A new format – message overview

Description	MT	ISO
Customer payment initiation (from Barclays channels)	MT103	pain.001
Customer credit transfer	MT103	pacs.008
FI to FI credit transfer	MT200/201/202/203	pacs.009
FI Direct Debit	MT204	pacs.010
Status response message	MT019 / MT012	pacs.002
Channel response message	Proprietary formats	pain.002
Customer cancellation request	MT192	camt.055
FI cancellation request	MT192/292	camt.056
Cancellation response message	MT196	camt.029
Confirmation of credit/debit	MT910/900	camt.054
Statements	MT950/940/970	camt.053
Interim balance report	MT941/942	camt.052
Return of funds	MT103RTN/202RTN	pacs.004
Liquidity movement message	MT202	camt.050
Liquidity status response	-	camt.025
Business application header	-	head.001
Receipt acknowledgement	N/A	admi.007

A new format – message structure

Business application header

Set of data about the message, such as the sender and receiver of the business message, message identity and reference.

<AppHdr>
...
...
</AppHdr>

Message ID e.g. pacs.008

Group header

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

<Group Header>
...
...
</Group Header>

Credit transfer transaction information

Set of elements providing information specific to the individual credit transfer(s).

<Credit Transfer Transaction Information>
...
...
...
...
...
...
</Credit Transfer Transaction Information>

Supplementary data

Additional information that cannot be captured in the structured elements and/or any other specific block. Not present in CBPR+ Business Messages.

<Supplementary Data>
...
</Supplementary Data>

A new format – comparing an MT103 to a pacs.008

Content	MT103	pacs.008
Sender	Header: Sender	Sender and Instructing Agent
Receiver	Header: Receiver	Receiver and Instructed Agent
Unique End-to-end Transaction Reference (UETR)	Header: 121	Payment ID - UETR
Sender reference	20: Transaction Ref.	Payment ID - Instruction ID
Customer end-to-end reference	72:/ROC/ or 70:/ROC/	Payment ID - End to End ID
Payer	50: Ordering Customer	Debtor
PSP of the payer	52: Ordering Institution	Debtor Agent
PSP of the payee	57: Account With Inst.	Creditor Agent
Payee	59: Beneficiary Customer	Creditor
Charge type	71: OUR/BEN/SHA	Charge Bearer: DEBT/CRED/SHAR