - receiver
6	INVDEST	Debit and credit party are the same	H39	Same Clearing Entity specified for debit and credit leg
7	INVPART	For pacs.004:		
		- Debtor/creditor specified in message is not the same as the one from the original transaction		
		For MNSB:		
		- Number of parts less than 2	H55	
		- Sender is not Clearing House		
		- Participants from repetitive sequence are not valid/active RTGS participants		
8	INVCURR	The received message specifies an invalid currency.	H13	Invalid currency
9	INVAMT	The amount is invalid as per the following cases:		
		- It was less than the RTGS minimum	H11	Minimum amount validation failure
		- Sum of debits is different than the		Debit Amount is not same as in the selected
		- Credit amount is 0 for MNSB		Credit/Debit Amount should not be Zero
		- Amount in pacs.004 is different than		
10	DUPREF	For pacs.004 the original transaction cannot be located.	H55	Base/Original MNSB Related Reference Number %s does not exist
11	INVDATE	The received message has an invalid date: past date.	H15	The value date is not current PI business day

Rejection Codes

12	INVDATEEOD	The message specifies a date which is closed already for business.		R01	Transaction cancelled due to end of day
13	INVDATEIC	The message was received after Initial Cutoff.		R06	Cancelled due to operating session
14	INVDATEFC	The message was received after Final Cutoff or invalid IDL window state.		R06	Cancelled due to operating session
15	INVBUSSDATE	The received message refers a not working business date.		F01	Business date validation failure
16	INVBUSSDATEFUTURE	The value date is ahead with more than the allowed number of days.		F01	Business date validation failure
17	INVMTTYPE	The received message has an invalid (unsupported) message type.		H07	Invalid message type
18	INVSIG	The digital signature could not be verified (failed the validation)		X09	Verify operation failed
20	INVDEFPROCTTC	No default TTC defined for this type of transaction.		F08	Transaction type is not present in the payment request message
21	INVTRANTYPEFOR TTC	The TTC specified belongs to a different Class of TTCs and cannot be used (transaction type and TTC do not match).		F08	
22	INVTTCPARTTYPE	The TTC cannot be used with this sender's Participant Type.		F03	Transaction type not supported by participant type
23	INVRESERVEOWNER	The owner of the requested reserve operation does not match the sender.		H41	
24	CANUSR	Transaction was cancelled manually in RTGS by an RTGS user.		R02	Cancelled by participant
26	CANPENTIME	Transaction was cancelled due to exceeded amount of time it was in Pending		R09	Insufficient Funds
27	CANFCO	Transaction cancelled automatically by RTGS at Final Cutoff		R03	Cancelled by RBI
28	CANINVDEB	Invalid debtor in MNSB part (account or participant cannot be found); Debit party is not RBI in case of IDL		R01	

Rejection Codes

29	CANINVCRED	Invalid creditor in MNSB part (account or participant cannot be found)		R07	Invalid Current Account
98	INVFMT	An invalid message was received which cannot be validated against the XML schema.		X17	Invalid message structure
99	INVFMT	An invalid message was received which didn't pass at least one schema rule validation.		H21	Message formatting error
40	INVCREDAGENT	An invalid credit agent value was found in the message		H03	Invalid participant identifier - receiver
41	INVDEBAGENT	An invalid debit agent value was found in the message		H02	Invalid participant identifier - sender
38	INVDOUBLERETURN	A second return instruction was received for the same original instruction		H58	Associated previous Return is pending in the system for Related Reference. Cannot create Last Return