

Usage Guideline

AZ- CustomerCreditTransferInitiationV09_pain. 001.001.09

Azerbaijan IPS

This document describes a usage guideline restricting the base message pain.001.001.09. 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-CustomerCreditTransferInitiationV09_pain.001.001.09 ([link](#))

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;
- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;
- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerCreditTransferInitiation message can be used in domestic and cross-border scenarios.

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

Outline

The AZ-CustomerCreditTransferInitiationV09_pain.001.001.09 message is composed of 2 building blocks

a - Group Header

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

b - Payment Information

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

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 r	Additional details
	0	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInitn>				
	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	Authorisation	<Authstn>	[0..2]	Choice	[1..1]	Comment: Field to specify authorization details
	3	Proprietary	<Prtry>	[1..1]	text{1,128}		Comment: Decentral: Note: Authentication process is performed by Participant internal services. DECENTRAL_OTP/AUTH/123456 DECENTRAL_TOTP/AUTH/232342 DECENTRAL_MOBILE/AUTH DECENTRAL_USSD/AUTH Central: Note: Authentication process is performed by IPS authentication service. CENTRAL_TOTP/AUTH/232342 CENTRAL_MOBILE/AUTH CENTRAL_USSD/AUTH General CONSENT/AUTH/12hfk456ls9 Note: Only for 3rd party applications and personal cabinet NONE - Customer method doesnt exist NOT_AUTH - Transaction authenticated on-side or doesn't need any authentication
	2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		
	2	Initiating Party	<InitgPty>	[1..1]			Comment: Sender of the message
	3	Identification	<Id>	[0..1]	Choice	[1..1]	
	4	Organisation Identification	<OrgId>	[1..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Rest	Additional details
	5	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: For SWIFT-registered participants
	5	Other	<Othr>	[0..*]		[0..1]	Comment: For non-SWIFT-registered participants
	6	Identification	<Id>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,'+]{1,35}
	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Forwarding Agent	<FwdgAgt>	[0..1]		[1..1]	Comment: Receiver participant (usually the same as Debtor Agent)
	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}		Comment: for SWIFT-registered participants
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			Comment: for non-SWIFT-registered participants
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,'+]{1,35}
	1	Payment Information	<PmtInf>	[1..*]		[1..1]	
	2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,'+]{1,35}
	2	Payment Method	<PmtMtd>	[1..1]	text		
	3	Credit Transfer			TRF		
	2	Requested Execution Date	<ReqdExctnDt>	[1..1]	Choice		
	3	Date	<Dt>	[1..1]	date		Comment: Value date of the payment Current business day date
	2	Debtor	<Dbtr>	[1..1]			
	3	Name	<Nm>	[0..1]	text{1,140}	[1..1]	
	3	Identification	<Id>	[0..1]	Choice		
	4	Organisation Identification	<OrgId>	[1..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Other	<Othr>	[0..*]		[1..*]	
	6	Identification	<Id>	[1..1]	text{1,35}		
	6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	4	Private Identification	<PrvtId>	[1..1]			
	5	Other	<Othr>	[0..*]		[1..*]	
	6	Identification	<Id>	[1..1]	text{1,35}		
	6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Debtor Account	<DbtrAcct>	[1..1]			Comment: Client Account
	3	Identification	<Id>	[1..1]	Choice		
	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	4	Other	<Othr>	[1..1]			
	5	Identification	<Id>	[1..1]	text{1,34}	T/C	Comment: If not IBAN ----- Type Changed: text{1,34} ([0-9a-zA-Z\-\?\:\(\)\.\,\'+]([0-9a-zA-Z\-\?\:\(\)\.\,\'+]*([0-9a-zA-Z\-\?\:\(\)\.\,\'+])?)*
	2	Debtor Agent	<DbtrAgt>	[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}		
	4	Other	<Othr>	[0..1]			
	5	Identification	<Id>	[1..1]	text{1,35}		
	5	Scheme Name	<SchmeNm>	[0..1]	Choice		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	6	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]			
	3	Identification	<Id>	[1..1]	Choice		
	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	4	Other	<Othr>	[1..1]			
	5	Identification	<Id>	[1..1]	text{1,34}	T/C	Comment: Code of account in IFTS. ----- Type Changed: text{1,34} ([0-9a-zA-Z\-\?\:\(\)\.,'\+]([0-9a-zA-Z\-\?\:\(\)\.,'\+]*([0-9a-zA-Z\-\?\:\(\)\.,'\+])?)*
	3	Proxy	<Prxy>	[0..1]			
	4	Type	<Tp>	[0..1]	Choice		
	5	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: BIC/pseudo-BIC of Settlement agent for Indirect participants
	4	Identification	<Id>	[1..1]	text{1,2048}		Comment: Correspondent account for Direct participants Internal account code for Indirect participants
	2	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		
	2	Charge Bearer	<ChrgBr>	[0..1]	text	[1..1]	Comment: Constant value SLEV
	3	Following Service Level			SLEV		
	2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			
	3	Payment Identification	<PmtId>	[1..1]			
	4	Instruction Identification	<InstrId>	[0..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\?\:\(\)\.,'\+]{1,35}
	4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z\-\?\:\(\)\.,'\+]{1,35}

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	4	UETR	<UETR>	[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}		
	3	Payment Type Information	<PmtTpInf>	[0..1]		[1..1]	
	4	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	
	5	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: Please refer to "External code sets" document
	3	Amount	<Amt>	[1..1]	Choice		
	4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	3	Charge Bearer	<ChrgBr>	[0..1]	text		
	4	Borne By Debtor			DEBT		
	4	Borne By Creditor			CRED		
	4	Shared			SHAR		
	4	Following Service Level			SLEV		
	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]			
	6	Identification	<Id>	[1..1]	text{1,35}		
	6	Scheme Name	<SchmeNm>	[0..1]	Choice		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	3	Creditor Agent Account	<CdtrAgtAcct>	[0..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\-\?\:\(\)\.\,'+\])?)*
	4	Proxy	<Prxy>	[0..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]		[1..1]	
	4	Name	<Nm>	[0..1]	text{1,140}	[1..1]	
	4	Identification	<Id>	[0..1]	Choice		
	5	Organisation Identification	<Orgld>	[1..1]			
	6	Other	<Othr>	[0..*]		[1..*]	
	7	Identification	<Id>	[1..1]	text{1,35}		
	7	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: MCC - Merchant category code CLCD - Client code
	5	Private Identification	<Prvtld>	[1..1]			
	6	Other	<Othr>	[0..*]		[1..*]	
	7	Identification	<Id>	[1..1]	text{1,35}		
	7	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
	3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	Comment: Beneficiary account
	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	Comment: if not IBAN ----- Type Changed: text{1,34} ([0-9a-zA-Z\-\?:\(\)\.\, '+]([0-9a-zA-Z\-\?:\(\)\.\, '+]*([0-9a-zA-Z\-\?:\(\)\.\, '+])?)*
	3	Ultimate Creditor	<UltmtCdtr>	[0..1]			Comment: Present when payment is done to client code/number in creditor organization
	4	Name	<Nm>	[0..1]	text{1,140}		
	4	Identification	<Id>	[0..1]	Choice	[1..1]	
	5	Organisation Identification	<Orgld>	[1..1]			
	6	Other	<Othr>	[0..*]		[1..*]	
	7	Identification	<Id>	[1..1]	text{1,35}		
	7	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
	5	Private Identification	<PrvtId>	[1..1]			
	6	Other	<Othr>	[0..*]		[1..*]	
	7	Identification	<Id>	[1..1]	text{1,35}		
	7	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	8	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
	3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]		[0..6]	
	4	Instruction Information	<InstrInf>	[0..1]	text{1,140}	[1..1]	
	3	Purpose	<Purp>	[0..1]	Choice	[1..1]	Comment: Transaction Type Code as per list of codes defined in system dictionary
	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
	3	Regulatory Reporting	<RgltryRptg>	[0..1 0]		[0..1]	
	4	Details	<Dtls>	[0..*]		[1..1]	

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Information	<Inf>	[0..*]	text{1,35}	[1..6]	
	3	Tax	<Tax>	[0..1]			
	4	Creditor	<Cdtr>	[0..1]			
	5	Tax Identification	<TaxId>	[0..1]	text{1,35}		
	4	Debtor	<Dbtr>	[0..1]			
	5	Tax Identification	<TaxId>	[0..1]	text{1,35}		
	4	Reference Number	<RefNb>	[0..1]	text{1,140}		
	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..*]			Comment: Section used to specify additional payment data such as Merchant Id, Terminal Id, etc
	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]	
	5	Referred Document Amount	<RfrdDocAmt>	[0..1]			
	6	Adjustment Amount And Reason	<AdjstmntAmtAndRsn>	[0..*]			Comment: Field to specify type of referred amount and value

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	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	<Invr>	[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		Comment: Participant code who initiated payment
	7	Organisation	<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}		

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