

NPP Payment Initiation Messages

Technical guidance for
corporates, government and third
parties

Version 3.0

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Document control

Version	Date	Comments
1.0	22 November 2019	Published
2.0	20 May 2025	Update to design, NPP logo and content
3.0	29 Aug 2025	Updated specs and guidance

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Background

The NPP uses ISO 20022, which is a global standard for financial messages communications. It provides consistent language and structure for the exchange of payments as a set of comprehensive xml formatted messages.

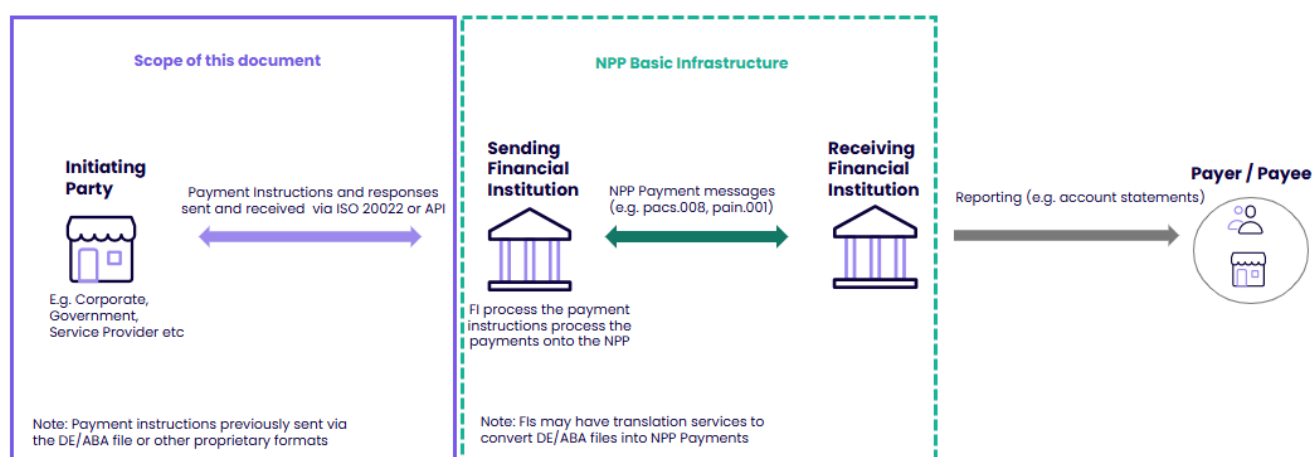
Outgoing NPP payments are processed between two connected NPP Financial Institutions (**NPP FI**) via the NPP network. This is done via a pacs.008 message (FI-to-FI Customer Credit Transfer – **Clearing Request**), which is settled in the RBA's Fast Settlement Service (FSS).

NPP Participants and their sponsored financial institutions (**FIs**) may offer payment services that enable corporate and government customers to provide their payment instructions in a **pain.001- Customer Credit Transfer Initiation** message format. These payment instructions typically specify the information required for a Clearing Request to be constructed and submitted for processing on the NPP platform. The payment instruction can include outgoing NPP payment and PayTo payment instructions, subject to FI-specific implementation and support.

Financial institutions may also respond to a payment instruction using the **pain.002 - Customer Payment Status Report** message format. These responses provide status updates on the processing of submitted pain.001 instructions, including acknowledgements, rejections, and settlement confirmations. The pain.002 messages are essential for tracking and reconciling the payment instructions.

NPP FIs' acceptance of pain.001 messages and provision of pain.002 messages to corporate and government customers are proprietary and at their discretion. The guidelines provided in this document are based on publicly available ISO message schema guidance and are subject to any additional proprietary requirements FIs may determine necessary or appropriate.

As per the above terms and conditions, nothing in this document should be construed as a representation or warranty by AP+ or any NPP participating FI in relation to corporate or government payment services offered by NPP participating FIs.



Technical Guidance

The **pain.001** message is used to provide details of the debtor, creditor, mandate information, remittance details, and any other instructions required to process a payment.

The debtor (or 'Payer') details relate to the customer's account held with the NPP Financial Institution (FI), which may be identified by a BSB and account number and for PayTo payments it can also be debtor PayID, based on the PayTo agreement (mandate). The creditor (or 'Payee') details may also be provided using a BSB and account number or a registered PayID, such as a telephone number, Australian Business Number (ABN), organisation name, or email address.

This guidance is intended to assist corporate or government customers in populating their pain.001 payment instructions to support straight-through processing on the NPP platform.

It highlights fields that:

1. need to be provided by the Payer customer in order to address a payment to a registered PayID
2. mandatory elements that are required for an NPP payment; and
3. removed elements that are **not** used for an NPP payment.

The following assumptions and conditions should be considered when using this guidance:

- This guidance is based on the NPP pain.001.001.11 and pain.002.001.13 messages. It will be updated as necessary to reflect the adoption of newer message versions.
- This guidance is based on data elements required for NPP single credit transfer message and PayTo payments. Any further guidance, including any data elements used specifically by any NPP overlays or additional fields that your financial institution may require, are available from your NPP FI.
- The mandatory or optional status of fields outlined in this document serves as guidance only. Additional requirements or conditions may be imposed by your NPP FI and should be confirmed directly with them.
- For PayTo payments, your NPP Financial Institution (FI) should provide guidance on which fields need to be populated in the payment instructions and which fields will be extracted directly from the PayTo agreement.
- Some fields in the pain.002 guidance are mapped from the original pain.001 payment instruction, and their presence in pain.002 depends on whether they were included in the pain.001.
- Implementation of pain.001 and pain.002 messages may vary across financial institutions, you need to consult your NPP FI for specific requirements, validations, formats and supported features.
- Note: The optionality guidance uses the following indicators: M = Mandatory, O = Optional, C = Conditionally Mandatory.

NPP ISO 20022 pain.001 Guidance

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
Message Identification	/CstmrCdtTrfInitn/GrpHdr/MsgId	M	Guidance to be provided by NPP FI
Creation Date Time	/CstmrCdtTrfInitn/GrpHdr/CreDtTm	M	Time and date of the payment instruction generation.
Number Of Transactions	/CdtrPmtActvtnReq/GrpHdr/NbOfTxs	O	Total number of payments in the instruction. Guidance to be provided by NPP FI
Control Sum	/CstmrCdtTrfInitn/GrpHdr/CtrlSum	O	Total amount of the payments Guidance to be provided by NPP FI
Initiating Party Name	/CstmrCdtTrfInitn/GrpHdr/InitgPty/Nm	M	Party that initiates the payment instruction Guidance to be provided by NPP FI
Payment Information Identification	/CstmrCdtTrfInitn/PmtInf/PmtInfId	O	An identifier that can be used to organise payments into different groups Guidance to be provided by NPP FI
Payment Method	/CstmrCdtTrfInitn/PmtInf/PmtMtd	O	Fixed Value: TRF
Batch Booking	CstmrCdtTrfInitn/PmtInf/BtchBooking	O	When payment is part of a batch and if a consolidated debit amount is to be seen on the account reporting, set the flag to True. Guidance to be provided by NPP FI
Number Of Transactions	/CstmrCdtTrfInitn/PmtInf/NbOfTxs	O	Total number of transactions in the 'Payment Information' Guidance to be provided by NPP FI
Control Sum	/CstmrCdtTrfInitn/PmtInf/CtrlSum	O	Total amount of all transactions in the 'Payment Information'. Guidance to be provided by NPP FI
Requested Execution Date	/CstmrCdtTrfInitn/PmtInf/ReqdExctnDt	O	Date at which the initiating party requests the payment to be credited. Guidance to be provided by NPP FI
Debtor Name	/CstmrCdtTrfInitn/PmtInf/Dbtr/Nm	M	Payer Name.

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
Debtor Account ID	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id	C	Mandatory for non-PayTo payments. Payer account number with BSB prefix Further Guidance to be provided by NPP FI for PayTo payments, where Debtor PayID is being used.
Debtor Account Scheme Name - Code	/CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/SchmeNm/Cd	C	Mandatory for non-PayTo payments. Name of the bank/branch identification scheme BBAN - To represent Australian Bank-State-Branch Code (BSB) identification. Further Guidance to be provided by NPP FI for PayTo payments, where Debtor PayID is being used.
Debtor Account - Issuer	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Issr	O	6 digit Debtor BSB number Further Guidance to be provided by NPP FI for PayTo payments, where Debtor PayID is being used.
Debtor PayID Type/Proxy Type	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Prxy/Tp	C	Mandatory for PayTo payments where Debtor PayID is used. Debtor PayID Type <ul style="list-style-type: none"> • Telephone number: /TELI • Email address: /EMAL • Australian Business Number: /AUBN • Organisation identifier: /ORGN.
Debtor PayID Value/ Proxy ID	CstmrCdtTrfInitn/PmtInf/DbtrAcct/Prxy/Id	C	Mandatory for PayTo payments where Debtor PayID is used. Debtor PayID value <ul style="list-style-type: none"> • Telephone number: $\wedge\backslash+[0-9]\{1,3\}-[1-9]\{1,1\}[0-9]\{1,29\}\\$ • Email address: (Maximum of 256 characters) $\wedge(?:[a-z0-9!#\\$\%&'+/=?\^_`{}~\.-]+(?:\.[a-z0-9!#\\$\%&'+/=?\^_`{}~\.-]+)*)@(?:[a-z0-9](?:[a-z0-9]*[a-z0-9])?\.)+[a-z0-9](?:[a-z0-9]*[a-z0-9])?)\\$ • Australian Business Number: $\wedge((\d{9}) (\d{11}))\\$ • Organisation identifier: Maximum of 256 characters in

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
			lower case, to be drawn from Printable ASCII (decimal 32-126) and without leading or trailing whitespace. For avoidance of doubt, upper case letters (A-Z, decimal 65-90) are excluded). ^![-@[-~][-@[-~]{0,254}[-@[-~]]\$
Debtor Agent	/CstmrCdtTrfInitn/PmtInf/DbtrAgt	O	Financial Institution servicing an account for the debtor. Usage must be agreed with the NPP FI
Instruction Identification	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/PmtId/InstrId	O	Unique identification of the individual payment instruction between the sender of the payment instruction (e.g. the business) and the FI. Guidance to be provided by NPP FI
End To End Identification	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/PmtId/EndToEndId	M	A customer reference that must be passed on in the end-to-end chain. If no reference was given, then populate with 'NOTPROVIDED'. For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus .
SVC Level	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/PmtTpInf/SvcLvl	O	Specifies a pre-agreed service or level of service between the parties. Guidance to be provided by NPP FI (note <Cd> option is not allowed in <SvcLvl> unless agreed with NPP FI)
Instruction Priority	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/PmtTpInf/InstrPrty	O	Indicates the required Priority of the resulting NPP Payment. Guidance to be provided by NPP FI
Category Purpose Code	CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/PmtTpInf/CtgyPurp/Cd	O	Specifies the high-level purpose of the instruction based on a set of pre-defined categories such as SALA, TAXS or PENS. For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus .
Instructed Amount	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/Amt/InstdAmt	M	Amount of money to be moved between the debtor and creditor. Instructed Amount must always be

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
			represented as a whole dollar number followed by a decimal point and two decimal digits (e.g. '10.20'). The field structure is n.nn. It must also be in AUD.
Mandate Identification	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/MndtRltdInf/MndtId	C	Mandatory for PayTo payments PayTo agreement ID/mandate ID
Ultimate Debtor Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/UltmtDbtr	C	Mandatory for PayTo payments Ultimate party that owes an amount of money to the (ultimate) creditor. Guidance to be provided by NPP FI
Creditor Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/Cdtr/Nm	M	Payee Name
Creditor - Organisation ID	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/Cdtr/Id/OrgId	O	Unique and unambiguous way to identify an organisation. NPP FI may provide additional guidance for PayTo payments
Creditor Organisation ID Scheme Name - Proprietary	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/Cdtr/Id/OrgId/Othr/SchmeNm/Prtry	O	Name of the creditor organisation identification scheme. NPP FI may provide additional guidance
Creditor Account ID	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/CdtrAcct/Id/Othr/Id	C	Mandatory unless using creditor PayID Creditor Account ID Account number with BSB prefix
Creditor Account - Scheme Name Code	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/CdtrAcct/Id/Othr/SchmeNm/Cd	O	Name of the bank/branch identification scheme. BBAN - To represent Australian Bank-State-Branch Code (BSB) identification.
Creditor Account - Issuer	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/CdtrAcct/Id/Othr/Issr	O	6-digit Creditor BSB number
Creditor PayID Type/ Proxy Type	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/CdtrAcct/Prxy/Tp/Prtry	C	Mandatory when creditor PayID is used. <ul style="list-style-type: none"> Telephone number: /TELI Email address: /EMAL Australian Business Number: /AUBN Organisation identifier: /ORGN.

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
			For NPP messaging versions up to V9, use: /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdt r/CtctDtls/Othr
Creditor PayID value/ Proxy ID	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Prxy/Id	C	<p>Mandatory when creditor PayID is used.</p> <p>The following structure applies for the PayID types below:</p> <ul style="list-style-type: none"> Telephone number: <code>^\+[0-9]{1,3}-[1-9]{1,1}[0-9]{1,29}\$</code> Email address: (Maximum of 256 characters) <code>^([a-z0-9!#\$%&'*/+=?^_`{ }~]+(\.[a-z0-9!#\$%&'*/+=?^_`{ }~]+)*)@([a-z0-9]([a-z0-9]*[a-z0-9])?)\.[a-z0-9]([a-z0-9]*[a-z0-9])?)\$</code> Australian Business Number: <code>^(\d{9})(\d{11})\$</code> Organisation identifier: (Maximum of 256 characters in lower case, to be drawn from Printable ASCII (decimal 32-126) and without leading or trailing whitespace. For avoidance of doubt, upper case letters (A-Z, decimal 65-90) are excluded). <code>^[!-@[-~][!-@[-~]{0,254}][!-@[-~]]\$</code> <p>For NPP messaging versions up to V9, use: /CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdt r/CtctDtls/EmailAdr</p> <p>Further guidance to be provided by NPP FI .</p>
Ultimate Creditor Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Nm	C	<p>Mandatory for PayTo payments</p> <p>Ultimate party to which an amount of money is due.</p> <p>Guidance to be provided by NPP FI</p>

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
Ultimate Creditor - Organisation ID	/CdtTrfTxInf/UltmtCdtr/Id/OrgId/Othr/Id	O	<p>If the Category Purpose assigned to this payment transaction is PENS (Superannuation Payment), Ultimate Creditor Identification may contain the Unique Superannuation Identifier (USI) member number'.</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Ultimate Creditor Organisation - Scheme Name	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/Othr/SchmeNm	O	<p>If the Category Purpose assigned to this payment transaction is PENS (Superannuation Payment) and Ultimate Creditor Identification contains the Unique Superannuation Identifier (USI) member number, Use the value "USI ".</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Purpose	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Purp	O	<p>Purpose of the payment represented</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Unstructured Remittance Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Ustrd	O	<p>Information supplied to enable the matching/reconciliation of a payment with the items that the payment is intended to settle.</p> <p>Guidance to be provided by NPP FI</p>
Referred Document Information - Related Date	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf	O	<p>The date on which the referred payment is made.</p> <p>If the Category Purpose assigned to this payment transaction is PENS, populate the date which the employer makes a payment to their employee (i.e. the Qualifying Earnings Date)</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>

Field Names	pain.001 Message Element (V10 - pain.001.001.11)	Optionality	Guidance
Referred Document Information - Type	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Prtry	O	<p>Proprietary identification of the type of the remittance document. If the Category Purpose assigned to this payment transaction is PENS, populate "PAYROLL DATE".</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Creditor Reference Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/RmtInf/Strd/CdtrRefInf	O	<p>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage may vary across scenarios (e.g. Super payments, PayTo refunds etc)</p> <p>For additional guidance for super, tax and payroll payments refer to the Message Usage Guidance in NPPA/Resources -guides-papers - Australian Payments Plus</p>
Additional Remittance Information	/CstmrCdtTrfInitn/PmtInf/CdtTrfTxlnf/RmtInf/Strd/AddtlRmtInf	O	<p>Additional information, in free text form, to complement the structured remittance information.</p> <p>Guidance to be provided by NPP FI</p>

NPP ISO 20022 pain.002 Guidance

Field Names	pain.002 Message Element (V10 - pain.002.001.13)	Optionality	Guidance
Message Identification	/CstmrPmtStsRpt/GrpHdr/MsgId	M	<p>Unique message identification</p> <p>Guidance to be provided by NPP FI</p>
Creation Date Time	/CstmrPmtStsRpt/GrpHdr/CreDtTm	M	Date and time at which the message was created.
Initiating Party Name	/CstmrCdtTrfInitn/GrpHdr/InitgPty/Nm	O	Party that initiated the Payment Instruction
Original Message Identification	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	M	<p>Identification of the original payment instruction.</p> <p>Mapping from the original payment instruction: /CstmrCdtTrfInitn/GrpHdr/MsgId</p>

Field Names	pain.002 Message Element (V10 - pain.002.001.13)	Optionality	Guidance
Original Creation Date Time	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCreDtTm	O	Date and time at which the original message was created. Mapping from the original payment instruction: /CstmrCdtTrfInitn/GrpHdr/CreDtTm
Original Number Of Transactions	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlNbOfTxS	O	Number of individual transactions contained in the original message. Mapping from the original payment instruction: /CstmrCdtTrfInitn/GrpHdr/NbOfTxS
Original Control Sum	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCtrlSum	O	Total of all individual amounts included in the original message. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnlGrpInfAndSts/OrgnlCtrlSum
Group Status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/GrpSts	O	Specifies the status of a group of transactions, may include codes such as: <ul style="list-style-type: none"> • ACTC- Initial File validation has been completed successfully, transactional validations have not been started • ACSC-All the transactions in the file have been processed • RJCT-Initial File validation has failed , transactional validations were not done • PART- Partial Processing: Due to the volume/processing difficulties the bulk file is processed in multiple portions. Further guidance to be provided by NPP FI
Status Reason Code	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	O	Reason for the group status. Guidance to be provided by NPP FI
Number Of Transactions Per Status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/NbOfTxSPerSts/DtldNbOfTxS	O	Number of individual transactions contained in the message, detailed per status. Guidance to be provided by NPP FI
Detailed status	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/NbOfTxSPerSts/DtldSts	O	Common transaction status for all individual transactions reported.

Field Names	pain.002 Message Element (V10 - pain.002.001.13)	Optionality	Guidance
			Guidance to be provided by NPP FI
Detailed Control Sum	/CstmrPmtStsRpt/OrgnlGrpInfAndSts/NbOfTxSPerSts/DtldCtrlSum	O	Total of all individual amounts included in the message, irrespective of currencies, detailed per status. Guidance to be provided by NPP FI
Original Payment Information Identification	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId	M	Original Payment Information Identification from the underlying Payment Instruction. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnlPmtInfAndSts/OrgnlPmtInfId
Payment Information Status	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/PmtInfSts	O	Specifies the status of the payment information group. Guidance to be provided by NPP FI
Transaction Status Identification	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsId	O	Unique identification, assigned to the reported status of the transaction Guidance to be provided by NPP FI
Original Instruction Identification	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId	O	Original Instruction Identification from the underlying payment instruction. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId
Original End To End Identification	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlEndToEndId	M	Original End To End Identification from the underlying payment instruction. Mapping from the original payment instruction: /CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/OrgnlEndToEndId
Transaction Status	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts	M	Specifies the status of a transaction, as assigned by the FI, may include the statuses such as: <ul style="list-style-type: none"> • ACSC = AcceptedSettlementCompleted • RJCT = Rejected Further guidance to be provided by NPP FI
Status Reason	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Rsn/Cd	O	Rejection reason code only populated if transaction status is RJCT.

Field Names	pain.002 Message Element (V10 - pain.002.001.13)	Optionality	Guidance
Information - Reason Code			Further guidance to be provided by NPP FI
Status Reason Information - Additional info	/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/AddtlInf	O	Further details on the status reason. Additional information can be used for several purposes such as the reporting of repaired information. Guidance to be provided by NPP FI .
Acceptance Date Time	/Document/CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/Acceptn cDtTm	O	May be populated with the timestamp assigned by the FI indicating from when the status is 'Accepted'. Further guidance to be provided by NPP FI

Excluded Fields in NPP Pain.001

The following fields are not typically used in NPP messages for the single credit transfer service and PayTo, however, if there is a need or requirement, please discuss with your NPP FI.

Field Name	ISO Tag
Authorisation	Authstn
Initiation Source	InitnSrc
Requested Advice Type	ReqdAdvTp
Payment Type Information	PmtTpInf
Pooling Adjustment Date	PoolgAdjstmntDt
Debtor Agent Account	DbtrAgtAcct
Charge Bearer	ChrgBr
Charges Account	ChrgsAcct
Charges Account Agent	ChrgsAcctAgt
Exchange Rate Information	XchgRateInf
Cheque Instruction	ChqInstr
Intermediary Agent 1	IntrmyAgt1
Intermediary Agent 1Account	IntrmyAgt1Acct
Intermediary Agent 2	IntrmyAgt2

Field Name	ISO Tag
Intermediary Agent 2Account	IntrmyAgt2Acct
Intermediary Agent 3	IntrmyAgt3
Intermediary Agent 3Account	IntrmyAgt3Acct
Creditor Agent Account	CdtrAgtAcct
Related Remittance Information	RltdRmtInf
Supplementary Data	SplmtryData

Excluded Fields in NPP Pain.002

The following fields are not typically used in NPP messages for the single credit transfer service and PayTo, however, if there is a need or requirement, please discuss with your NPP FI.

Field Name	ISO Tag
Forwarding Agent	FwdgAgt
Debtor Agent	DbtrAgt
Creditor Agent	CdtrAgt
Charges Information	ChrgsInf
Requested Collection Date	ReqdColltnDt
Creditor Scheme Identification	CdtrSchmeld
Settlement Information	SttlmInf
Mandate Related Information	MndtRltdInf
Ultimate Debtor Agent	UltmtDbtr/Agt
Debtor Agent	Dbtr/Agt
Debtor Agent Account	DbtrAgtAcct
Creditor Agent Account	CdtrAgtAcct
Creditor Agent	Cdtr/Agt
Supplementary Data	SplmtryData