

Usage Guideline

AZ-PaymentReturnV09_pacs.004.001.09

Azerbaijan IPS

This document describes a usage guideline restricting the base message pacs.004.001.09. You can also consult this [information online](#).

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Message Functionality

Collection Description

Azerbaijan IPS ([link](#))

Message format description for Azerbaijan IPS project.

Usage Guideline Description

AZ-PaymentReturnV09_pacs.004.001.09 ([link](#))

Scope

The PaymentReturn message specification is sent by participant to undo previously settled customer credit transfers.

Usage

The PaymentReturn message specification is exchanged between participants to return funds after settlement of credit transfer instructions (i.e. FIToFICustomerCreditTransfer message).

The PaymentReturn message specification refers to the original instruction by means of references from the original instruction.

Outline

The AZ-PaymentReturnV09_pacs.004.001.09 message is composed of 3 building blocks

a - Group Header

Set of characteristics shared by all individual transactions included in the message.

b - Original Group Information

Information concerning the original group of transactions, to which the message refers.

c - Transaction Information

Information concerning the original transactions, to which the return message refers.

About this document

Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
Index	Element reference
LvL	Element nesting in tree hierarchy
Name	Element name
XML Tag	Element XML tag
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Index	Level	Name	XML Tag	Mult	Type / Code	Rest	Additional details
	0	Payment Return V09 (pacs.004.001.09)	<PmtRtr>				
	1	Group Header	<GrpHdr>	[1..1]			
	2	Message Identification	<MsgId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35}
	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
	2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		
	2	Settlement Information	<SttlmInf>	[1..1]			
	3	Settlement Method	<SttlmMtd>	[1..1]	text		
	4	Clearing System			CLRG		
	1	Original Group Information	<OrgnlGrpInf>	[0..1]		[1..1]	
	2	Original Message Identification	<OrgnlMsgId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35}
	2	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	text{1,35}		
	2	Original Creation Date Time	<OrgnlCreDtTm>	[0..1]	dateTime		
	1	Transaction Information	<TxInf>	[0..*]		[1..1]	
	2	Return Identification	<RtrId>	[0..1]	text{1,35}	[1..1] T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35}
	2	Original Instruction Identification	<OrgnlInstrId>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35}
	2	Original End To End Identification	<OrgnlEndToEndId>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35}
	2	Original Transaction Identification	<OrgnlTxId>	[0..1]	text{1,35}	[1..1] T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,\'+]{1,35}
	2	Original UETR	<OrgnlUETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		
	2	Original Interbank Settlement Date	<OrgnlIntrBkSttlmDt>	[0..1]	date	[1..1]	

Index	Level	Name	XML Tag	Mult	Type / Code	Rest	Additional details
	2	Returned Interbank Settlement Amount	<RtrdIntrBkSttlmAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	3	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	2	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date	[1..1]	Comment: Settlement date of return payment mandatory in case of single returned instruction
	2	Returned Instructed Amount	<RtrdInstdAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	3	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	2	Charge Bearer	<ChrgBr>	[0..1]	text	[1..1]	
	3	Following Service Level			SLEV		
	2	Charges Information	<ChrgsInf>	[0..*]		[0..1]	
	3	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	4	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	3	Agent	<Agt>	[1..1]			
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	5	Name	<Nm>	[0..1]	text{1,140}		
	2	Instructing Agent	<InstgAgt>	[0..1]		[1..1]	
	3	Financial Institution Identification	<FinInstnId>	[1..1]			
	4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	2	Instructed Agent	<InstdAgt>	[0..1]		[1..1]	
	3	Financial Institution Identification	<FinInstnId>	[1..1]			
	4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	2	Return Reason Information	<RtrRsnInf>	[0..*]		[1..2]	Comment: Up to 2 occurrences in case if pacs.004 is based on camt.056 request One occurrence to refer to camt.056, another to specify own return reason.
	3	Originator	<Orgtr>	[0..1]			Comment: In case of pacs.004 initiated by camt.056 indicate here sender BIC of camt.056 request.
	4	Identification	<Id>	[0..1]	Choice	[1..1]	
	5	Organisation Identification	<OrgId>	[1..1]			
	6	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Comment: swift-registered BIC
	6	Other	<Othr>	[0..*]		[0..1]	
	7	Identification	<Id>	[1..1]	text{1,35}		Comment: pseudo-BIC (non-swift registered)
	3	Reason	<Rsn>	[0..1]	Choice	[1..1]	
	4	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: In case when pacs.004 is based on cancellation request camt.056 specify here code word CANC
	3	Additional Information	<AddtlInf>	[0..*]	text{1,105}	[0..3]	Comment: In case when pacs.004 is based on cancellation request camt.056 specify here cancellation request reference as taken from Case/Id field

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	2	Original Transaction Reference	<OrgnlTxRef>	[0..1]		[1..1]	
	3	Interbank Settlement Amount	<IntrBkSttlmAmt>	[0..1]	0 <= decimal td = 18 fd = 5	[1..1]	
	4	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	3	Payment Type Information	<PmtTpInf>	[0..1]		[1..1]	
	4	Clearing Channel	<ClrChanl>	[0..1]	text	[1..1]	
	5	Real Time Net Settlement System			RTNS		
	4	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	
	5	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: Type of the instrument of the transaction being returned
	3	Remittance Information	<RmtInf>	[0..1]			
	4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..4]	
	4	Structured	<Strd>	[0..*]		[0..1]	
	5	Referred Document Information	<RfrdDocInf>	[0..*]			
	6	Type	<Tp>	[0..1]		[1..1]	
	7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: Please refer to "Structured Info Codes" of "External code sets" document. Sample values: PAIN - to specify reference to pain.001 if payment is based on it MCID - Merchant Id TRID - Terminal Id OBCD - Object Code CRID - Cash register identification number ILID - IPSID for legal entity INVN - Invoice number LPNB - Loyalty number of client CLCN - Customer number of client (student enrollment number, etc) BLCD - Code of budget level (for Treasury payments) BCCD - Code of budget classification
	7	Issuer	<Issr>	[0..1]	text{1,35}		
	6	Number	<Nb>	[0..1]	text{1,35}	[1..1]	

Index	Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	5	Referred Document Amount	<RfrdDocAmt>	[0..1]			
	6	Reason Adjustment Amount And	<AdjstmntAmtAndRsn>	[0..*]			
	7	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	8	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	7	Reason	<Rsn>	[0..1]	text{1,4}	[1..1]	Comment: Expected types: TIPS - specified amount refers to tips SCFE - surcharge fee
	7	Additional Information	<AddtlInf>	[0..1]	text{1,140}		
	5	Invoicer	<Invcr>	[0..1]			
	6	Postal Address	<PstlAdr>	[0..1]			
	7	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..1]	Comment: Country code and city code (where purchase is made) i.e. AZ004
	6	Identification	<Id>	[0..1]	Choice		
	7	Organisation Identification	<OrgId>	[1..1]			
	8	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	8	Other	<Othr>	[0..*]		[0..1]	
	9	Identification	<Id>	[1..1]	text{1,35}		
	3	Debtor	<Dbtr>	[0..1]	Choice	[1..1]	
	4	Party	<Pty>	[1..1]			
	5	Name	<Nm>	[0..1]	text{1,140}	[1..1]	
	5	Identification	<Id>	[0..1]	Choice		
	6	Organisation Identification	<OrgId>	[1..1]			
	7	Other	<Othr>	[0..*]		[1..*]	
	8	Identification	<Id>	[1..1]	text{1,35}		
	8	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	9	Proprietary	<Prtry>	[1..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	6	Private Identification	<PrvtId>	[1..1]			
	7	Other	<Othr>	[0..*]		[1..*]	
	8	Identification	<Id>	[1..1]	text{1,35}		
	8	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	9	Proprietary	<Prtry>	[1..1]	text{1,35}		
	3	Debtor Account	<DbtrAcct>	[0..1]		[1..1]	
	4	Identification	<Id>	[1..1]	Choice		
	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	5	Other	<Othr>	[1..1]			
	6	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z\-\?:(\)\.\,'+]([0-9a-zA-Z\-\?:(\)\.\,'+])*([0-9a-zA-Z\-\?:(\)\.\,'+])?)*
	3	Debtor Agent	<DbtrAgt>	[0..1]		[1..1]	
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	5	Other	<Othr>	[0..1]		[1..1]	
	6	Identification	<Id>	[1..1]	text{1,35}		Comment: Participant code, i.e. 210027
	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: Participant tax number i.e. 1400108191
	3	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		[1..1]	
	4	Identification	<Id>	[1..1]	Choice		Comment: Subcorrespondent account

Index	Level	Name	XML Tag	Mult	Type / Code	Rest	Additional details
	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	5	Other	<Othr>	[1..1]			
	6	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z\-\?\:\(\)\.,'+]([0-9a-zA-Z\-\?\:\(\)\.,'+])*([0-9a-zA-Z\-\?\:\(\)\.,'+])?)*
	4	Proxy	<Prxy>	[0..1]		[1..1]	
	5	Type	<Tp>	[0..1]	Choice		
	6	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: BIC/pseudo-BIC of Settlement agent for Indirect participants
	5	Identification	<Id>	[1..1]	text{1,2048}		Comment: Correspondent account for Direct participants Internal account code for Indirect participants
	3	Creditor Agent	<CdtrAgt>	[0..1]		[1..1]	
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	6	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	5	Other	<Othr>	[0..1]		[1..1]	
	6	Identification	<Id>	[1..1]	text{1,35}		Comment: Participant code, i.e. 210027
	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: Participant tax number i.e. 1400108191
	3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]		[1..1]	
	4	Identification	<Id>	[1..1]	Choice		Comment: Subcorrespondent account

Index	Level	Name	XML Tag	Mult	Type / Code	Rest	Additional details
	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	5	Other	<Othr>	[1..1]			
	6	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z\-\?:\(\)\.,'\+]([0-9a-zA-Z\-\?:\(\)\.,'\+])*([0-9a-zA-Z\-\?:\(\)\.,'\+])?)*
	4	Proxy	<Prxy>	[0..1]		[1..1]	
	5	Type	<Tp>	[0..1]	Choice		
	6	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: BIC/pseudo-BIC of Settlement agent for Indirect participants
	5	Identification	<Id>	[1..1]	text{1,2048}		Comment: Correspondent account for Direct participants Internal account code for Indirect participants
	3	Creditor	<Cdtr>	[0..1]	Choice	[1..1]	
	4	Party	<Pty>	[1..1]			
	5	Name	<Nm>	[0..1]	text{1,140}	[1..1]	
	5	Identification	<Id>	[0..1]	Choice		
	6	Organisation Identification	<OrgId>	[1..1]			
	7	Other	<Othr>	[0..*]		[1..*]	
	8	Identification	<Id>	[1..1]	text{1,35}		
	8	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	9	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: MCC - Merchant category code CLCD - Client code
	6	Private Identification	<PrvtId>	[1..1]			
	7	Other	<Othr>	[0..*]		[1..*]	
	8	Identification	<Id>	[1..1]	text{1,35}		
	8	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	Comment: CLCD - Client code
	9	Proprietary	<Prtry>	[1..1]	text{1,35}		
	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	
	4	Identification	<Id>	[1..1]	Choice		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	5	Other	<Othr>	[1..1]			
	6	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z\-\?\:\(\)\.\,\'+]([0-9a-zA-Z\-\?\:\(\)\.\,\'+])*([0-9a-zA-Z\-\?\:\(\)\.\,\'+])?*)
	3	Ultimate Creditor	<UltmtCdtr>	[0..1]	Choice		Comment: Present when payment is done to client code/number in creditor organization
	4	Party	<Pty>	[1..1]			
	5	Name	<Nm>	[0..1]	text{1,140}		
	5	Identification	<Id>	[0..1]	Choice	[1..1]	
	6	Organisation Identification	<OrgId>	[1..1]			
	7	Other	<Othr>	[0..*]		[1..*]	
	8	Identification	<Id>	[1..1]	text{1,35}		
	8	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	9	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
	6	Private Identification	<PrvtId>	[1..1]			
	7	Other	<Othr>	[0..*]		[1..*]	
	8	Identification	<Id>	[1..1]	text{1,35}		
	8	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	9	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
	3	Purpose	<Purp>	[0..1]	Choice	[1..1]	Comment: Transaction type code as per dictionary of registered codes in central system. Sample: 741 - E-banking transfer key entered (alias/ IBAN)
	4	Proprietary	<Prtry>	[1..1]	text{1,35}		

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