Payment Data XSD User Guide v. 4.80

CESOP

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Version	Date	Description	Action[1]	Section
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1.02	17/11/2021	Implementation of TAXUD and ET comments. Version Submitted for Information (SfI).	I/R	All sections have been revised.
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1.00	27/08/2021	Implementation of the review comments. Version submitted for Acceptance (SfA).	I/R	All sections have been revised.
0.01	02/08/2021	Initial version of the document in the scope of RfA SC13-666. Version Submitted for Review (SfR).	I	All

[1] Action: I=Insert R=Replace

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1 INTRODUCTION

1.1 DOCUMENT PURPOSE

The aim of this document is to provide a User Guide for the XML Schema of the Payment Data to be submitted by the Payment Service Providers (PSPs) and then transmitted by the National Tax Administrations to the Central Electronic System of Payment Information (CESOP).

This User Guide explains the data required to be included in each element to be reported in the CESOP XML Schema.

The CESOP project supports the implementation of:

1. The Council Regulation (EU) 2020/283 of 18 February 2020 amending Regulation (EU) No 904/2010 as regards measures to strengthen administrative cooperation to combat VAT fraud;
2. The Council Directive (EU) 2020/284 of 18 February 2020 amending Directive 2006/112/EC as regards introducing certain requirements for payment service providers.

The XML Schema and User Guide are designed to technically support the Payment Data transfer from the PSPs to CESOP, going through the Member States. It is important to note that the Member States are not allowed to alter the data submitted by the PSPs, and therefore the XML files shall remain identical from the origin (PSPs) to the destination (CESOP). The XML schema is intended to facilitate the use of the Payment Data by both national TAX administrations and CESOP as it ensures that the format of PSP submissions is standardised.

1.2 TARGET AUDIENCE

The target audience for this document includes:

- DG TAXUD, in particular Units B4 as System Supplier and C4 as System Owner;

- The European Commission governance bodies;

- The applicable DG TAXUD contractors;

- The Fiscalis CESOP Expert Team (ET);

- The Fiscalis Project Group (FPG) 123 and 133;

- The Standing Committee on Administrative Cooperation (SCAC);

- The Standing Committee on Information Technology (SCIT);

- The Payment Service Providers (PSPs);

- The Member State TAX Administrations (MSs);

- The Quality Assurance (QA5).

1.3 SCOPE

The scope of the XSD User Guide is the definition of the Payment Data XML schema definition that follows:

- The approach of other Trans-European Systems (TESs), inspired by the OECD standards;
- The Council Regulation (EU) 2020/283 [R01];
- The Council Directive (EU) 2020/284 [R02];
- The listing of significant use cases regarding the flows from the PSPs to CESOP, going through the NAs, independently from the reported payment methods.

1.4 STRUCTURE

This document is organised as follows:

- **Chapter 1 – Introduction**: describes the scope and the objectives of the document.
- **Chapter 2 – Payment Data XML Schema Definition**: defines the structure of the Payment Data XSD and describes all the elements with legal base references.
- **Chapter 3 – Significant Use Cases**: the chapter lists and describes the important use cases, focusing on the communication between the PSP and national TAX administration, and between the national TAX administration and CESOP;
- **Chapter 4 – Business rules**: defines all the business rules to check the Payment Data message validity.
- **Chapter 5 – Technical rules**: defines all the technical rules to check the Payment Data message validity.
- **Annex I: XSD Symbols**: the annex provides the semantic of the XSD Symbols used through the document.
- **Annex II: UUID v4**: this annex describes further the usage of UUIDs for unique identifiers.

1.5 REFERENCE DOCUMENTS

The table below lists the documents that are referred to in the current document.

Ref.	Title	Originator	Version/Link	Date
R01	Council Regulation (EU) 2020/283 of 18 February 2020 amending Regulation (EU) No 904/2010 as regards measures to strengthen administrative cooperation in order to combat VAT fraud	EC	https://eur-lex.europa.eu/eli/reg/2020/283/oj	18/02/2020

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Ref.	Title	Originator	Version/Link	Date
R02	Council Directive (EU) 2020/284 of 18 February 2020 amending Directive 2006/112/EC as regards introducing certain requirements for payment Service providers	EC	https://eur-lex.europa.eu/eli/dir/2020/284/oj	18/02/2020
R03	Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012	EC	https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32013R0575&from=fr	26/06/2013
R04	Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC	EC	https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32015L2366&from=FR	25/11/2015
R05	Commission Implementing Regulation (EU) 2022/1504 of 6 April 2022 laying down detailed rules for the application of Council Regulation (EU) No 904/2010 as regards the creation of a central electronic system of payment information (CESOP) to combat VAT fraud	EC	https://eur-lex.europa.eu/eli/reg_impl/2022/1504/	06/04/2022
R06	CESOP – Architecture Overview	SOFT-DEV	4.10	17/04/2023

Table 1: **Reference documents**

1.6 APPLICABLE DOCUMENTS

The table below lists the documents to which the current document must be compliant (e.g., SC, RfA).

Ref.	Title	Reference	Version	Date
A01	Framework Contract	TAXUD/2021/CC/162	N/A	24/06/2021
A02	Specific Contract n°10	TAXUD/2022/DE/1024	N/A	24/12/2022

Table 2: Applicable documents

1.7 ABBREVIATIONS & ACRONYMS

For a better understanding of the present document, the following table provides a list of the principal abbreviations and acronyms used.

See also the 'list of acronyms' on TEMPO.

Abbreviation/Acronym	Definition
B2C	Business to Customer
BIC	Bank Identifier Code
CESOP	Central Electronic System of Payment Information
CRS	Common Reporting Standard
DG TAXUD	Directorate-General Taxation and Customs Union
EC	European Commission
EU	European Union
FPG	Fiscalis2020 Project Group
G20	Group of twenty
IBAN	International Bank Account Number
IOSS	Import One Stop Shop
ISO	International Organization for Standardization
IT	Information Technology
MS	Member State
NA	National Administration
NTA	National TAX Administration
OBAN	Other Bank Account Number
OECD	Organisation for Economic Co-operation and Development
PA	Publicly Available
PSP	Payment Service Provider
SC	Steering committee
SCAC	Standing Committee on Administrative Cooperation
SCIT	Standing Committee on Information Technology
TEMPO	TAXUD Electronic Management of Projects Online
TES	Trans-European System
TIN	Tax Identification Number

Abbreviation/Acronym	Definition
UTC	Coordinated Universal Time
UTF-8	Universal Character Set – 8 bits
UUID	Universally Unique Identifier
W3C	World Wide Web Consortium
XML	Extensible Mark-up Language
XSD	XML Schema Definition

Table 3: Abbreviations and acronyms

1.8 DEFINITIONS

For a better understanding of the present document, the following table provides a list of the principal terms used.

See also the 'glossary' on TEMPO.

Abbreviation/Acronym	Definition
XSD (XML Schema Definition)	XSD (XML Schema Definition) is a World Wide Web Consortium (W3C) recommendation that specifies how to formally describe the elements in an Extensible Markup Language (XML) document. This description can be used to verify that each item of content in a document adheres to the description of the element in which the content is to be placed.
Home Member State	Home Member State means either of the following: • the Member State in which the registered office of the payment service provider is situated; or • if the payment service provider has, under its national law, no registered office, the Member State in which its head office is situated.
Host Member State	Host Member State means the Member State other than the Home Member State in which a payment service provider has an agent or a branch or provides payment services.
Payee	Payee means a natural or legal entity who is the intended recipient of funds which have been the subject of a payment transaction. The location of the payee shall be in the Member State, third territory or third country corresponding to: • the IBAN of the payee's payment account or any other identifier which unambiguously identifies, and gives the location of, the payee, or in the absence of such identifiers. • the BIC or any other business identifier code that unambiguously identifies, and gives the location of, the payment service provider acting on behalf of the payee.

Abbreviation/Acronym	Definition
Payer	Payer means a natural or legal entity who holds a payment account and allows a payment order from that payment account, or, where there is no payment account, a natural or legal person who gives a payment order.
Payment Service Provider	Payment Service Provider means: • credit institutions as defined in point (1) of Article 4(1) of Regulation (EU) No 575/2013 [R03] of the European Parliament and of the Council (28), including branches thereof within the meaning of point (17) Article 4(1) of that Regulation where such branches are located in the Union, whether the head offices of those branches are located within the Union or, in accordance with Article 47 of Directive 2013/36/EU and with national law, outside the Union; • electronic money institutions within the meaning of point (1) of Article 2 of Directive 2009/110/EC, including, in accordance with Article 8 of that Directive and with national law, branches thereof, where such branches are located within the Union and their head offices are located outside the Union, in as far as the payment services provided by those branches are linked to the issuance of electronic money. • post office giro institutions which are entitled under national law to provide payment services. • payment institutions.

Abbreviation/Acronym	Definition

Payment Service	"Payment service" means any of the business activities set out in points (3) to (6) of Annex I to Directive (EU) 2015/2366 [R04]. These are:
	
	"1. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider:
	
	   (a) execution of direct debits, including one-off direct debits.
	
	   (b) execution of payment transactions through a payment card or a similar device.
	
	   (c) execution of credit transfers, including standing orders.
	
	2. Execution of payment transactions where the funds are covered by a credit line for a payment service user:
	
	   (a) execution of direct debits, including one-off direct debits.
	
	   (b) execution of payment transactions through a payment card or a similar device.
	
	   (c) execution of credit transfers, including standing orders.
	
	3. Issuing of payment instruments and/or acquiring of payment transactions.
	
	4. Money remittance."

Residence	The country of residence is the country, where the Payment Service Provider is registered for tax duties.
Submit/submission	The expression submit/submission is used for data exchange between the PSPs and MS TAX administrations. As this exchange relates to external/national domain, this document does not define the means of this information exchange.
Transmit/transmission	The expression transmit/transmission is used for data exchange between the MS TAX administrations and the CESOP system. This transmission may imply different means of transport, like physical upload of file to CESOP system or system-to-system exchange of data.

Table 4: Definitions

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2 PAYMENT DATA XML SCHEMA DEFINITION

2.1 INTRODUCTION

The Payment Data XSD defined below follows the Council Regulation (EU) 2020/283 [R01] and Council Directive (EU) 2020/284 [R02]. The legal reference is provided for the mandatory and some optional elements:

- The Payment Data XSD has been constructed with the help of the CESOP Expert Team (CESOP Expert Team focuses on implementing the IT aspect of the legislative package and the development of CESOP system);

- The Payment Data XSD enables the exchanges of additional attributes, which are not mandatory since not legally enforced, but that might help in the context of the B2C VAT Fraud risk analysis related activities.

The Payment Data XSD follows the approach of other TES related projects and will be used for exchange of Payment Data between the following stakeholders:

- The Payment Service Providers and the national TAX administrations;
- And subsequently between the national TAX administrations and CESOP.

The Payment Data XSD follows and re-uses as much as possible the building blocks already used in other taxation systems and projects and is deeply based on the OECD CRS[1]. The CRS has been developed by the OECD in response to a request of the G20 and is used at a worldwide scale by financial institutions and tax jurisdictions for the reporting and exchanging financial data.

It is worth to note that all the messages exchanged within the subject of this document take the form of XML.

2.2 DEFINITION OF THE CESOP PAYMENT DATA MESSAGE

The Payment Data message follows the XML schema definition defined by the following files, all provided in the Linked Resources of the present document:

- The 'PaymentData.xsd' file, including the main elements included in the Payment Data message, all further described in section 2.2.3;
- The 'commontypes.xsd' file, including all the types of common interests such as VAT identification numbers, TAX identification numbers, etc. These elements are further described in section 2.2.4;
- The 'isotypes.xsd' file, including all the ISO Codes regarding the countries, the Member States, and the currencies. For readability purposes, the documentation of this XSD is not generated and available through the present document.

---

[1] https://www.oecd.org/tax/automatic-exchange/common-reporting-standard/schema-and-user-guide/

2.2.1 Versioning

The aim of the versioning mechanism is to ensure a smooth transition from one version of the XML schema to the next.

The following versioning mechanism applies to the XML schema:

- The root element of the XML schema has its version attribute set to the actual version number of the schema, including its major and minor version numbers. The minor number is incremented whenever a change is made to the schema that is compatible with existing XML documents built with the previous schema version.

- The major version number is modified only when a schema modification is incompatible with XML documents built according to the rules of the previous schema version. As each namespace name includes the major version number of the elements it defines, existing XML instance documents must be validated against the XML schema used to build these documents while new documents must be validated against the new release of the schema.

- For example, the first release of the XML schema has the main CESOP namespace "urn:ec.europa.eu:taxud:fiscalis:cesop:v1" and version 1.00 – the final two characters of the namespace ("v1") correspond to the major version number (1).

2.2.2 Structure of the Payment Data Message

The overall structure of the message follows the design used in other Trans-European Systems (TESs) financed by DG TAXUD and inspired by the OECD standards. The following picture depicts the overall structure of the CESOP Payment Data message.

Note: a description of the symbols used in the following schemas is provided in Annex I: XSD Symbols.

Figure 1: XML schema root definition: CESOP

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cesop:TransmittingCountry

The Member State of the national TAX administration through which the Payment data transits (ISO-3166 Alpha 2).

...

cesop:MessageType

The element declares the type of the message like Payment data or Validation result.

...

cesop:MessageTypeIndic

The element declares if the message contains new data, correction/deletion for previously sent data, or there is no data to report.

...

cesop:MessageRefId

The Message Reference ID element contains a unique identifier for the message in form of a UUID version 4.

...

cesop:CorrMessageRefId

The Correlation Message Reference ID element allows correlation of dependent messages. Examples of dependent messages are the following: any message which failed the validation and the related Validation result message, initial Payment data message and the related Correction payment data message.

...

cesop:SendingPSP ⊞

The Sending PSP element uniquely defines the Payment Service Provider, which centralises the submission of the payment data to national TAX administration for its subsidiaries.

This element must be omitted if the SendingPSP and the ReportingPSP are the same entity. ...

cesop:ReportingPeriod ⊞

Article 243d (2a). The Reporting Period element defines the quarter and the year, to which the payment data submitted by the Payment Service Provider refers.

cesop:Timestamp

The exact date and time when the PSP has generated the message.

...

MessageSpec_Type

Figure 2: XML schema definition: MessageSpec

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Figure 3: XML schema definition: PaymentDataBody

Figure 4: XML schema definition: PSP

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cesop:Name ⊞
1..∞
Article 243d (1b). The name of the Reported Payee company or natural person.
...

cesop:Country
Article 243d (1d). The country of the payee's origin (ISO-3166 Alpha 2).
...

cesop:Address ⊞
1..∞
Article 243d (1f). The address of the payee as it appears in the records of the payment services provider.

From the legal basis, this element must be provided if available. Otherwise it can be empty.
...

cesop:EmailAddress
0..∞
The email address of the payee.
...

cesop:WebPage
0..∞
The web page of the payee.
...

cesop:TAXIdentification ⊞
Article 243d (1c). Any VAT identification number or other national tax number of the payee.

From the legal basis, this element must be provided if available. Otherwise it can be empty.

ReportedPayee_Type

cesop:AccountIdentifier ⊞
Article 243d (1d). The IBAN of the payee's payment account or any other identifier which unambiguously identifies, and gives the location of, the payee.

This field is mandatory when funds are transferred to a payment account of the payee.

From the legal basis, this element must be provided if available. Otherwise it can be empty.

cesop:ReportedTransaction ⊞
0..∞
Article 243d (1g and 1h). The parent Reported Transaction element listing all the received payments and payment refunds for the given payee reported by the PSP.

This element is optional only in case of deletion of the related Reported Payee. Otherwise the element is mandatory.

cesop:Representative ⊞
Article 243d (1e). The payment service provider acting on behalf of the payee where the payee receives funds without having any payment account.
This element is mandatory only when the payee receives funds without having a payment account.

cesop:DocSpec ⊞
The DocSpec type defines data to make it possible to correct records in the message.
...

Figure 5: XML schema definition: ReportedPayee

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Figure 6: XML schema definition: Representative

Figure 7: XML schema definition: Address

The diagram shows the structure of Address_Type with the following elements:

attributes
- **legalAddressType** — This is a datatype for an attribute to an address. It serves to indicate the legal character of that address (residential, business etc.)

Address_Type
The user has the option to enter the data about the address either as one long field or to spread the data over up to nine elements or even to use both formats. If the user chooses the option to enter the data required in separate elements, the container element for this will be 'AddressFix'. If the user chooses the option to enter the data required in a less structured way in 'AddressFree' all available address details shall be presented as one string of bytes, blank or "/" (slash) or carriage return- line feed used as a delimiter between parts of the address. PLEASE NOTE that the address country code is outside both of these elements. If available, the 'AddressFix' format is preferred.

- **cm:CountryCode** — The Country Code of the payee's address (ISO-3166 Alpha 2).

- **cm:AddressFix** — Structured address.

  cm:AddressFix_Type
  - **cm:Street** — Street of the AddressFix_Type.
  - **cm:BuildingIdentifier** — Building Identifier of the AddressFix_Type (Name of the building or house number).
  - **cm:SuiteIdentifier** — Suite Identifier of the AddressFix_Type.
  - **cm:FloorIdentifier** — Floor Identifier of the AddressFix_Type.
  - **cm:DistrictName** — District Name of the AddressFix_Type.
  - **cm:POB** — Post Office Box of the AddressFix_Type.
  - **cm:PostCode** — Post Code of the AddressFix_Type.
  - **cm:City** — City of the AddressFix_Type.
  - **cm:CountrySubentity** — Sub-Entity of the AddressFix_Type (The political or administrative division of a country in which this address is located, such as the name of its province, or state).

- **cm:AddressFree** — Free text address.

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Figure 8: XML schema definition: AccountIdentifier

Figure 9: XML schema definition: ReportingPeriod

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Figure 10: XML schema definition: TaxIdentifier

attributes

IsRefund

Article 243d (1g and 1h). The element identifies the refund. Value 'false' (or '0') represents a 'payment', value 'true' (or '1') represents a 'payment refund'.   This attribute is optional. If not provided, the default value 'false' will be assigned.

cesop:**TransactionIdentifier**

Article 243d (2d). Any reference which unambiguously identifies the payment for the PSP.

cesop:**CorrTransactionIdentifier**

The reference of the correlated transaction. Used, in case of 'transaction refund', to indicate the reference of the related 'received payment'.

ReportedTransaction_Type

cm:TransactionDate_Type

attributes

transactionDateType

The type of transaction date.

cesop:**DateTime**

1..∞

Article 243d (2a). The element expresses the date and the time of the related transaction.

cm:Amount_Type

attributes

currency

The currency of the amount (ISO-4217 Alpha 3).

cesop:**Amount**

Article 243d (2b). The amount and the currency of the payment or of the payment refund. The currency code refers to ISO-4217 three-byte alpha version.

cesop:**PaymentMethod**

The payment method used.

cesop:**InitiatedAtPhysicalPremises...**

Article 243d (2e). Information that the payment is initiated at the physical premises of the merchant. The element has a value 'true' (or '1') if the payment is initiated at the premises of the merchant. Otherwise, the element has a value 'false' (or '0').

cesop:PayerMS_Type

attributes

PayerMSSource

Type of location identifier identifying the country of the Payer.

cesop:**PayerMS**

Article 243d (2c). Member State of the payer. The payer is the Principal of the transaction, always located in EU. (ISO-3166 Alpha 2).

cesop:**PSPRole**

The role of the Payment Service Provider acting on behalf of the payee.

Figure 11: XML schema definition: ReportedTransaction

DocSpec_Type
The DocSpec type defines data to make it possible to correct records in the message.

cm:DocTypeIndic
The element specifies whether the data for the reported payee is New Data, Corrected Data or Deletion of Data.

cm:DocRefId
A unique reference of the parent element, in form of a UUID version 4.

cm:CorrMessageRefId
The element is a reference to the initial MessageRefId in the MessageSpec element, if the correlation between the messages are important.

...

This element shall not be used in the scope of CESOP.

cm:CorrDocRefId
The element is a reference to the initial DocrefId in the DocSpec in case of a correction.

Figure 12: XML schema definition: DocSpec

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Figure 13: XML schema definition: ValidationResult

2.2.3 Definition of the Payment Data XSD elements

The tables below use the following semantics:

- Name: Name of the XML element.

- Description: Meaning of the XML element.

- Type: Type of the XML element.

- Mandatory Nature:

  a) Mandatory = Required by Law or technically mandated. The element must be provided and not empty.

  b) Optional mandatory = Required by Law if available. The element is technically mandatory but can be empty if not available.

  c) Optional = The element can be omitted.

- Cardinality: here lists the different possibilities like:

  a) 1 .. 1 = One and only One XML element (mandatory);

  b) 0 .. 1 = Zero or One XML element (optional);

  c) 1 .. unbounded = Multiple XML elements but at least One (mandatory);

  d) 0 .. unbounded = Multiple XML elements but can be also Zero (optional).

2.2.3.1 CESOP Payment Data message

CESOP Payment Data message root element.

Name	Description	Type	Mandatory Nature	Cardinality
MessageSpec	The MessageSpec element represents the header of the CESOP Payment Data message.	cesop:MessageSpec_Type	Mandatory	1 .. 1
PaymentDataBody	The PaymentDataBody element represents the body of the CESOP Payment Data message.	cesop:PaymentDataBody_Type	Optional	0 .. 1
ValidationResult	The ValidationResult element represents the body of the CESOP Validation Result message.	cesop:ValidationResult_Type	Optional	0 .. 1
version (Attribute)	Schema version of the CESOP XSD.	xs:decimal	Mandatory	1 .. 1

2.2.3.2 MessageSpec_Type

Name	Description	Type	Mandatory Nature	Cardinality
TransmittingCountry	The Member State of the national TAX administration through which the Payment Data transits (ISO-3166 Alpha 2).	iso:MSCountryCode_Type	Mandatory	1 .. 1
MessageType	The element declares the type of the message like Payment Data or Validation Result.	cesop:MessageType_Type	Mandatory	1 .. 1

Name	Description	Type	Mandatory Nature	Cardinality
MessageTypeIndic	The element declares if the message contains new data, correction/deletion for previously sent data, or there is no data to report.	cesop:MessageTypeIndic_Type	Mandatory	1 .. 1
MessageRefId	The Message Reference ID element contains a unique identifier for the message in form of a UUID version 4.	cm:UUID	Mandatory	1 .. 1
CorrMessageRefId	The Correlation Message Reference ID element allows correlation of dependent messages. Examples of dependent messages are the following: any message which failed the validation and the related Validation Result message, initial Payment Data message and the related Correction Payment Data message.	cm:UUID	Optional	0 .. 1
SendingPSP	The Sending PSP element uniquely defines the Payment Service Provider, which centralises the submission of the Payment Data to national TAX administration for its subsidiaries. This element must be omitted if the SendingPSP and the ReportingPSP are the same entity.	cesop:PSP_Type	Optional	0 .. 1

Name	Description	Type	Mandatory Nature	Cardinality
ReportingPeriod	Article 243d (2a). The Reporting Period element defines the quarter and the year, to which the Payment Data submitted by the Payment Service Provider refers.	cesop:ReportingPeriod_Type	Mandatory	1 .. 1
Timestamp	The exact date and time when the PSP has generated the message.	cm:dateTimeWithRequiredTimeZone	Mandatory	1 .. 1

2.2.3.3 PaymentDataBody_Type

Name	Description	Type	Mandatory Nature	Cardinality
ReportingPSP	The Reporting PSP element uniquely defines the Payment Service Provider, which reports the Payment Data to national TAX administration.	cesop:PSP_Type	Mandatory	1 .. 1
ReportedPayee	The Reported Payee element defines the payee, to which the Payment Data submitted by Payment Service Provider relates. The 'ReportedPayee' element is repeatable as a PSP can report data from many Payees. This element is mandatory as soon as transactions are reported. It can only be omitted in case there is no transaction to report.	cesop:ReportedPayee_Type	Optional	0 .. unbounded

2.2.3.4 PSP_Type

Name	Description	Type	Mandatory Nature	Cardinality
PSPId	Article 243d (1a). The BIC or any other business identifier code that unambiguously identifies the Payment Service Provider.	cesop:PSPId_Type	Mandatory	1 .. 1
Name	The name of the Payment Service Provider reporting the Payment Data to national TAX administration.	cm:Name_Type	Optional	0 .. unbounded

2.2.3.5 Representative_Type

Name	Description	Type	Mandatory Nature	Cardinality
RepresentativeId	Article 243d (1e). The BIC or any other business identifier code that unambiguously identifies, and gives the location of, the payment service provider acting on behalf of the payee where the payee receives funds without having any payment account.	cesop:PSPId_Type	Mandatory	1 .. 1
Name	The name of the Representative of the Payee.	cm:Name_Type	Optional	0 .. unbounded

2.2.3.6 ReportedPayee_Type

Name	Description	Type	Mandatory Nature	Cardinality
Name	Article 243d (1b). The name of the Reported Payee company or natural person.	cm:Name_Type	Mandatory	1 .. unbounded
Country	Article 243d (1d). The country of the payee's origin (ISO-3166 Alpha 2).	iso:CountryCode_Type	Mandatory	1 .. 1
Address	Article 243d (1f). The address of the payee as it appears in the records of the payment services provider. From the legal basis, this element must be provided if available. Otherwise, it can be empty.	cm:Address_Type	Optional mandatory	1 .. unbounded
EmailAddress	The email address of the payee.	cm:Email_Type	Optional	0 .. unbounded
WebPage	The web page of the payee.	cm:WebPage_Type	Optional	0 .. unbounded
TAXIdentification	Article 243d (1c). Any VAT identification number or other national tax number of the payee. From the legal basis, this element must be provided if available. Otherwise, it can be empty.	cesop:TAXIdentifier_Type	Optional mandatory	1 .. 1
AccountIdentifier	Article 243d (1d). The IBAN of the payee's payment account or any other identifier which unambiguously identifies, and gives the location of, the payee.	cesop:AccountIdentifier_Type	Optional mandatory	1 .. 1

Name	Description	Type	Mandatory Nature	Cardinality
	This field is mandatory when funds are transferred to a payment account of the payee. From the legal basis, this element must be provided if available. Otherwise, it can be empty.			
ReportedTransaction	Article 243d (1g and 1h). The parent Reported Transaction element listing all the received payments and payment refunds for the given payee reported by the PSP. This element is optional only in case of deletion of the related Reported Payee. Otherwise, the element is mandatory.	cesop:ReportedTransaction_Type	Optional	0 .. unbounded
Representative	Article 243d (1e). The payment service provider acting on behalf of the payee where the payee receives funds without having any payment account. This element is mandatory only when the payee receives funds without having a payment account.	cesop:Representative_Type	Optional	0 .. 1
DocSpec	The DocSpec type defines data to make it possible to correct records in the message.	cm:DocSpec_Type	Mandatory	1 .. 1

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2.2.3.7 ReportedTransaction_Type

Name	Description	Type	Mandatory Nature	Cardinality
TransactionIdentifier	Article 243d (2d). Any reference which unambiguously identifies the payment for the PSP.	cm:StringMin1Max40_Type	Mandatory	1 .. 1
CorrTransactionIdentifier	The reference of the correlated transaction. Used, in case of 'transaction refund', to indicate the reference of the related 'received payment'.	cm:StringMin1Max40_Type	Optional	0 .. 1
DateTime	Article 243d (2a). The element expresses the date and the time of the related transaction.	cm:TransactionDate_Type	Mandatory	1.. unbounded
Amount	Article 243d (2b). The amount and the currency of the payment or of the payment refund. The currency code refers to ISO-4217 three-byte alpha version.	cm:Amount_Type	Mandatory	1 .. 1
PaymentMethod	The payment method Used.	cm:PaymentMethod_Type	Optional	0 .. 1

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Name	Description	Type	Mandatory Nature	Cardinality
InitiatedAtPhysicalPremisesOfMerchant	Article 243d (2e). Information that the payment is initiated at the physical premises of the merchant. The element has a value 'true' (or '1') if the payment is initiated at the premises of the merchant. Otherwise, the element has a value 'false' (or '0').	xs:boolean	Mandatory	1 .. 1
PayerMS	Article 243d (2c). Member State of the payer. The payer is the Principal of the transaction, always located in EU. (ISO-3166 Alpha 2).	cesop:PayerMS_Type	Mandatory	1 .. 1
PSPRole	The role of the Payment Service Provider acting on behalf of the payee.	cm:PSPRole_Type	Optional	0 .. 1
IsRefund (Attribute)	Article 243d (1g and 1h). The element identifies the refund. Value 'false' (or '0') represents a 'payment', value 'true' (or '1') represents a 'payment refund'. This attribute is optional. If not provided, the default value 'false' will be assigned.	cm:Refund_Type	Optional	0 .. 1

2.2.3.8 ReportingPeriod_Type

Name	Description	Type	Mandatory Nature	Cardinality
Quarter	Article 243d (2a). The element represents the quarter to which the Payment Data refers.	cm:Quarter_Type	Mandatory	1 .. 1
Year	Article 243d (2a). The element represents the year to which the Payment Data refers.	cm:Year_Type	Mandatory	1 .. 1

2.2.3.9 PSPId_Type

Article 243d (1a and 1e). The BIC or any other business identifier code that unambiguously identifies the Payment Service Provider. As the identifier may be not strictly numeric, it is just defined as a string of characters. Attribute 'PSPIdType' defines the type of identification number.

PSPId_Type is an extension of cm:StringMin1Max200_Type.

Name	Description	Type	Mandatory Nature	Cardinality
PSPIdType (Attribute)	Type of identification number.	cm:PSPIdType_Type	Mandatory	1 .. 1

2.2.3.10 PayerMS_Type

PayerMS_Type is an extension of iso:MSCountryCode_Type.

Name	Description	Type	Mandatory Nature	Cardinality
PayerMSSource (Attribute)	Type of location identifier identifying the country of the Payer.	cm:AccountIdentifierType_Type	Mandatory	1 .. 1

2.2.3.11 AccountIdentifier_Type

AccountIdentifier_Type is an extension of cm:StringMin0Max200_Type.

Name	Description	Type	Mandatory Nature	Cardinality
CountryCode (Attribute)	The country code of the location (ISO-3166 Alpha 2). Must be provided only if an account identifier is provided.	iso:CountryCode_Type	Optional	0 .. 1
type (Attribute)	Type of the location identifier. Must be provided only if an account identifier is provided.	cm:AccountIdentifierType_Type	Optional	0 .. 1

2.2.3.12 TAXIdentifier_Type

Article 243d(1c) If a TAX identifier is available, it must be reported. Otherwise, it can be empty.

Name	Description	Type	Mandatory Nature	Cardinality
VATId	The EU confirmed VAT identification number of the payee.	cm:VATId_Type	Optional	0 .. unbounded
TAXId	Any taxation identifier of the payee.	cm:TAXId_Type	Optional	0 .. unbounded

2.2.3.13 MessageType_Type

Description:

Restriction: xs:string

Enumeration:

- **PMT**: The message type is 'Payment data' (or 'No Payment data').

- **VLD**: The message type is 'Validation Result message'.

2.2.3.14 MessageTypeIndic_Type

Description:

Restriction: xs:string

Enumeration:

- **CESOP100**: The message contains new data.

- **CESOP101**: The message contains corrections or deletions of previously sent data.

- **CESOP102**: The message indicates there is no data to report.

2.2.3.15 ValidationResult_Type

Name	Description	Type	Mandatory Nature	Cardinality
ValidationResult	Indicates if the Payment Data message has been successfully validated, partially rejected or fully rejected.	cesop: ValidationResultType_Type	Mandatory	1 .. 1
ValidationErrors	List of detected errors.	cesop:ValidationError_Type	Optional	0 .. unbounded

2.2.3.16 ValidationResultType_Type

Description:

Restriction: xs:string

Enumeration:

- **VALIDATED**: The message has been positively validated.

- **PARTIALLY REJECTED**: The message has been partially rejected.

- **FULLY REJECTED**: The message has been fully rejected.

More details about the validation outcome are provided in section 3.1.2

2.2.3.17 ValidationError_Type

Name	Description	Type	Mandatory Nature	Cardinality
ErrorCode	Error code related to the error detected during the validation of the related Payment Data message.	cesop:ErrorCode_Type	Mandatory	1 .. 1
ErrorCounter	Indicates how many times the related error has been raised for the related Payment Data Message, including the current one.	xs:integer	Mandatory	1 .. 1
ErrorShortDesc	Short description of the error code.	cm:StringMin1Max100_Type	Mandatory	1 .. 1

Name	Description	Type	Mandatory Nature	Cardinality
ErrorDescription	Full description of the error code.	cm:StringMin1Max1000_Type	Mandatory	1 .. 1
TransactionIdentifier	Transaction identifier, which identifies the erroneous transaction.	cm:StringMin1Max40_Type	Optional	0 .. 1
DocRefId	The unique reference of the parent element in form of a UUID version 4. When the error is related to a Reported Payee or a Reported Transaction, this field allows to link the error to the related Docspec.	cm:UUID	Optional	0 .. 1

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2.2.3.18 ErrorCode_Type

Description:

Restriction: xs:string

Enumeration:

- **10010**: MessageRefID is not unique.

- **10020**: The 'Timestamp' element refers to a wrong value.

- **10030**: The period is before 01/01/2024.

- **10040**: Wrong CorrMessageRefID.

- **10050**: Wrong format of the MessageRefID.

- **10060**: Wrong format of the CorrMessageRefID.

- **10070**: An initial Payment Data message can only contain new data.

- **10080**: A correction message can only contain corrections and/or deletions.

- **10090**: The message is not a payment data message.

- **10100**: The reporting period cannot be updated.

- **10110**: CorrMessageRefId wrongly used in MessageSpec.

- **10120**: Wrong TransmittingCountry.

- **20010**: DocRefID is not unique within the message.

- **20020**: DocRefID is not unique within the system.

- **20030**: Wrong DocRefID format.

- **20040**: Wrong CorrDocRefId value.

- **20050**: CorrDocRefId for new data.

- **20060**: Missing CorrDocRefId.

- **20070**: CorrDocRefId no longer valid.

- **20100**: Invalid PSP's BIC format.

- **20110**: Missing ReportedPayee.

- **30010**: Business identifier of the Representative is equal to the Business Identifier of the Reporting PSP.

- **40010**: The reported transaction does not represent cross-border payment.

- **40020**: Wrong IBAN format.

- **40030**: IBAN is not valid.

- **40040**: ReportedPayee listed in the No Payment Data for the requested period message.

- **40050**: The 'ReportedTransaction' element is missing.

- **40060**: Discrepancy in the 'AccountIdentifier' attributes.

- **40070**: Invalid Representative's BIC format.

- **40080**: Discrepancy between 'AccountIdentifier' and 'Representative'.

- **45010**: Wrong value of the 'IsRefund' element in the 'AmountCurrency' element.

- **45030**: The 'DateTime' element refers to a wrong value.

- **45040**: The 'TransactionIdentifier' element is not unique within the Payment Data message.

- **45050**: The 'TransactionIdentifier' element is not unique within the system.

- **45060**: Zero value for 'Amount' element.

- **45080**: Same transaction date provided more than once.

- **50010**: The XML message is not well formed.

- **50020**: Failed Decryption.

- **50030**: Failed Decompression.

- **50040**: Failed Signature Check.

- **50050**: Failed Threat Scan.

- **50060**: Failed Virus Scan.

- **50070**: Message size exceeded.

- **50080**: Too many errors detected.

- **99999**: Custom error.

2.2.4 Definition of the Common types XSD elements

2.2.4.1 Refund_Type

Description: The element indicates if the transaction is a payment or a payment refund.

Restriction: xs:Boolean

2.2.4.2 Year_Type

Description: The element represents the year to which the Payment Data refers.

Restriction: xs:string

Pattern: [0-9]{4}

2.2.4.3 Quarter_Type

Description: The element represents the quarter to which the Payment Data refers. The possible values are 1 for the first quarter, 2 for the second quarter, 3 for the third quarter and 4 for the fourth quarter.

Restriction: xs:integer

Min. Inclusive: 1

Max. Inclusive: 4

2.2.4.4 UUID

Description: UUID version 4.

Restriction: xs:string

Pattern: ([0-9A-Fa-f]{8}-[0-9A-Fa-f]{4}-4[0-9A-Fa-f]{3}-[89ABab][0-9A-Fa-f]{3}-[0-9A-Fa-f]{12})

2.2.4.5 PSPRole_Type

The role of the Payment Service Provider acting on behalf of the payee.

Name	Description	Type	Mandatory Nature	Cardinality
PSPRoleType	Type of PSP.	cm:PSPRoleType_Type	Mandatory	1 .. 1
PSPRoleOther	Specification of the 'Other' type of PSP.	cm:StringMin1Max200_Type	Optional	0 .. 1

2.2.4.6 PSPIdType_Type

Description: The element represents the type of the Payment Service Provider identifier.

Restriction: xs:string

Enumeration:

- **BIC**: The PSP Identifier is a BIC code.

- **Other**: Other PSP Identifier type.

Note: For non-MS PSPs, as currently the BIC is validated by CESOP with ISO-9362, the BIC can be reported using the "Other" type

2.2.4.7 PSPRoleType_Type

Description: The element represents the type of the Payment Service Provider.

Restriction: xs:string

Enumeration:

- **Three party card scheme**: The market category of the Payment Service Provider is Three party card scheme.

- **Four party card scheme**: The market category of the Payment Service Provider is Four party card scheme.

- **E-money provider**: The market category of the Payment Service Provider is E-money provider.

- **Acquirer**: The market category of the Payment Service Provider is Acquirer.

- **e-Wallet provider**: The market category of the Payment Service Provider is e-Wallet provider.

- **Money Transfer operator**: The market category of the Payment Service Provider is Money Transfer operator.

- **Issuer of payment instruments**: The market category of the Payment Service Provider is Issuer of payment instruments.

- **Payment Processor**: The market category of the Payment Service Provider is Payment Processor.

- **E-payment**: The market category of the Payment Service Provider is E-payment.

- **Payment collector**: The market category of the Payment Service Provider is Payment collector.

- **Other**: Other category of Payment Service Provider.

2.2.4.8 VATId_Type

VATId_Type is an extension of cm:VATIdentification_Type.

Name	Description	Type	Mandatory Nature	Cardinality
issuedBy (Attribute)	The Member State issuing the identifier (ISO-3166 Alpha 2).	iso:MSCountryCode_Type	Mandatory	1 .. 1

2.2.4.9 VATIdentification_Type

Description: The confirmed VAT identification number of the payee.

Restriction: xs:string

Pattern: [A-Za-z0-9]{0,20}

Length: 20

2.2.4.10 TAXId_Type

TAXId_Type is an extension of cm:TAXIdentification_Type.

Name	Description	Type	Mandatory Nature	Cardinality
issuedBy (Attribute)	The country issuing the identifier (ISO-3166 Alpha 2).	iso:CountryCode_Type	Mandatory	1 .. 1
type (Attribute)	The type of the tax identifier.	cm:TAXIdType_Type	Mandatory	1 .. 1

2.2.4.11 TAXIdType_Type

Description: Type of the national tax number of the payee.

Restriction: xs:string

Enumeration:

- **UNCONFIRMED_VAT**: Unconfirmed or National VAT identifier.

- **TIN**: Tax Identification Number (TIN).

- **IOSS**: Import One Stop Shop (IOSS-Id).

- **OTHER**: Other tax identifier.

2.2.4.12 TAXIdentification_Type

Description: Any national tax number of the payee.

Restriction: xs:string

Pattern: [A-Za-z0-9\-+]{0,20}

Length: 20

2.2.4.13 Amount_Type

Amount_Type is an extension of cm:AmountCurrency_Type.

Name	Description	Type	Mandatory Nature	Cardinality
currency (Attribute)	The currency of the amount (ISO-4217 Alpha 3).	iso:currCode_Type	Mandatory	1 .. 1

2.2.4.14 AmountCurrency_Type

Description: Article 243d (2b). The amount and the currency of the payment or of the payment refund. The currency code refers to ISO-4217 three-byte alpha version.

Restriction: xs:decimal

Pattern: -?[0-9]*\.[0-9]{2}

2.2.4.15 Name_Type

The name of a company.

Name_Type is an extension of cm:StringMin1Max200_Type.

Name	Description	Type	Mandatory Nature	Cardinality
nameType (Attribute)	Type of the name.	cm:NameType_EnumType	Mandatory	1 .. 1

2.2.4.16 NameType_EnumType

Description: This is a qualifier to indicate the usage of a particular name. Such types include business names, trading names etc.

Restriction: xs:string

Enumeration:

- **BUSINESS**: Business name

- **TRADE**: Trade name

- **LEGAL**: Legal name

- **PERSON:** Person name

- **OTHER**: Other name

2.2.4.17 AccountIdentifierType _Type

Description:

Restriction: xs:string

Enumeration:

- **IBAN**: The IBAN of the payer/payee's payment account which unambiguously identifies, and gives the location of, the payer/payee.

- **OBAN**: The OBAN of the payer/payee's payment account which unambiguously identifies, and gives the location of, the payer/payee.

- **Other**: Other identifier which unambiguously identifies, and gives the location of, the payer/payee.

2.2.4.18 Email_Type

Description: This element specifies the type of email address.

Restriction: xs:string

Max. length: 320

2.2.4.19 WebPage_Type

Description: This element specifies the type of web page.

Restriction: xs:string

Max. length: 1000

2.2.4.20 PaymentMethod_Type

Name	Description	Type	Mandatory Nature	Cardinality
PaymentMethodType	Method of payment.	cm:PaymentMethodType_Type	Mandatory	1 .. 1
PaymentMethodOther	Specification of the 'Other' method of payment.	cm:StringMin1Max200_Type	Optional	0 .. 1

2.2.4.21 PaymentMethodType_Type

Description:

Restriction: xs:string

Max. length: 20

Enumeration:

- **Card payment**: The credit card as a means of payment.

- **Bank transfer**: The bank transfer as a means of payment.

- **Direct debit**: The direct debit as a means of payment.

- **E-money**: The e-Money as a means of payment.

- **Money Remittance**: The money remittance as a means of payment.

- **Marketplace**: The marketplace as a means of payment.

- **Intermediary**: The intermediary as a means of payment.

- **Other**: Other mean of payment. Please specify it in the element PaymentMethodOther.

2.2.4.22 TransactionDate_Type

TransactionDate_Type is an extension of cm:dateTimeWithRequiredTimeZone.

Name	Description	Type	Mandatory Nature	Cardinality
transactionDateType (Attribute)	The type of transaction Date.	cm:TransactionDateType_Type	Mandatory	1 .. 1

2.2.4.23 TransactionDateType_Type

Description: This element specifies the type of transaction date.

Restriction: xs:string

Enumeration:

- **CESOP701**: Execution Date

- **CESOP702**: Clearing Date

- **CESOP703**: Authorisation Date

- **CESOP704**: Purchase Date

- **CESOP709**: Other Date

2.2.4.24 dateTimeWithRequiredTimeZone

Description: Date and time format with time zone.

This element provides the date, the time of the day (second or milisecond-precise) as specified in [ISO-8601] and the time zone: 'YYYY-MM-DDThh:mm:ss.SSSZ' if the time refers to the UTC time zone, otherwise 'YYYY-MM-DDThh:mm:ss.SSS-hh:mm' where hh:mm is the time shift from the UTC time zone. Note that the milliseconds part ".SSS" is optional may be omitted.

Restriction: xs:dateTime

Pattern: \d*-\d{2}-\d{2}T(2[0-3]|[0-1][0-9]):[0-5][0-9]:[0-5][0-9](\.[0-9]{3})?(([\-+]((0[0-9])|(1[0-4])):[0-5][0-9])|Z)

2.2.4.25 StringMin1Max20_Type

Description: Defines a string with minimum length of 1 and maximum length of 20.

Restriction: xs:string

Min. length: 1

Max. length: 20

White space: collapse

2.2.4.26 StringMin1Max40_Type

Description: Defines a string with minimum length of 1 and maximum length of 40.

Restriction: xs:string

Min. length: 1

Max. length: 40

White space: collapse

2.2.4.27 StringMin1Max100_Type

Description: Defines a string with minimum length of 1 and maximum length of 100.

Restriction: xs:string

Min. length: 1

Max. length: 100

White space: collapse

2.2.4.28 StringMin1Max200_Type

Description: Defines a string with minimum length of 1 and maximum length of 200.

Restriction: xs:string

Min. length: 1

Max. length: 200

White space: collapse

2.2.4.29 StringMin0Max200_Type

Description: Defines a string with minimum length of 0 and maximum length of 200.

Restriction: xs:string

Min. length: 0

Max. length: 200

White space: collapse

2.2.4.30 StringMin1Max400_Type

Description: Defines a string with minimum length of 1 and maximum length of 400.

Restriction: xs:string

Min. length: 1

Max. length: 400

White space: collapse

2.2.4.31 StringMin1Max1000_Type

Description: Defines a string with minimum length of 1 and maximum length of 1000.

Restriction: xs:string

Min. length: 1

Max. length: 1000

White space: collapse

2.2.4.32 StringMin1Max4000_Type

Description: Defines a string with minimum length of 1 and maximum length of 4000.

Restriction: xs:string

Min. length: 1

Max. length: 4000

White space: collapse

2.2.4.33 AddressFix_Type

Structure of the address broken down into logical parts.

Name	Description	Type	Mandatory Nature	Cardinality
Street	Street of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
BuildingIdentifier	Building Identifier of the AddressFix_Type (Name of the building or house number).	cm:StringMin1Max200_Type	Optional	0 .. 1
SuiteIdentifier	Suite Identifier of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
FloorIdentifier	Floor Identifier of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
DistrictName	District Name of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
POB	Post Office Box of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
PostCode	Post Code of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
City	City of the AddressFix_Type.	cm:StringMin1Max200_Type	Optional	0 .. 1
CountrySubentity	Sub-Entity of the AddressFix_Type (The political or administrative division of a country in which this address is located, such as the name of its province, or state).	cm:StringMin1Max200_Type	Optional	0 .. 1

2.2.4.34 Address_Type

The user has the option to enter the data about the address either as one long field or to spread the data over up to nine elements or even to use both formats. If the user chooses the option to enter the data required in separate elements, the container element for this will be 'AddressFix'. If the user chooses the option to enter the data required in a less structured way in 'AddressFree' all available address details shall be presented as one string of bytes, blank or "/" (slash) or carriage return- line feed used as a delimiter between parts of the address. PLEASE NOTE that the address country code is outside both of these elements.

If available, the 'AddressFix' format is preferred.

Name	Description	Type	Mandatory Nature	Cardinality
CountryCode	The Country Code of the payee's address (ISO-3166 Alpha 2).	iso:CountryCode_Type	Optional	0 .. 1
AddressFix	Structured address.	cm:AddressFix_Type	Optional	0 .. 1
AddressFree	Free text address.	cm:StringMin1Max1000_Type	Optional	0 .. 1
legalAddressType (Attribute)	This is a datatype for an attribute to an address. It serves to indicate the legal character of that address (residential, business etc.)	cm:LegalAddressType_EnumType	Optional	0 .. 1

2.2.4.35 LegalAddressType_EnumType

Description: This is a datatype for an attribute to an address. It serves to indicate the legal character of that address (residential, business etc.).

Restriction: xs:token

Enumeration:

- **CESOP301**: residentialOrBusiness

- **CESOP302**: residential

- **CESOP303**: business

- **CESOP304**: registeredOffice

- **CESOP309**: unspecified

2.2.4.36 DocSpec_Type

The DocSpec type defines data to make it possible to correct records in the message.

Name	Description	Type	Mandatory Nature	Cardinality
DocTypeIndic	The element specifies whether the data for the reported payee is New Data, Corrected Data or Deletion of Data.	cm:DocTypeIndic_EnumType	Mandatory	1 .. 1
DocRefId	A unique reference of the parent element, in form of a UUID version 4.	cm:UUID	Mandatory	1 .. 1

Name	Description	Type	Mandatory Nature	Cardinality
CorrMessageRefId	The element is a reference to the initial MessageRefId in the MessageSpec element, if the correlation between the messages is important. This element shall not be used in the scope of CESOP. If provided, the value will be ignored.	cm:UUID	Optional	0 .. 1
CorrDocRefId	The element is a reference to the initial DocrefId in the DocSpec in case of a correction.	cm:UUID	Optional	0 .. 1

2.2.4.37 DocTypeIndic_EnumType

Description: This element specifies the type of data being submitted.

Restriction: xs:string

Enumeration:

- **CESOP1**: New Data

- **CESOP2**: Corrected Data

- **CESOP3**: Deletion of Data

3 SIGNIFICANT USE CASES

The following subsections depict the important use cases of communication between the PSPs and the national TAX administration (first leg), and between the national TAX administration and CESOP (second leg). The use cases highlight the flows involving the different stakeholders, via so-called sequence diagrams.

The PSPs shall submit the Payment Data to national TAX administrations no later than by the end of the month following the calendar quarter to which the data relates. The national TAX administrations shall transmit to CESOP the data collected from PSPs no later than the tenth day of the second month following the calendar quarter to which the data relates.

It is worth noting that the national TAX administrations are invited to transmit the messages as soon as they receive them. There is no need to wait for the last date of the legal deadline.

The means of communication between the PSP and the national TAX administration is a national matter, whilst the communication between the national TAX administration and CESOP will be further documented in the Architecture Overview document [R06].

3.1 GENERAL OVERVIEW

3.1.1 Quarterly submission of Payment Data

The message as defined in section 2.2 will be used by PSPs to submit quarterly payments data to CESOP via national TAX administrations. In this context, all payments will be considered as "New data" (by valuating the MessageTypeIndic element with "CESOP100"), meaning these are new payments to be considered by CESOP for the related reporting period. This use case is described in more details in section 3.2.1.1 - Payment Data message.

In case the PSP has nothing to provide (no payments for the reporting period), this message can also be used (on a voluntary basis, as not enforced by law) to indicate that there is nothing to report. In this case, only the ReportingPSP will be filled in the PaymentDataBody data element, without any ReportedPayee and the MessageTypeIndic element will be set to "CESOP102". This use case is described in more details in section 3.2.1.2 - No Payment Data .

When receiving a Payment Data message, CESOP will perform a validation as explained here below[2].

---

[2] The following sections describe the validation performed by CESOP. The validation performed by Member States is not part of this document and will be, by definition, different.

3.1.2 Payment Data message validation

The Payment Data message can be validated against the XSD and the rules described in sections 4 - Business rules and 5 - Technical rules.

The validation outcome can be:

- **A positive validation** of the message, represented in the Validation Result message with ValidationResult element populated with 'VALIDATED'.
  This use case is described in more detail in section 3.2.1 - Acceptance of Payment Data message.
  Considering that some rules need historical data to be checked, only CESOP can determine that a message is fully valid. This means that a positive validation can only be communicated to the PSP **if and only if** it is issued by CESOP.
- **A partial rejection** of the message, represented in the Validation Result message with ValidationResult element populated with 'PARTIALLY REJECTED'. This use case is described in more detail in section 3.2.2 - Rejection of the Payment Data.
  Considering that a partial rejection communicated to the PSP will trigger a correction process, the message must be transmitted to CESOP for the following reasons:
  1. As a correction message must be correlated to the previous message it corrects (as depicted in section 3.3.2), CESOP needs to receive both messages to ensure there is no discrepancies.
  2. As a Correction message only contains the Reported Payees that were erroneously reported, and as the MSs are not allowed to tamper messages, the only way to provide CESOP with the correct Reported Payees is to provide it with the messages that are partially rejected at NTA level.

  This means that a partial rejection can only be communicated to the PSP **if and only if** it is issued by CESOP.

  Important note: even if all payees reported within a message are breaching a business rule leading to a partial rejection, the whole message will remain partially rejected.

- **A full rejection** of the message, represented in the Validation Result message with ValidationResult element populated with 'FULLY REJECTED'. This use case is described in more detail in section 3.2.2 - Rejection of the Payment Data.
  In case of a full rejection, the PSP will have to resubmit a new message and the fully rejected message is considered as null and void. This means that a full rejection can be communicated to the PSP if it is issued either by CESOP **or** by the National TAX Administration.

It is important to note that CESOP will validate as much data as possible and report the maximum validation errors in one exchange, to provide the most accurate result.

Refer to section 3.2 for the detailed use cases illustrating the above scenarios and refer to section 3.4 for examples of message exchanges scenarios where the validation process has been further depicted.

3.1.3 Validation Result message

The Validation Result message is composed of two main elements:

- The MessageSpec element.
- The ValidationResult element.

3.1.3.1 MessageSpec element

In a Validation Result message, the MessageSpec element will be populated as follows:

TransmittingCountry	Transmitting country code from the validated message
MessageType	VLD
MessageTypeIndic	Message Type indicator code from the validated message
MessageRefId	UUID v4 uniquely identifying the Validation Result message
CorrMessageRefId	MessageRefId of the validated message
ReportingPeriod	Reporting Period of the validated message
Timestamp	Timestamp of generation of the Validation Result message

3.1.3.2 ValidationResult element

The Validation Result element is composed of two main elements:

- The ValidationResult element, indicating:
  - If the message has been positively validated ('VALIDATED'), or;
  - If the message has been partially rejected ('PARTIALLY REJECTED'), or;
  - If the message has been fully rejected ('FULLY REJECTED');
- The ValidationErrors repeatable element, detailing each encountered error (if any).

Details about the 3 possible outcomes are provided in section 3.1.2.

3.1.3.2.1 ValidationResult element in case of a valid message

In case the Payment Data message is valid, the ValidationResult element will be populated as follows:

ValidationResult	VALIDATED
ValidationErrors	*Not provided*

3.1.3.2.2 ValidationResult element in case of a full rejection of the message

A full rejection of the Payment Data message can occur in the cases a rule, defined in section 4 or 5 and associated with a "Full" CESOP rejection type, is triggered.

In such a case, the ValidationResult element will be populated as follows:

ValidationResult	FULLY REJECTED

Each found error will be detailed in an occurrence of the ValidationErrors element as follows:

ValidationErrors	
ErrorCode	Error code as defined in section 2.2.3.18

ErrorCounter	This counter starts at 1 and is increased by 1 each time the same error is found in the subsequent submissions of the same message (corrections messages)
ErrorShortDesc	Error short description as defined in section 2.2.3.18
ErrorDescription	Error full description as defined in the related business or technical rule (provided in sections 4 or 5, respectively).
TransactionIdentifier	*Not provided*
DocRefId	***Not provided***

3.1.3.2.3 ValidationResult element in case of a partial rejection of the message

A partial rejection of the Payment Data message can occur in the cases a rule, defined in section 4 or 5 and associated with a "Partial" CESOP rejection type, is triggered.

In such a case, the ValidationResult element will be populated as follows:

ValidationResult	PARTIALLY REJECTED

Each found error will be detailed in an occurrence of the ValidationErrors element as follows:

ValidationErrors	
ErrorCode	Error code as defined in section 2.2.3.18
ErrorCounter	This counter starts at 1 and is increased by 1 each time the same error is found in the subsequent submissions of the same message (corrections messages)
ErrorShortDesc	Error short description as defined in section 2.2.3.18
ErrorDescription	Error full description as defined in the related business or technical rule (provided in sections 4 or 5, respectively).
TransactionIdentifier	If the error is related to a particular transaction, this element will provide the TransactionIdentifier of the erroneous transaction.
DocRefId	This element contains the DocRefId of the related Reported Payee (provided in the DocSpec element)

3.1.3.3 Special case of a non-understandable message

The previous sections are only applicable if the Payment Data message to validate is understandable, meaning it can be parsed and analysed.

In case the message is not understandable (e.g., a message which is not even an XML file), the MessageSpec element in the Validation Result message will be more generic, as depicted here below:

TransmittingCountry	Transmitting country from the message metadata
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	UUID v4 uniquely identifying the Validation Result message
CorrMessageRefId	00000000-0000-4000-8000-000000000000
ReportingPeriod	Q1 2024
Timestamp	Timestamp of generation of the Validation Result message
ValidationResult	FULLY REJECTED

To be noted that values indicated in red in the table here above are generic and fixed.

3.2 DETAILED USE CASES

The below sections describe generic and detailed use cases applicable to the exchanges made from the PSP to CESOP, via the National TAX Administration.

3.2.1 Acceptance of Payment Data message

The below sections provide the detailed use cases where the Payment Data message is accepted.

3.2.1.1 Payment Data message

The following figure depicts the best-case scenario of the Payment Data submission from the PSP to the national TAX administration and subsequently the transmission of the Payment Data from the national TAX administration to CESOP. In both cases, the message takes the form of an XML message, following the XSD described in this document.
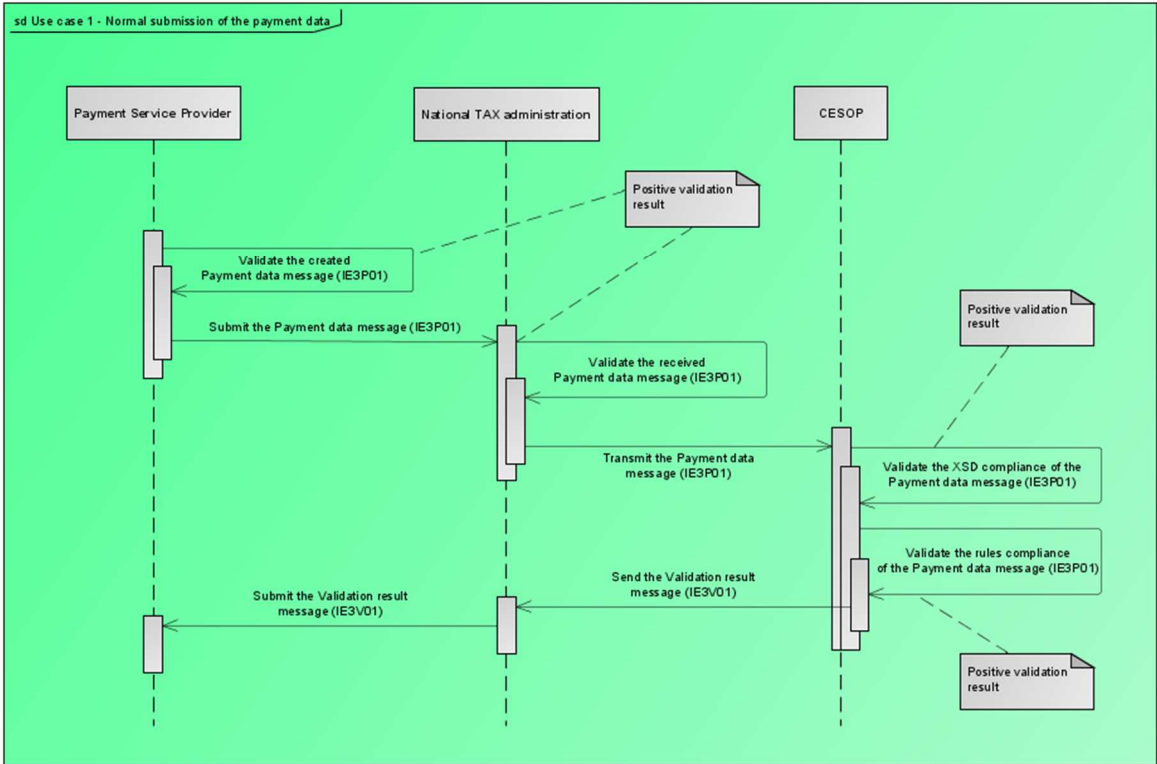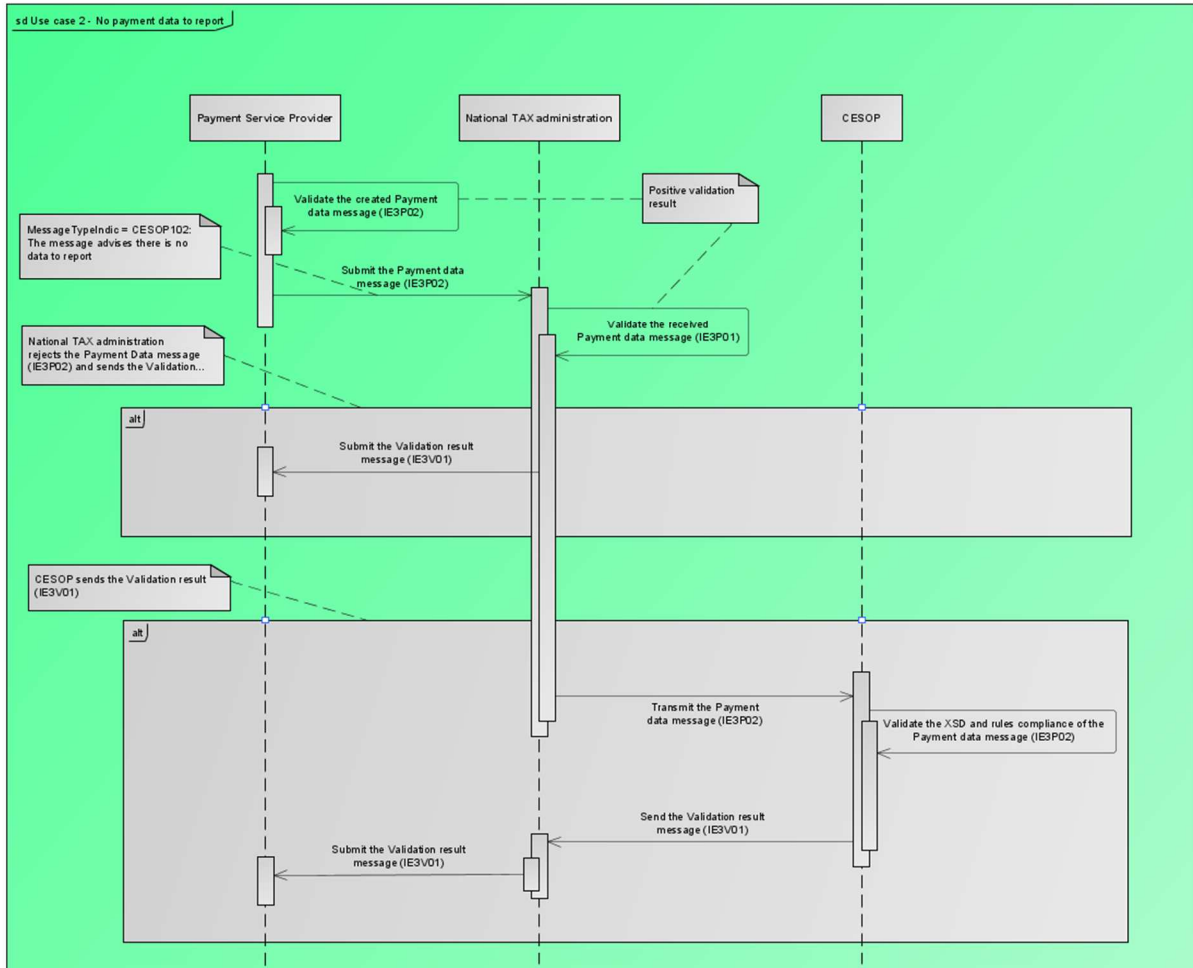

Figure 14: Detailed Use Cases - Payment Data message

The PSP can validate the message prior to submitting it to the national TAX administration. According to this use case, the validation is positive and the PSP submits the Payment Data message to the national TAX administration.

Then, the national TAX administration validates the received Payment Data message. The minimal scope of this validation must be compliant to the requirements as specified in the annex of the Commission Implementation Regulation [R05]. According to this use case, the validation is positive and the national TAX administration transmits the Payment Data message to CESOP.

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Finally, CESOP validates the received Payment Data message against all applicable rules: implemented in the XSD and additional technical and business rules. According to this use case, the validation is positive and CESOP sends a positive Validation Result to the national TAX administration[3].

A detailed example of this use-case is provided under section 3.4.1.

---

[3] Transmitting the positive validation result to the PSP is under the national responsibility.

3.2.1.2   No Payment Data message

The following figure depicts the case when the PSP has no Payment Data to report for a specific period. Note that sending such message is not enforced by law but may be sent by PSPs, on a voluntary basis, to inform the National TAX Administration that they have nothing to report for the Reporting Period.

Figure 15: Detailed Use Cases - No Payment Data message

The PSP can validate the message prior to submitting it to the national TAX administration. According to this use case, the validation is positive, and the PSP submits the No Payment Data message to the national TAX administration.

Then, the national TAX administration can validate the received No Payment Data message. According to this use case, the validation is positive, and the national TAX administration transmits the Payment Data message to CESOP or not[3].

In case the message is transmitted to CESOP, the system validates the received No Payment Data message against all applicable rules: implemented in the XSD and additional technical and business rules. According to this use case, the validation is positive and CESOP sends a positive Validation Result to the national TAX administration[4].

---

[4] Transmitting the positive validation result to the PSP is under the national responsibility.

A detailed example of this message is provided under section 3.4.14.

3.2.2 Rejection of the Payment Data message

The below sections provide the detailed use cases where the Payment Data message is rejected.

3.2.2.1 Rejection of Payment Data message by the National TAX administration

The following figure depicts the process when the Payment Data validation fails at the national TAX administration side.
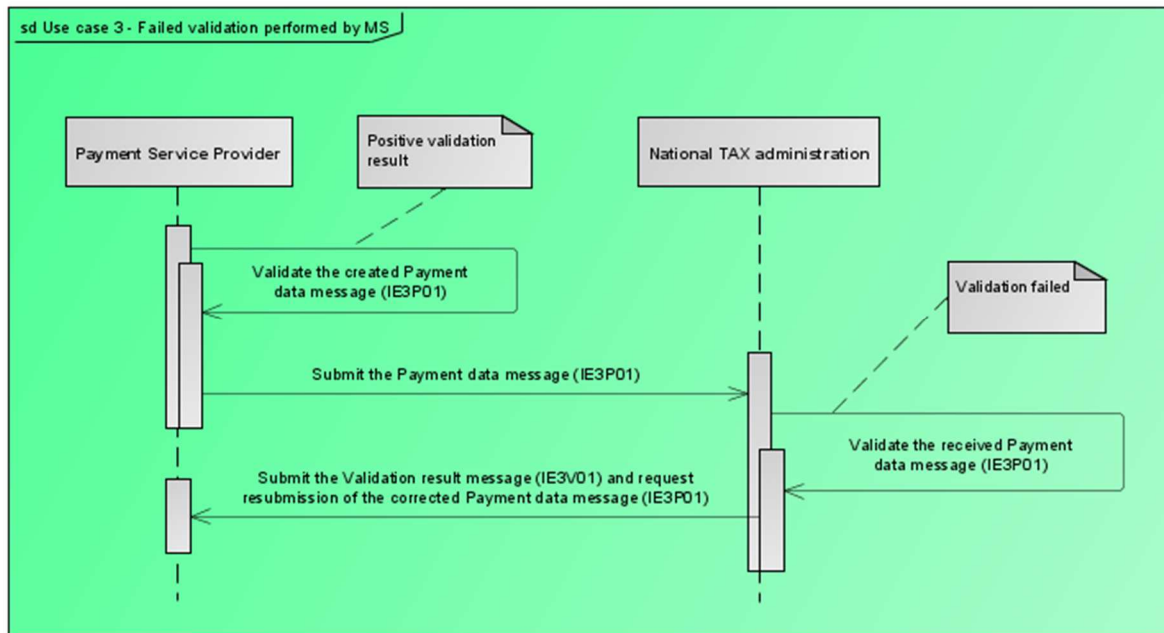
Figure 16: Detailed Use Cases – Rejection of Payment Data message by the National TAX administration

The PSP can validate the message prior to submitting it to the national TAX administration. According to this use case, the validation is positive, and the PSP submits the Payment Data message to the national TAX administration.

Then, the national TAX administration validates the received Payment Data message. The minimal scope of this validation must be compliant to the requirements as specified in the annex of the Commission Implementation Regulation [R05]. According to this use case, the validation is negative, and the message will NOT be transmitted to CESOP. The national TAX administration will transmit the negative Validation Result with the ValidationResult element populated with 'FULLY REJECTED' to the PSP.

Consequently, the PSP will have to submit a new Payment Data message in which the reported errors will be corrected.

A detailed example of this use-case is provided under section 3.4.2.

3.2.2.2 Rejection of Payment Data message by CESOP

The following figure depicts the process when the Payment Data validation performed by CESOP fails. Failed validation means that either the validation of the Payment Data against the XSD failed, or the validation against the business and technical rules failed.
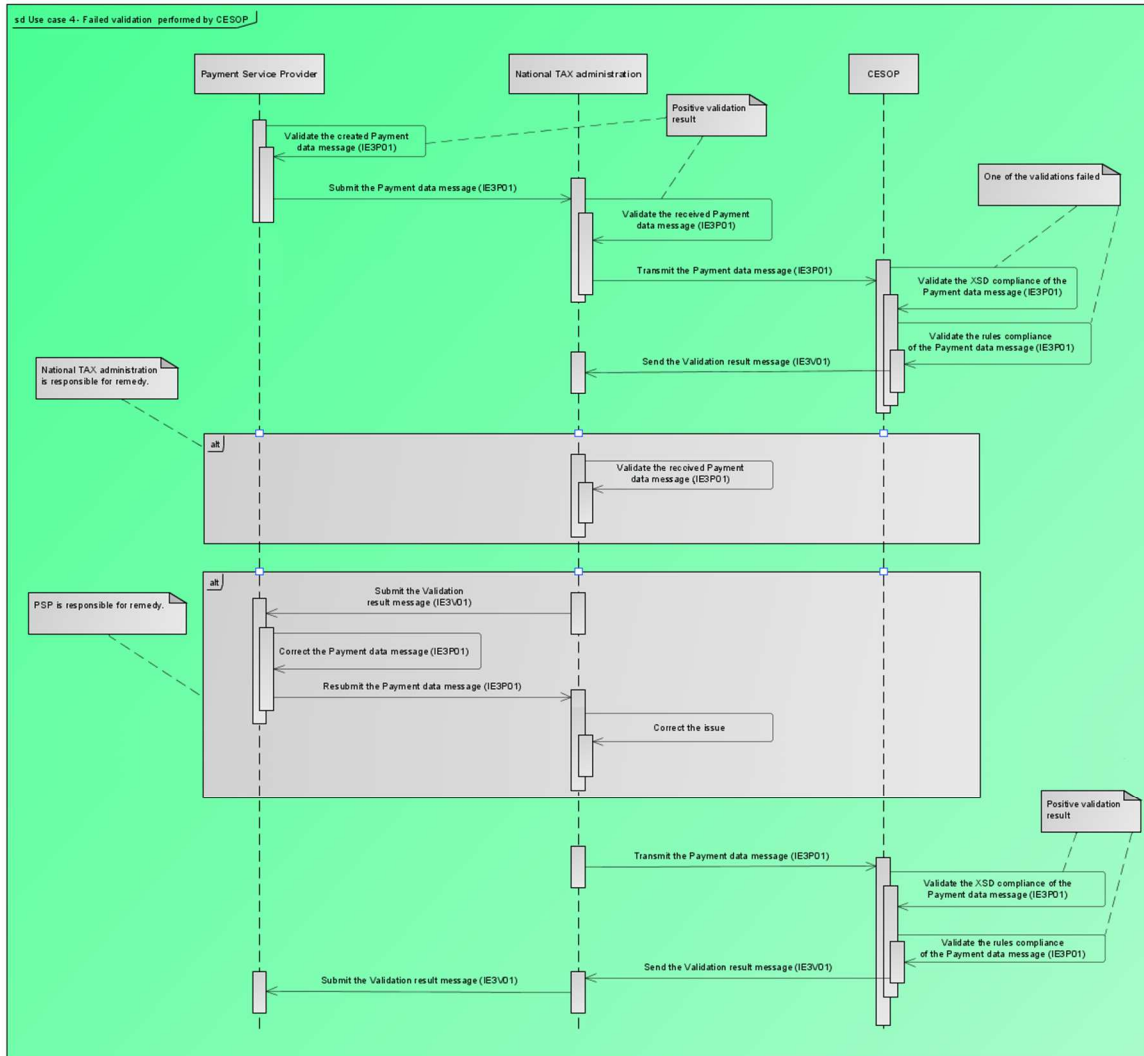

Figure 17: Detailed Use Cases – Rejection of Payment Data message by CESOP

The PSP can validate the message prior to submitting it to the national TAX administration. According to this use case, the validation is positive, and the PSP submits the Payment Data message to the national TAX administration.

Then, the national TAX administration validates the received Payment Data message. The minimal scope of this validation must be compliant to the requirements as specified in the annex of the Commission Implementation Regulation [R05]. According to this use case, the validation is positive, and the national TAX administration transmits the Payment Data message to CESOP.

Finally, CESOP validates the received Payment Data message against all applicable rules: implemented in the XSD and additional technical and business rules. According to this use case, the validation is negative. Nevertheless, there are 2 sub-cases to be considered:

1. The Validation Result is such that the Payment Data message is fully rejected. CESOP will transmit the negative Validation Result with the ValidationResult element populated with 'FULLY REJECTED' together with the identified errors. This message will be transmitted to the national TAX administration, or;
2. The validation process is such that header and ReportingPSP data elements are positively validated, but at least one payee data element and/or at least one of its associated transaction data elements is negatively validated. This will result in a partial rejection. CESOP will transmit the negative Validation Result with the ValidationResult element populated with 'PARTIALLY REJECTED' together with the identified errors.

In both cases, the message will be transmitted to the national TAX administration. Transmitting the Validation Result to the PSP is under the national responsibility.

In case the Member State is responsible of the correction (e.g., Failed validation of a certificate), the later must take the appropriate corrective action and transmit once again the Payment Data message to CESOP. A detailed example of this use-case is provided under section 3.4.2.

Otherwise, the PSP will have to take the appropriate corrective action according to the 2 sub-cases:

1. When the Validation Result is 'FULLY REJECTED', the PSP must submit a new Payment Data message in which the reported errors will be corrected.
2. When the Validation Result is 'PARTIALLY REJECTED', the PSP must submit a corrective Payment Data message in which the payee(s) and associated transactions on which errors have been reported are corrected and re-transmitted, considering the rules defined in section 3.3.3.1.

Detailed examples of this use-case are provided under sections 3.4.3, 3.4.4 and 3.4.5.

3.2.3 Submission of several Payment Data messages by the PSP for the same reporting period

The following figure depicts the process when the PSP needs to send several Payment Data messages for the same reporting period.

Note: The diagram here below depicts the case where the PSP needs to send 2 messages to the national TAX administration, but the same can apply to more messages.
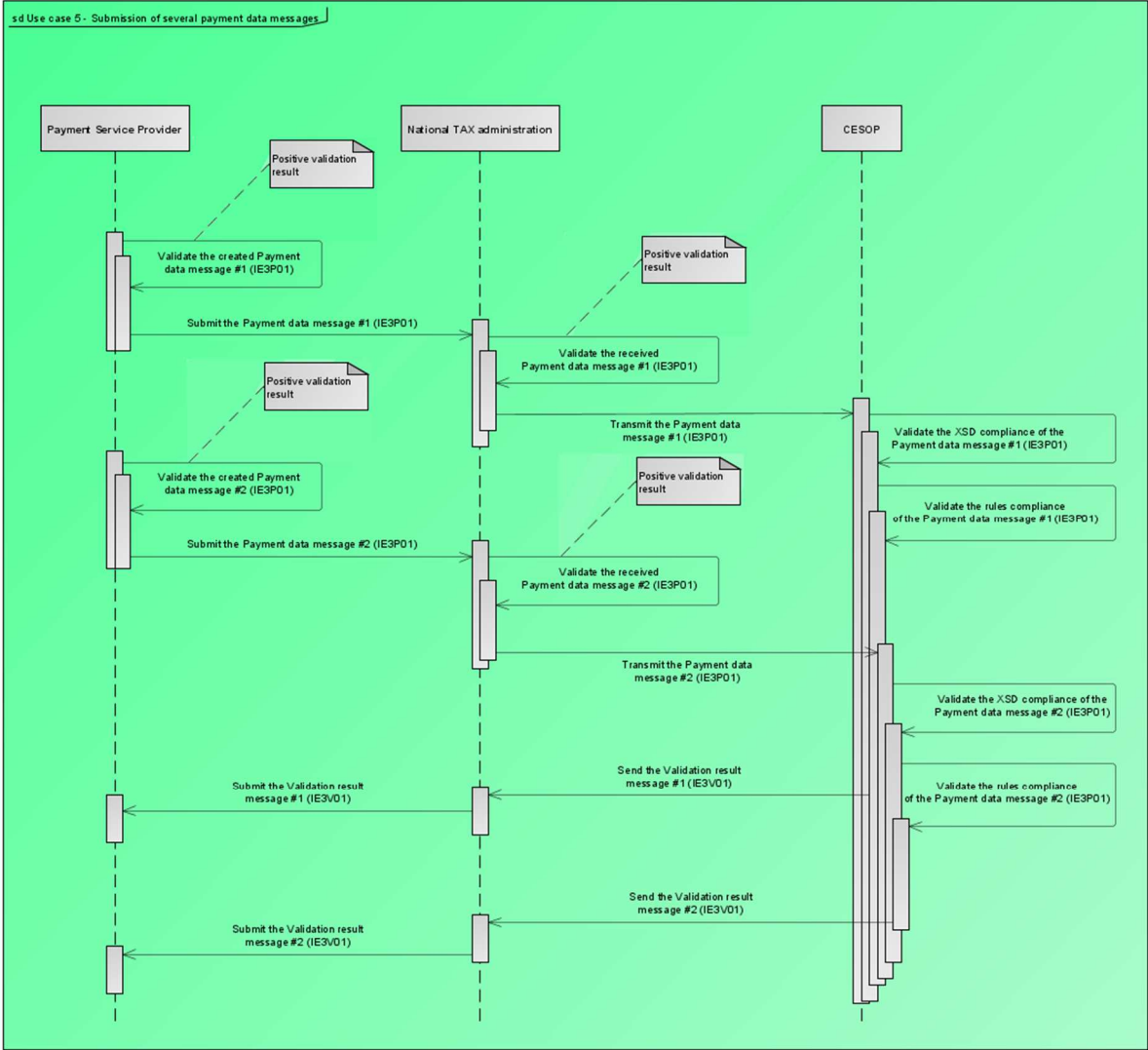

Figure 18: Detailed Use Cases - Submission of several Payment Data messages by the PSP for the same reporting period

The process follows the one depicted in section 3.2.1.1 except that the PSP might require to report several times for the same period (i.e., quarter). The two below scenarios have been identified:

a) Spontaneous submission by the PSP of omitted data, as described in section 3.4.12;
b) The functional split, as described in section 3.4.13.

Note that each message is processed by CESOP independently.

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3.3   ADDITIONAL SPECIFICATIONS

The below sections provide additional information regarding the messages to be exchanged between PSPs, National TAX Administrations and CESOP.

3.3.1   File characteristics

3.3.1.1   File size limitation

Considering the technical limitations of the AS4/TAPAS platform used for the transmission of the messages between the National TAX Administrations and CESOP, the Payment Data messages cannot exceed the maximum size of **1GB (uncompressed[5])**.

This limitation is not enforced by the recipient, but rather to avoid the enforcement of large file support to every intermediary of the Payment data transfer (e.g., PSPs and national TAX administration proxies, operating systems, web servers). It also provides flexibility to all stakeholders on implementation models, facilitates transactional management of files intake and error management, and allows systems capacity adaptation to traffic load. PSPs are free to implement their own splitting algorithms, based on any kind of criteria (e.g. non-EU vs EU payees, split per alphabetic order).

CESOP does not impose any minimum level of splitting as long as the below-listed rules are respected. This means that the minimum granularity level of splitting is the transaction (one transaction cannot be split over two files, as the message would not be valid).

In case a PSP must submit a large number of transactions, resulting on a Payment Data message exceeding the 1GB size limit, the later shall split the submission over several files, as depicted in section 3.4.13, considering that:

- Each file must be compliant with the XSD;
- Each file will be validated separately;
- The same Reported Payee can be reported over several files if its activity results from a very large number of transactions.

The same consideration must be considered for the Validation Result message.

In case of a very large number of errors, CESOP will not split the Validation Result message but rather stop the validation process before reaching the 1GB limit. An example of this case is provided in section 3.4.16.

It is worth noting that some Member States could have lower limitations. In such a case, the PSP would have to split the submission into smaller parts.

---

[5] In relation to file compression, it is up to the national implementation whether to accept compressed or uncompressed files from PSPs. However, when sending file to CESOP AS4 Access Point, MSs must ensure that:

- the maximal payload size is 1024MB uncompressed;
- that payload is then transmitted compressed via AS4 standard.

3.3.1.2 Character set

The Payment Data message XSD accepts the 'UTF-8' character set, compatible with the ISO/CEI 10646 norm and capable of encoding all the characters of the Unicode. This means that all commonly used alphabets in EU are accepted (Latin, Cyrillic, Greek), but also Chinese, Japanese, Arabic, and many others.

CESOP will not transliterate the non-Latin characters and will keep the information as reported by the PSPs.

3.3.1.3   Naming convention

For the exchanged files, the following convention shall be used between the PSPs and the NTAs:

<messageType>-<quarter>-<year>-<countryMS>-<pspID>-<partNumber>

where:

- *messageType* = type of the message (**PMT** for 'Payment Data message' and **VLD** for 'Validation Result').
- *quarter* = reported quarter.
- *year* = reported year.
- *countryMS* = host/home Member State country code (ISO-3166 Alpha 2).
- *pspID* = identification of the reporting PSP (The BIC or any other business identifier code that unambiguously identifies the Payment Service Provider) according to Article 243d (1a and 1e).
- *partNumber* is due to the functional split (see section 3.3.1.1) or submissions of omitted data. The format is "x-y" where:
  - "y" it the total number of files exchanged by the PSP for the requested period. This includes the number of files already submitted plus the number of files yet to be submitted.
  - "x" is the number of the file in the sequence "y".

The following examples can be given based on the above rules:

1. No split needed: PMT-Q2-2025-FR-AGRIFRPPXXX-1-1
2. Split needed into three parts:
   a.   PMT-Q2-2025-FR-AGRIFRPPXXX-1-3
   b.   PMT-Q2-2025-FR-AGRIFRPPXXX-2-3
   c.   PMT-Q2-2025-FR-AGRIFRPPXXX-3-3

   Note that the unique MessageRefId, as part of the message, must **differ** for each part.

3. If the PSP already submitted the Payment data information for a given period (e.g. PMT-Q2-2025-FR-AGRIFRPPXXX-1-1) but it appears that some information was omitted, or erroneously submitted, the PSP can then resubmit, for the same reporting period, the gap while naming the file as follows: PMT-Q2-2025-FR-AGRIFRPPXXX-2-2

Note that the naming convention has been defined as a good practice to ease the communication between the National Tax Administrations and the PSPs. This has no business value and therefore is not required by the CESOP system.

3.3.2 Correlation mechanism

The present section provides information on how to correlate messages and payees. This correlation mechanism is especially used in the correction of messages, further described in section 3.3.3.

3.3.2.1 Correlation of the messages

For the correlation of the messages, two elements under the MessageSpec element are used:

- The MessageRefId element, capturing the sender's <u>unique</u> identifier of the message being sent. This identifier allows to identify the specific message later as in the case of corrections. As indicated in section 2.2.3.2, the element takes the form of a UUID version 4 identifier[6].

- The CorrMessageRefId element, corresponds to the correlation Message Reference ID element allowing to correlate the current message with the dependent one, i.e., the MessageRefId of the correlated message.

Messages can be correlated in the following cases:

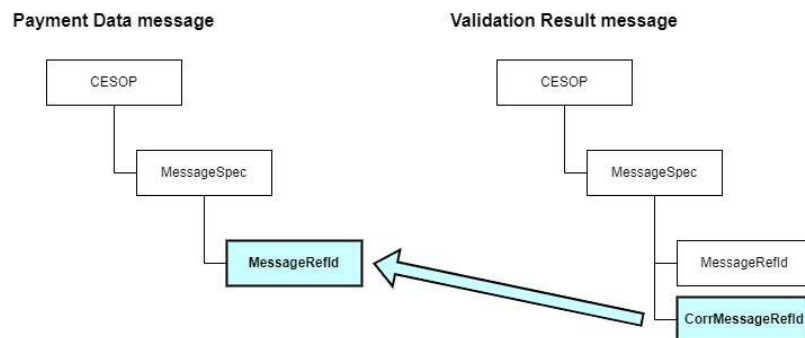- Correlation between the Payment Data message and the related Validation Result message:

Figure 19: Correlation of the messages – Examples – Validation Result message

- Correlation between a Payment Data message and the related Payment Data correction message (see section 3.3.3 for more details):

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6   More information regarding this type of identifier can be found in this page: https://en.wikipedia.org/wiki/Universally_unique_identifier.
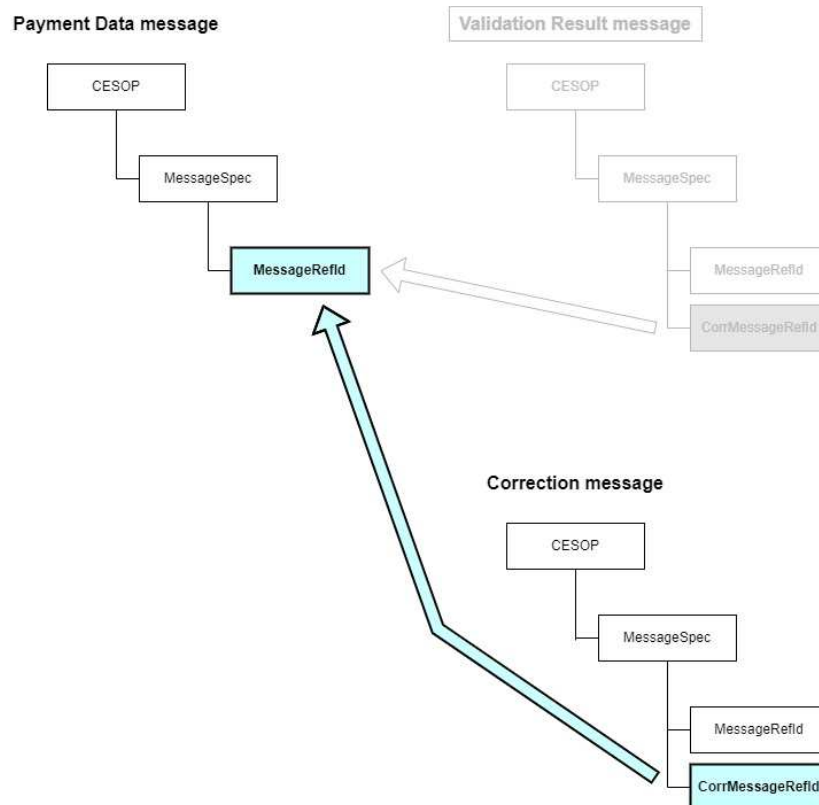
Figure 20: Correlation of the messages – Examples – Correction message

As mentioned above, the MessageRefId must be unique for the sender. This is applicable for the PSPs and for CESOP. However, the national TAX administration is an exception, as they only retransmit the messages coming either from the PSP or from CESOP without any change. The message is still the same, so the national TAX administration does not change the value of the MessageRefId element, nor the value of the CorrMessageRefId element.

Exceptional case is when the national TAX administration validates the Payment Data message, and the Validation Result is negative. In this case, the national TAX administration does not transmit the Payment Data message further to CESOP, but rather generates the Validation Result message to be provided to the PSP. In this case the MessageRefId element will have a new value assigned by the national TAX administrations and the CorrMessageRefId element will contain the value of the MessageRefId from the received Payment Data message.

3.3.2.2 Correlation of Payees

The correlation of Payees aims to correlate one Reported Payee from a message to the same Reported Payee in another message (for instance, to correct it). Such correlation is established using the DocSpec element, where the following sub-elements can be provided:

- The DocTypeIndic element, allowing to provide the type of data that is sent (further described in section 3.3.3.2);

- The DocRefId element, capturing the Reported Payee's unique identifier. This element must be unique in time and space per PSP, per National TAX Administration, and per reported period.
  As indicated in section 2.2.4.36, the element takes the form of a UUID version 4 identifier[6];

- The CorrDocRefId element, allowing the correlation of the Reported Payee within the correlated message, i.e. containing the DocRefId of the correlated Reported Payee;

- The CorrMessageRefId element, that shall not be populated in any case[7], as the PSP must fill this element at message level (in the MessageSpec element, see section 3.3.2.1).

Note that, for the Validation Result message, the DocRefId element allows to identify the element for which validation errors have been detected.

Reported Payees can be correlated in the following cases:

- Correlation of a Reported Payee sent within the Payment Data message and the related Validation Result message (to identify the erroneous record(s) and the related error):
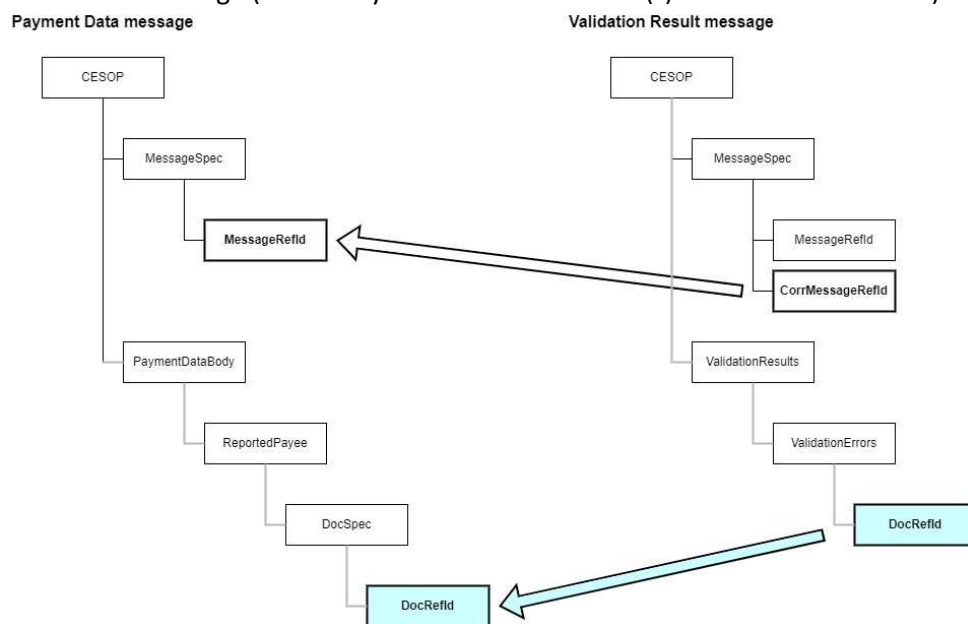

Figure 21: Correlation of the Payees – Examples – Validation Result message

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[7] This element is part of the DocSpec as defined in other OECD XSDs but has no purpose in the scope of CESOP. If provided, the element will be ignored.

- Correlation of Reported Payees between a Payment Data message and the related Payment Data correction message (see section 3.3.3 for more details):
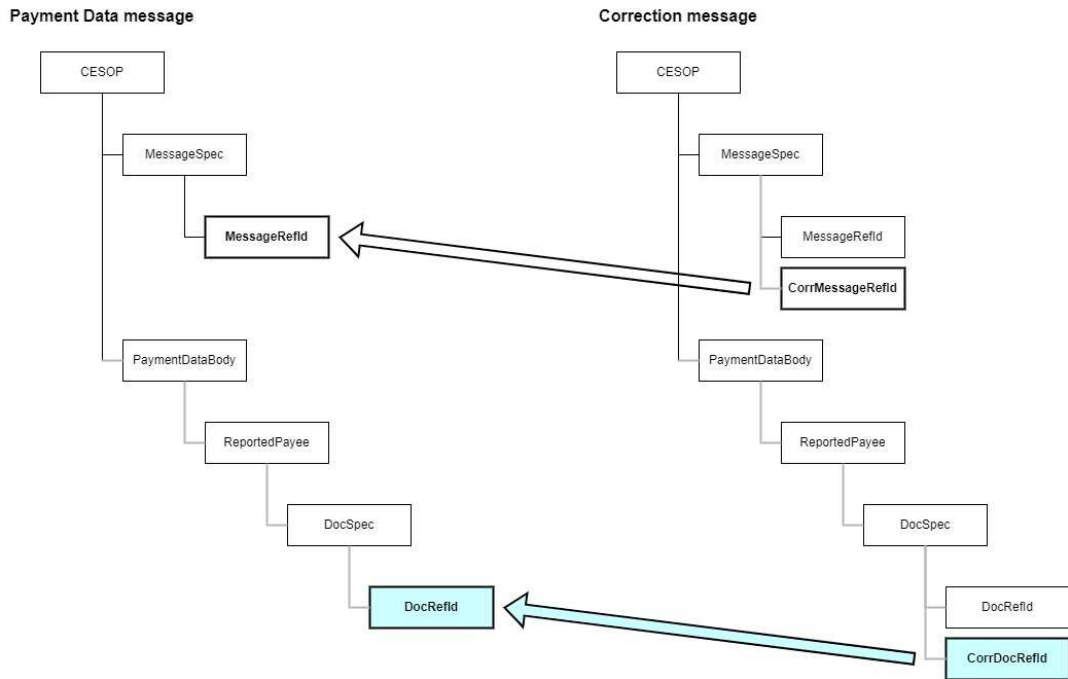

Figure 22: Correlation of the Payees – Examples – Correction message

3.3.2.3 Correlation errors

The present section described the error codes that may be raised in case of correlation issues and how PSPs must solve those errors.

10010: "MessageRefID is not unique":

This error indicates that the UUID provided in the MessageRefId element has already been used in a previous submission. In such a case, the second message is rejected by CESOP, and nothing is stored in the CESOP data store, as depicted in section 3.4.15. This can be due to:

- A double submission of a same Payment Data message. In that case, nothing has to be performed by the PSP or the National TAX Administration;
- A UUID collision as explained in section 7.2 or the reuse of an already used UUID. In that case, the PSP shall resubmit the rejected message with a new UUID.

10040: "Wrong CorrMessageRefID":

This error indicates that the value provided in the CorrMessageRefId element does not refer to any recorded MessageRefId. In such a case, the PSP shall resubmit the correction message with the correct correlation message reference ID.

20010: "DocRefID is not unique within the message":

This error indicates that several different Reported Payees, in the same message, have the same DocRefId value. This can be due to a technical error in the message generation, or a UUID collision (as explained in section 7.2). In such a case, the PSP shall resubmit the Payment Data message with new UUIDs for the erroneous Reported Payee(s).

20020: "DocRefID is not unique within the system":

This error indicates that the DocRefId element has already been used to identify a Reported Payee in another Payment Data message. This can be due to a technical error in the message generation, or a UUID collision (as explained in section 7.2). In such a case, the PSP shall resubmit the Payment Data message with a new UUID for the erroneous Reported Payee(s).

20040: "Wrong CorrDocRefId value":

This error indicates that the value provided in the CorrDocRefId element does not refer to any recorded DocRefId. In such a case, the PSP shall resubmit the correction message with the correct correlation reported payee reference ID (see section 3.3.3.1).

20060: "Missing CorrDocRefId":

In a correction message, the CorrDocRefId element must be provided to indicate to which previously Reported Payee the correction or deletion refers to. In such a case, the PSP shall resubmit the correction message with the correct correlation reported payee reference ID (see section 3.3.3.1).

20070: "CorrDocRefId no longer valid":

This error occurs if the CorrDocRefId element refers to an already corrected or deleted Reported Payee and is triggered only when the correction/deletion message has already been successfully validated. In such a case, the PSP shall resubmit the correction message with the with the correct correlation reported payee reference ID (see section 3.3.3.1).

3.3.3 Correction of messages

CESOP supports a correction mechanism for the exchanged Payment Data messages.

As the national TAX administration is not allowed to modify the Payment Data, the sender of the message is the PSP and the final receiver is CESOP, while the national TAX administration only transmits the corrected Payment Data received from the PSPs. Note that if the validation of the Payment Data received by the national TAX administration fails for a technical reason, the national TAX administration may address the technical issue, re-validates the Payment Data, and transmit it to CESOP (refer to the example provided in section 3.4.3).

It is worth to note that the correction mechanism implemented in CESOP only allows to correct, in one correction file, elements from one single previously received and accepted file. This means that it is not possible to correct, in one single correction file, Reported Payees (or underlying Reported Transactions) initially reported in different Payment Data messages.

3.3.3.1 Correction rules

To correct the reporting and/or sending PSP information, a correction message must be submitted, where the PaymentDataBody element must be populated with at least the ReportingPSP element, meaning that the ReportedPayee element can be omitted. The correction of a PSP is illustrated in section 3.4.8.

Note that CESOP prevents PSPs to submit a message aiming to delete its own information. Indeed, as regarding Art.2I of the Implementation Regulation 2022/1504 [R05], among the tasks of the Commission for technically managing CESOP, the following are listed: "*establishing, keeping and maintaining a list of payment service providers who reported data pursuant to Article 24b(1) of Regulation (EU) No 904/2010, according to the data provided by Member States*".

At Reported Payee level, the correction mechanism must be performed based on the correlation mechanisms explained in section 3.3.2. In case of error, the related payee's data, including **all** its underlying transactions, will be **fully rejected** and need to be corrected. The correction message must thus include **all** the data to be reported for the payee, to store it in CESOP. On the other hand, the valid reported payee(s) and underlying transactions will be stored in the CESOP database and therefore will not have to be resubmitted.

Also note that:

- Corrections **cannot** be made on a reported payee that was submitted in a message that has been **fully rejected**. Indeed, those messages are not processed by CESOP and so the data included in such messages are not recorded (see example in section 3.4.4);

- Otherwise, if the correction message is correlated to <u>a partially rejected or a successfully validated message</u>:

    - PSPs are, either, allowed to **correlate to any payee**[8] **previously reported**, as long as the message does not breach any rule defined in the present section or in sections 4 and 5 (see examples in sections 3.4.5, 3.4.9 and 3.4.17);

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[8] Nevertheless, it is advised to correlate to the last message where the reported payee was successfully validated.

- o Or, if the payee was never successfully validated and thus is not stored by CESOP, PSPs can **send a new Payment Data** message to report the data as new records (see example in section 3.4.4).
- It is allowed to submit a correction message containing corrections <u>on several reported payees</u>, both **rejected and accepted**, as long as the correction message refers to the same correlated message. This case is illustrated in both sections 3.4.9 and 3.4.17;
- In case the payee must be deleted, only mandatory fields need to be provided under the ReportedPayee element. This means that there is no need to provide the underlying transactions as the Reported Payee and any related data will be deleted from CESOP. This case is illustrated in section 3.4.10;
- The correction mechanism <u>on reported transactions</u> prevents from sending new data and correcting/deleting previously reported data in the same message. It involves the following:
  - o To add **only** new transactions to a Reported Payee, such data must be sent via a new Payment Data message, where **only** these new transactions are to be reported, as depicted in section 3.4.12;
  - o To correct or delete only one or several transactions of a Reported Payee that were previously reported and accepted by CESOP, the process (depicted in section 3.4.11) is the following:
    1. Delete the related Reported Payee (as detailed in section 3.4.10);
    2. Submit a new Payment Data message containing only the previously deleted Reported Payee(s) and the correct underlying transactions (meaning only those to be kept).

3.3.3.2   Correction message structure

Correction messages have essentially the same structure as initial Payment Data messages, as it follows the same XSD and must be built as described in sections 3.3.2.1 and 3.3.2.2.

In those Payment Data messages, the MessageTypeIndic element specifies the purpose of the message from a CESOP point of view:

- CESOP100: The message contains **new** data. This code shall be used in case the reported data has never been (successfully) reported or was deleted by the PSP during the reporting period;
- CESOP101: The message contains **corrections or deletions** of previously sent data. This code shall be used to correct reported data that has been accepted by CESOP;
- CESOP102: The message indicates there is **no data to report**. This code must be used by PSPs to inform the National TAX Administration that there is no data to report for the reporting period.

Within the DocSpec element, the DocTypeIndic specifies the operation over the element:

- CESOP1: **New Data** – the data was not accepted by CESOP before. This code may only be used in messages where MessageTypeIndic = CESOP100;
- CESOP2: **Corrected Data** – the data refers to previously accepted data to be corrected. This code may only be used in messages where MessageTypeIndic = CESOP101;
- CESOP3: **Deletion of Data** – the data refers to previously accepted data to be deleted. This code may only be used in messages where MessageTypeIndic = CESOP101.

For examples of correlations and corrections, please refer to section 3.4.

3.3.4 Refunds

It is important to note that the payer of a 'payment' remains the payer of the corresponding 'payment refund' and the payee of a 'payment' remains the payee of the corresponding 'payment refund', if any. In other words:

- In a 'payment', the Payer gives the money to the Payee. Consequently, the element 'PayerMS' will contain the 'MS Origin Payment' as described in Box 11 of the implementing regulation;
- In a 'payment refund, the Payee gives money back to the Payer. Consequently, the element 'PayerMS' will contain the 'MS Destination refund' as described in Box 12 of the implementing regulation.

The way to report a 'payment refund' is the same as the way to report its related payment, considering that:

- The IsRefund attribute defines if the reported transaction is either:
    - A payment ('false' or '0'), or,
    - A payment refund ('true' or '1').

  This attribute is optional. If not provided, the value 'false' will be assumed.

- The Amount element shall be:
    - Positive for a payment;
    - Negative for a payment refund.
- The CorrTransactionIdentifier element allows to link the payment refund to its initial payment by containing the TransactionIdentifier of the latter. This element is optional as not necessarily available to the reporting PSP.

In case of a partial refund, the absolute value of the amount of the refund will be lower than the absolute value of the amount of the related payment.

3.4 EXAMPLES OF MESSAGE EXCHANGES SCENARIOS

The below sub-sections provide some examples of message exchanges scenarios between the PSP, the National TAX Administrations (NTA) and CESOP.

Note that, in the below examples, it is assumed that the outcome of the CESOP validation is always transmitted to the National TAX Administration and subsequently provided to the PSP.

3.4.1 Acceptance of the Payment Data message by CESOP

The following exchange scenario highlights the use case mentioned in section 3.2.1.1:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2025-FR-AGRIFRPPXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	005963c0-e17b-4b4e-a3fd-e55685906930
CorrMessageRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q1-2025-FR-AGRIFRPPXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	9f393754-228f-434a-9024-be8cb336aabd
CorrMessageRefId	005963c0-e17b-4b4e-a3fd-e55685906930
ValidationResult	VALIDATED

3.4.2 Full rejection of the Payment Data message by the National TAX administration, and subsequent correction by the PSP

The following exchange scenario highlights the use case mentioned in section 3.2.2.1:

- Submitting a Payment Data message by the PSP to the national TAX administration:

File name	PMT-Q1-2024-AT-BTVAAT22XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	b7c60422-6c20-43db-a013-b3724e946592
CorrMessageRefId	*Not provided*

- National TAX administration responding to the PSP with a full rejection Validation Result message (as described in section 3.1.3.2.2):

File name	VLD-Q1-2024-AT-BTVAAT22XXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	d4f2fc24-8d8d-43fb-9b76-ed3fe53827e3
CorrMessageRefId	b7c60422-6c20-43db-a013-b3724e946592[9]
ReportingPeriod	Q1 2024
ValidationResult	FULLY REJECTED

- Submitting a new Payment Data message by the PSP correcting the previous one, subsequently transmitted by the national TAX administration to CESOP as an initial message (since nothing has been transmitted to CESOP):

File name	PMT-Q1-2024-AT-BTVAAT22XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	12d8cb1a-0eeb-49eb-946c-1f863f66089a
CorrMessageRefId	*Not provided*

- CESOP system responding with a positive Validation Result message:

File name	VLD-Q1-2024-AT-BTVAAT22XXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	aec634a7-10eb-4dfb-a6fe-15018552073d
CorrMessageRefId	12d8cb1a-0eeb-49eb-946c-1f863f66089a
ValidationResult	VALIDATED

---

[9] If the NTA can gather the MessageRefId element value from the received message, then it shall be provided. Otherwise, a generic UUID is to be provided: "00000000-0000-4000-8000-000000000000". The correlation with received message is national domain. It is up to MSs to implement a solution.

3.4.3 Full rejection of the Payment Data message by CESOP for technical errors for which the NTA is responsible of

The following example depicts the case where the National TAX Administration is itself responsible of the error. This could happen due to technical issues such as a failed signature check at CESOP level.

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2026-IE-BNPAIE2DXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	4bee4bea-3179-4bf4-9fe2-50f405a32071
CorrMessageRefId	*Not provided*

- CESOP system responding with a full rejection Validation Result message (as described in section 3.1.3.2.2):

File name	VLD-Q1-2026-IE-BNPAIE2DXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	90f66edc-c688-4739-bd50-679a08403287
CorrMessageRefId	4bee4bea-3179-4bf4-9fe2-50f405a32071
ValidationResult	FULLY REJECTED
ValidationErrors	
ErrorCode	50040
ErrorShortDesc	Failed Signature Check
ErrorDescription	The CESOP system could not validate the digital signature on the referenced file.

At this stage, the National TAX Administration identifies the technical issue and corrects it.

As the national TAX administration is not allowed to tamper the data within the Payment Data message, the later shall be retransmitted without any modification, **meaning the exact same message shall be re-transmitted to CESOP**.

- Retransmitting the same Payment Data message by the national TAX administration to CESOP:

File name	PMT-Q1-2026-IE-BNPAIE2DXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	4bee4bea-3179-4bf4-9fe2-50f405a32071
CorrMessageRefId	*Not provided*

3.4.4 Full rejection of the Payment Data message by CESOP, and subsequent correction by the PSP

The following exchange scenario highlights the use case mentioned in section 3.2.2.2. This scenario can occur if CESOP detects at least one error or a set of errors leading to a full rejection:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q4-2024-BE-BCMCBEBBXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	2b0b2919-fb2c-4aa6-ba81-f5e8216c7d0a
CorrMessageRefId	*Not provided*

- CESOP system responding with a full rejection Validation Result message (as described in section 3.1.3.2.2):

File name	VLD-Q4-2024-BE-BCMCBEBBXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	c57eb624-878e-48b3-93a8-365cc5c93aad
CorrMessageRefId	2b0b2919-fb2c-4aa6-ba81-f5e8216c7d0a
ValidationResult	FULLY REJECTED

In case of full rejection at CESOP level, nothing is stored in CESOP. Consequently, the data of the fully rejected message shall be resubmitted as a new Payment Data message by the PSP:

- Submitting a new Payment Data message by the PSP correcting the previous one, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q4-2024-BE-BCMCBEBBXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	102a241d-9f1e-43b5-96c7-6a3455df40eb
CorrMessageRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q4-2024-BE-BCMCBEBBXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	f70117d1-6aac-4fb3-a1cc-9b76545ed0d0
CorrMessageRefId	102a241d-9f1e-43b5-96c7-6a3455df40eb
ValidationResult	VALIDATED

3.4.5 Partial rejection of a Payment Data message and subsequent correction by the PSP

This scenario can occur if errors are detected in the ReportedPayee element. The following example depicts the case where four Payees are initially reported, two of them ("Reported Payee 1" and "Reported Payee 4") being erroneous:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2024-FI-HOLVFIHHXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	71e71d18-d38c-4847-8e08-aad4e4f6af48
CorrMessageRefId	*Not provided*
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	8969aa30-6da6-4ed9-aa5e-68e588ad4a76
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	adc5c123-e36f-4de7-b4ad-cb4737896ca9
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	d3f37b25-90b1-4c56-b520-c0e55354ab0e
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 4	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	1fb11346-0537-4aac-b14c-65aead077670
DocSpec.CorrDocRefId	*Not provided*

- CESOP responding with a partial rejection Validation Result message (as described in section 3.1.3.2.3):

File name	VLD-Q3-2024-FI-HOLVFIHHXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	5f4f5e32-b464-4120-acd8-fbabbce52e3d
CorrMessageRefId	71e71d18-d38c-4847-8e08-aad4e4f6af48
ValidationResult	PARTIALLY REJECTED
ValidationErrors (Reported Payee 1)	
DocRefId	8969aa30-6da6-4ed9-aa5e-68e588ad4a76
ValidationErrors (Reported Payee 4)	
DocRefId	1fb11346-0537-4aac-b14c-65aead077670

Note that at this stage, "Reported Payee 2" and "Reported Payee 3" are accepted and stored in CESOP. They will not have to be provided in the correction message.

- Submitting a Payment Data correction message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2024-FI-HOLVFIHHXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	47f657d2-050e-4e1e-8123-f12f4aa657f9
CorrMessageRefId	71e71d18-d38c-4847-8e08-aad4e4f6af48
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	35af3cee-8b89-4438-95ed-d5111b82016a
DocSpec.CorrDocRefId	8969aa30-6da6-4ed9-aa5e-68e588ad4a76
Reported Payee 4	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	e31f3da1-108e-4854-9566-350be76e000b
DocSpec.CorrDocRefId	1fb11346-0537-4aac-b14c-65aead077670

Note: Instead of submitting a correction message, the PSP can also submit a new Payment Data message containing "Reported Payee 1" and "Reported Payee 4" and empty value for the CorrMessageRefId element.

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- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q3-2024-FI-HOLVFIHHXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	d182efee-fca2-4727-86d2-f1a48119b468
CorrMessageRefId	47f657d2-050e-4e1e-8123-f12f4aa657f9
ValidationResult	VALIDATED

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3.4.6 Complex case with full rejection at CESOP level, then full rejection at NTA level

The following example depicts the case when the Payment Data message is fully rejected by CESOP, then the new submission with corrected data is fully rejected at National Tax Administration level:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q4-2026-SI-KSPKSI22XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	1405f2b6-6453-4f08-a920-a409652bb448
CorrMessageRefId	*Not provided*
ReportingPSP.PSPId	KSPKSI22XXX
ReportingPSP.Name	BANKA SPARKASSE D.D.

- CESOP system responding with a full rejection Validation Result message (as described in section 3.1.3.2.2):

File name	VLD-Q4-2026-SI-KSPKSI22XXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	fb02f41c-1b07-4315-a31b-3eac44e59b38
CorrMessageRefId	1405f2b6-6453-4f08-a920-a409652bb448
ValidationResult	FULLY REJECTED

- Submitting a new Payment Data message by the PSP correcting the previous one (first try):

File name	PMT-Q4-2026-SI-KSPKSI22XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	99c24d22-20eb-44f1-9a2b-ffab7f8123e0
CorrMessageRefId	*Not provided*
ReportingPSP.PSPId	KSPKSI22XXX
ReportingPSP.Name	BANKA SPARKASSE D.D.

- National Tax Administration responding with a full rejection Validation Result message (as described in section 3.1.3.2.2):

File name	VLD-Q4-2026-SI-KSPKSI22XXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	e3c9e199-948f-49f8-bdec-579558d12884
CorrMessageRefId	99c24d22-20eb-44f1-9a2b-ffab7f8123e0
ValidationResult	FULLY REJECTED

- Submitting a new Payment Data message by the PSP correcting the previous one (second try):

File name	PMT-Q4-2026-SI-KSPKSI22XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	2279d58b-232a-4ed3-a088-50de580bccbf
CorrMessageRefId	*Not provided*
ReportingPSP.PSPId	KSPKSI22XXX
ReportingPSP.Name	BANKA SPARKASSE D.D.

3.4.7 Complex case with partial rejection at CESOP level, then full rejection at NTA level

The following example depicts the case when the Payment Data message is partially rejected by CESOP, then the new submission with corrected data is fully rejected at National Tax Administration level:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2027-SK-HYMOSK21XXX-1-1.xml	
MessageType	PMT	
MessageTypeIndic	CESOP100	
MessageRefId	59548207-34ae-4c65-8c2b-28e50a560bfc	
CorrMessageRefId	*Not provided*	
ReportingPSP.PSPId	HYMOSK21XXX	
ReportingPSP.Name	MOBIS SLOVAKIA S.R.O.	
Reported Payee 1		
DocSpec.DocTypeIndic	CESOP1	
DocSpec.DocRefId	e9464d38-c4c2-45e0-9eca-22b4793aa36c	
DocSpec.CorrDocRefId	*Not provided*	
Reported Payee 2		
DocSpec.DocTypeIndic	CESOP1	
DocSpec.DocRefId	5150ad45-1721-43c7-9a12-70466adda3c7	
DocSpec.CorrDocRefId	*Not provided*	

- CESOP system responding with a partial rejection Validation Result message (as described in section 3.1.3.2.3):

File name	VLD-Q1-2027-SK-HYMOSK21XXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	cb109b18-fb20-43c7-a732-0480a3b72040
CorrMessageRefId	59548207-34ae-4c65-8c2b-28e50a560bfc
ValidationResult	PARTIALLY REJECTED
ValidationErrors(Reported Payee 2)	
DocRefId	5150ad45-1721-43c7-9a12-70466adda3c7

At this stage, 'Reported Payee 1' is accepted and stored in the CESOP data store, and 'Reported Payee 2' is rejected and needs to be corrected by the PSP.

- Submitting a correction message by the PSP correcting 'Reported Payee 2' (first try):

File name	PMT-Q1-2027-SK-HYMOSK21XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	bd674627-6c45-498f-8208-6fdc455cefea
CorrMessageRefId	59548207-34ae-4c65-8c2b-28e50a560bfc
ReportingPSP.PSPId	HYMOSK21XXX
ReportingPSP.Name	MOBIS SLOVAKIA S.R.O.
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	4391fce7-655f-496e-b78e-0631c63d6179
DocSpec.CorrDocRefId	5150ad45-1721-43c7-9a12-70466adda3c7

- National Tax Administration responding with a full rejection Validation Result message (as described in section 3.1.3.2.2):

File name	VLD-Q1-2027-SK-HYMOSK21XXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP101
MessageRefId	a6beb855-1527-4d67-aaeb-f621504b3ed0
CorrMessageRefId	bd674627-6c45-498f-8208-6fdc455cefea
ValidationResult	FULLY REJECTED

- Submitting a correction message by the PSP correcting 'Reported Payee 2' (second try):

File name	PMT-Q1-2027-SK-HYMOSK21XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	796777fc-3318-48c8-a052-244c3a88cd4f
CorrMessageRefId	59548207-34ae-4c65-8c2b-28e50a560bfc
ReportingPSP.PSPId	HYMOSK21XXX
ReportingPSP.Name	MOBIS SLOVAKIA S.R.O.
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	4391fce7-655f-496e-b78e-0631c63d6179
DocSpec.CorrDocRefId	5150ad45-1721-43c7-9a12-70466adda3c7

As the first try of correction has been fully rejected, the second try of correction shall refer to the initial message as it is **the last message in which the payee was reported and the message was successfully processed (i.e. not fully rejected)**.

3.4.8 Spontaneous correction of the PSP information

The following example depicts the case when a correction is needed on the SendingPSP and/or ReportingPSP information:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2026-FR-AGRIFRPPXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	147dbc3c-8428-4921-849d-9edea7bac40e
CorrMessageRefId	*Not provided*
SendingPSP.PSPId	AGRIFRPPXXX
SendingPSP.Name	Credit Agricole
ReportingPSP.PSPId	AGRIFRPP861
ReportingPSP.Name	Credit Agricole Metz

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q3-2026-IT-BPPIITRRXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	c06309d0-f9d6-44d6-8eab-e820309a0ae5
CorrMessageRefId	147dbc3c-8428-4921-849d-9edea7bac40e
ValidationResult	VALIDATED

To correct the PSP information, a correction message must be submitted, where the PaymentDataBody element must only be populated with the ReportingPSP element, meaning the ReportedPayee element must be omitted:

- Submitting a correction Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2026-FR-AGRIFRPPXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	821d9c09-3aaa-48ab-8fae-a4068d65449c
CorrMessageRefId	147dbc3c-8428-4921-849d-9edea7bac40e
SendingPSP.PSPId	AGRIFRPPXXX
SendingPSP.Name	Credit Agricole SA
ReportingPSP.PSPId	AGRIFRPP861
ReportingPSP.Name	Credit Agricole Lorraine
ReportedPayee	*Not provided*

To be noted that both SendingPSP and ReportingPSP will be updated with the new values. To correct only one of them, the second shall be reported as it was in the correlated message.

3.4.9 Spontaneous correction of an accepted Reported Payee

The Spontaneous correction mechanism aims to provide the PSPs with a solution to correct data that was previously transmitted to and accepted by CESOP. This case may occur, for instance, if a typo is detected by the PSP in the name or the address of a reported payee.

The following example depicts the case where four Payees are initially reported and accepted by CESOP but, after receiving the positive validation, the PSP detects an error in the data related to "Reported Payee 2".

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2024-MT-AGRKMTMTXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	cfa9fa12-f9db-4289-a129-49441d83460f
CorrMessageRefId	*Not provided*
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	1e2d3d92-fc08-4be4-af78-9768eac12c05
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	0a487064-176e-4d04-add5-fe3babfd3b4b
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	d127aaf4-3e62-433b-8e58-4b4324d798b1
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 4	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	2d58f225-f4f3-4a38-b25b-7614e4e4fbb4
DocSpec.CorrDocRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q2-2024-MT-AGRKMTMTXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	9c80a6b7-dbc2-4e8f-84a8-a3e0e3edf0b1
CorrMessageRefId	cfa9fa12-f9db-4289-a129-49441d83460f
ValidationResult	VALIDATED

Note that at this stage, all Reported Payees are accepted and stored in CESOP.

- Submitting a spontaneous correction message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2024-MT-AGRKMTMTXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	74ff45c9-761a-4390-b546-ccdedb63b86c
CorrMessageRefId	cfa9fa12-f9db-4289-a129-49441d83460f
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	33799d71-59aa-4507-9ac5-82e277a5dc41
DocSpec.CorrDocRefId	0a487064-176e-4d04-add5-fe3babfd3b4b

As "Reported Payee 2" was initially accepted by and stored in CESOP, all the data related to that reported payee will be replaced with the data included in the correction message. This means that **all** the correct information that was initially reported for this payee, in the correlated Payment Data message, must be part of the spontaneous correction message. Refer to section 3.3.3.1 for more details on the correction mechanism on the reported payees.

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q2-2024-MT-AGRKMTMTXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP101
MessageRefId	83db9dfe-b068-4893-bf48-f4cc9a3500f8
CorrMessageRefId	74ff45c9-761a-4390-b546-ccdedb63b86c
ValidationResult	VALIDATED

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3.4.10 Deletion of an accepted Reported Payee

The following example depicts the case where four Payees are reported and accepted by CESOP, then the PSP discovers that one of the Payees (here "Reported Payee 3") was reported by mistake and wants to delete it:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2024-DK-FTSBDKKKXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	bf489a4d-250b-4edd-8951-752c57e7c0a2
CorrMessageRefId	*Not provided*
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	1a13414c-4c43-448d-8ff0-94cd69dfc856
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	7678bd00-8a54-45b9-af49-3ccbdc98eff7
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	77909875-3aa7-4990-8cb5-db1321d174f9
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 4	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	8966ee75-f119-40b3-9b3f-57fb96de621c
DocSpec.CorrDocRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q1-2024-DK-FTSBDKKKXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	8e3ed739-327e-46c2-80fd-8a50eff95b5e
CorrMessageRefId	bf489a4d-250b-4edd-8951-752c57e7c0a2
ValidationResult	VALIDATED

Note that at this stage, all Reported Payees are accepted and stored in CESOP.

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- Submitting a correction message (where "Reported Payee 3" is flagged as to be deleted) by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2024-DK-FTSBDKKKXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	baecd4cf-4fbf-47e6-939b-59c3af2e5da9
CorrMessageRefId	bf489a4d-250b-4edd-8951-752c57e7c0a2
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP3
DocSpec.DocRefId	3b7ac800-7006-47a5-a9b5-90db0975f357
DocSpec.CorrDocRefId	77909875-3aa7-4990-8cb5-db1321d174f9

As further described in section 3.3.3.1, under the ReportedPayee element, only mandatory fields need to be provided in case of deletion.

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q1-2024-DK-FTSBDKKKXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP101
MessageRefId	2b86466f-cf24-4dbf-a777-30fa8387e738
CorrMessageRefId	baecd4cf-4fbf-47e6-939b-59c3af2e5da9
ValidationResult	VALIDATED

At this stage, "Reported Payee 3" is deleted from CESOP, **including all the underlying transactions** that were stored in CESOP.

3.4.11 Correction/deletion of transactions related to an accepted Reported Payee

As further described in section 3.3.3.1, to correct or delete only one or several transactions of a Reported Payee that were previously reported and accepted by CESOP, the PSP must delete the reported payee and then submit a new Payment Data message containing only the Reported Payee(s) and the correct underlying transactions.

Based on the deletion example provided in section 3.4.10, the new Payment Data message will have the following characteristics:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2024-DK-FTSBDKKKXXX-2-2.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	17ae1514-c767-461b-8517-78750babc22f
CorrMessageRefId	*Not provided*
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	8c71fcf5-fe52-4980-83e5-707b6a5f4568
DocSpec.CorrDocRefId	*Not provided*

Note that, as "Reported Payee 3" was deleted from CESOP, this submission and transmission of an initial message (MessageTypeIndic set to CESOP100) will be seen by CESOP as adding a new Reported Payee (DocSpec.DocTypeIndic set to CESOP1).

3.4.12 Submission of omitted data by the PSP

The following example depicts the use case pictured in section 3.2.3 where the PSP omitted information in the initial Payment Data message and is required to report additional information.

In this example, the PSP submits a first Payment Data message containing two Reported Payees, accepted by and stored in CESOP, then realises that some transactions were missing for one of the two Reported Payees (here "Reported Payee 2") and that a third Reported Payee (here "Reported Payee 3") was totally missing:

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2025-DE-DEUTDEFFXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	521545c1-287b-4679-ba45-6f63e79a9870
CorrMessageRefId	*Not provided*
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	7ff28c1d-441d-46c2-9b49-40e20ad9168a
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	86e5d460-ae75-435f-9c86-502b9d48ff77
DocSpec.CorrDocRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q2-2025-DE-DEUTDEFFXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	ef22fd2b-afe0-4cda-9d96-c14189437ff3
CorrMessageRefId	521545c1-287b-4679-ba45-6f63e79a9870
ValidationResult	VALIDATED

Note that at this stage, all Reported Payees are accepted and stored in CESOP.

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- Submitting another initial Payment Data message by the PSP (containing missing data **only**), subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2025-DE-DEUTDEFFXXX-2-2.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	bcf07ced-1640-4d57-9b5e-84b9d0f292f1
CorrMessageRefId	*Not provided*
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	0a445775-aa6f-4fab-8e1e-3b21e32ada3e
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	01a1b453-b124-434b-bc07-1eefe26be225
DocSpec.CorrDocRefId	*Not provided*

Note that at this stage, Reported Payee 3 and the missing transactions of Reported Payee 2 are accepted by and stored in CESOP. In case a correction or a deletion of transactions has to be performed, refer to the example provided section 3.4.11.

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q2-2025-DE-DEUTDEFFXXX-2-2.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	574a6bda-2e26-41d0-a744-4534c11666af
CorrMessageRefId	bcf07ced-1640-4d57-9b5e-84b9d0f292f1
ValidationResult	VALIDATED

3.4.13 Submission of split Payment Data messages by the PSP

The following example depicts the use case pictured in section 3.2.3 when the PSP performs a functional split. This case may occur when a PSP has a large amount of data to report, resulting in one Payment Data message exceeding 1GB. In such case, the reporting shall be split the data over several Payment Data messages, in respect of the two following rules:

1. Each message cannot exceed the size of 1GB.
2. Each message must be compliant with the XSD.

In the following scenario, the reporting is split over three files. The first and third ones are positively validated by CESOP whereas the second one is fully rejected. After having received the validation results of the second file, the PSP submits a correction. Then the PSP realises that some data is missing and decides to submit a fourth file containing the omitted data:

- Submitting the first part of the Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2025-LU-PPLXLULLXXX-1-3.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	2d89bac9-f669-4619-89cf-9ee0739c473f
CorrMessageRefId	*Not provided*

- Submitting the second part of the Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2025-LU-PPLXLULLXXX-2-3.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	2f9842a1-0b20-48c4-bb49-a57410c74258
CorrMessageRefId	*Not provided*

- Submitting the third part of the Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2025-LU-PPLXLULLXXX-3-3.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	c1e90324-988e-4ec4-8f1b-203b28093059
CorrMessageRefId	*Not provided*

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- CESOP system responding with three different positive Validation Result messages (as described in section 3.1.3.2.1), one per Payment Data message:

File name	VLD-Q3-2025-LU-PPLXLULLXXX-1-3.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	2206f644-fbf9-407c-bc8c-fd9df151d3c5
CorrMessageRefId	2d89bac9-f669-4619-89cf-9ee0739c473f
ValidationResult	VALIDATED

File name	VLD-Q3-2025-LU-PPLXLULLXXX-2-3.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	79911dad-bc58-4097-84a1-0dfcf9a4e6e6
CorrMessageRefId	2f9842a1-0b20-48c4-bb49-a57410c74258
ValidationResult	FULLY REJECTED

File name	VLD-Q3-2025-LU-PPLXLULLXXX-3-3.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	41266e33-0462-4ddd-bf25-2c39e7a586d4
CorrMessageRefId	c1e90324-988e-4ec4-8f1b-203b28093059
ValidationResult	VALIDATED

- Submitting a new Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2025-LU-PPLXLULLXXX-2-3.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	265a79f6-b9a3-4d7d-bd80-2bc02de44092
CorrMessageRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q3-2025-LU-PPLXLULLXXX-2-3.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	bd7bd746-391d-4fef-a2de-9^{e}70837eec33
CorrMessageRefId	265a79f6-b9a3-4d7d-bd80-2bc02de44092

| ValidationResult | VALIDATED |

- Submitting a Payment Data message by the PSP containing missing data, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q3-2025-LU-PPLXLULLXXX-4-4.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	d77bb26b-6775-4d1c-b33f-3ec233255b7c
CorrMessageRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q3-2025-LU-PPLXLULLXXX-4-4.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	ff80c916-d6c5-43bf-8ce8-16af5e052e76
CorrMessageRefId	d77bb26b-6775-4d1c-b33f-3ec233255b7c
ValidationResult	VALIDATED

3.4.14 Submission of a "No Payment Data to report" message by the PSP

As specified in the use case described in section 3.2.1.2, submitting "No Payment Data" messages is not enforced by law but may be sent by PSPs, on a voluntary basis, to inform the National TAX Administration that they have nothing to report for the Reporting Period.

This message has the same structure as the Payment Data message, with the following specificities:

File name	PMT-Q4-2025-SI-KSPKSI22XXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP102
ReportedPayee	*Element must be omitted as there is nothing to report.*

3.4.15 Double submission of a same Payment Data message

The following example depicts the case when a PSP submits twice the same Payment Data message. This could occur next to a technical issue in the PSP's IT system for instance.

- Submitting a first time a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2026-HU-PARBHUHXXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	e11b52b2-de9c-4438-b3ca-5b2a99421ed7
CorrMessageRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q1-2026-HU-PARBHUHXXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	e62d154f-0c4c-4ca5-86c0-c4e4d9f5e6d8
CorrMessageRefId	e11b52b2-de9c-4438-b3ca-5b2a99421ed7
ValidationResult	VALIDATED

- Submitting a second time the same Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q1-2026-HU-PARBHUHXXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	e11b52b2-de9c-4438-b3ca-5b2a99421ed7
CorrMessageRefId	*Not provided*

- CESOP system responding with a full rejection Validation Result message:

File name	VLD-Q1-2026-HU-PARBHUHXXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	ef58ee08-65c4-4de7-988f-99888d1d71b7
CorrMessageRefId	e11b52b2-de9c-4438-b3ca-5b2a99421ed7
ValidationResult	FULLY REJECTED
ValidationErrors	
ErrorCode	10010
ErrorShortDesc	MessageRefID is not unique
ErrorDescription	The value of the Unique Message Reference was already used in some of the previous files.

The second Payment Data message violates the business rule MH-BR-0010 as it has the same unique identifier as the first Payment Data message and is then fully rejected.

To be noted that the same behavior would occur in case of a collision of UUID, as described in section 7.2.

3.4.16 Too many errors in the received Payment Data message

The following example depicts the case where too many errors are detected in the Payment Data message, potentially leading to a Validation Result message size greater than 1GB (see section 3.3.1.1):

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2026-ES-AYGBESMMXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	5511855a-fda4-4997-843e-db85a8567af6
CorrMessageRefId	*Not provided*

- CESOP system responding with a full rejection Validation Result message:

File name	VLD-Q2-2026-ES-AYGBESMMXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	0d7a288d-3d00-430e-9a7d-588557e32e6f
CorrMessageRefId	5511855a-fda4-4997-843e-db85a8567af6
ValidationResult	FULLY REJECTED

In this case, the ValidationErrors element will contain all the errors detected before the premature stop of the validation process, plus one specific error (having code '50080') to indicate that the Validation Result is incomplete as too many errors have been detected, as detailed here below:

ErrorCode	50080
ErrorShortDesc	Too many errors detected
ErrorDescription	The validation process has detected too many errors and has stopped prematurely.

In such a case, the PSP shall correct all the listed errors and send a new message as detailed in section 3.4.5.

3.4.17 Complex case with spontaneous correction of an accepted Reported Payee, partial rejection at CESOP level and subsequent correction by the PSP

The following example depicts the case where 4 Payees are initially reported and accepted by CESOP. But, after receiving the positive validation, the PSP detects an error in the data related to "Reported Payee 1" and "Reported Payee 2". Thus, the PSP submits a correction message, which is then partially rejected by CESOP: the correction of "Reported Payee 1" is accepted but not the one of "Reported Payee 2". Finally, the PSP submits another correction message of the initial message, including only "Reported Payee 2".

- Submitting a Payment Data message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2024-MT-AGRLMTMTXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP100
MessageRefId	cfa9fa12-f9db-4289-a129-49741d83460f
CorrMessageRefId	*Not provided*
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	1e2d3d92-fc08-4be4-af78-9768eac12c04
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	0a487064-176e-4d04-add5-fe3babfd3b4a
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 3	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	48589b92-dedd-4a5e-aabf-00e492fcf2ad
DocSpec.CorrDocRefId	*Not provided*
Reported Payee 4	
DocSpec.DocTypeIndic	CESOP1
DocSpec.DocRefId	cdccf902-a160-4d16-9b33-a56f90afcdc8
DocSpec.CorrDocRefId	*Not provided*

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q2-2024-MT-AGRLMTMTXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP100
MessageRefId	9c80a6b7-dbc2-4e8f-84a8-a3e1e3edf0b1
CorrMessageRefId	cfa9fa12-f9db-4289-a129-49741d83460f
ValidationResult	VALIDATED

Note that at this stage, all Reported Payees are accepted and stored in CESOP.

- Submitting a spontaneous correction message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2024-MT-AGRAMTMTXXX-1-1.xml
MessageType	PMT
MessageTypeIndic	CESOP101
MessageRefId	74ff45c9-761a-4390-b546-ccdedb63b86d
CorrMessageRefId	cfa9fa12-f9db-4289-a129-49741d83460f
Reported Payee 1	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	2d7ecbdc-0256-4238-a30b-e68c21631b52
DocSpec.CorrDocRefId	1e2d3d92-fc08-4be4-af78-9768eac12c04
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	33799d71-59aa-4507-9ac5-82e277a5dc40
DocSpec.CorrDocRefId	0a487064-176e-4d04-add5-fe3babfd3b4a

As "Reported Payee 1" and "Reported Payee 2" were initially accepted by and stored in CESOP, all the data related to these reported payees will be replaced with the data included in the correction message. This means that **all** the correct information that was initially reported for these payees, in the correlated Payment Data message, must be part of the spontaneous correction message. Refer to section 3.3.3.1 for more details on the correction mechanism on the reported payees.

- CESOP responding with a partial rejection Validation Result message (as described in section 3.1.3.2.3):

File name	VLD-Q2-2024-MT-AGRAMTMTXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP101
MessageRefId	5f4f5e32-b464-4120-acd8-fbabbce52e3e
CorrMessageRefId	74ff45c9-761a-4390-b546-ccdedb63b86d
ValidationResult	PARTIALLY REJECTED
ValidationErrors (Reported Payee 2)	
DocRefId	33799d71-59aa-4507-9ac5-82e277a5dc40

At this stage, "Reported Payee 1" is valid but "Reported Payee 2" is invalid, and the message is thus partially rejected. As a consequence, the PSP will have to submit again a new correction message, correlated to the last message in which the payee was reported and the message was successfully processed (i.e. not fully rejected, as per section 3.3.2.2), so with the initial message.

- Submitting a Payment Data correction message by the PSP, subsequently transmitted by the national TAX administration to CESOP:

File name	PMT-Q2-2024-MT-HOLVFIHHXXX-1-1.xml
MessageType	PMT

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MessageTypeIndic	CESOP101
MessageRefId	bf9c0455-e13a-4fe1-b367-a258e608c1a1
CorrMessageRefId	cfa9fa12-f9db-4289-a129-49741d83460f
Reported Payee 2	
DocSpec.DocTypeIndic	CESOP2
DocSpec.DocRefId	35af3cee-8b89-4438-95ed-d5111b82016a
DocSpec.CorrDocRefId	0a487064-176e-4d04-add5-fe3babfd3b4a

- CESOP system responding with a positive Validation Result message (as described in section 3.1.3.2.1):

File name	VLD-Q2-2024-MT-HOLVFIHHXXX-1-1.xml
MessageType	VLD
MessageTypeIndic	CESOP101
MessageRefId	d182efee-fca2-4727-86d2-f1a48119b467
CorrMessageRefId	bf9c0455-e13a-4fe1-b367-a258e608c1a1
ValidationResult	VALIDATED

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4   BUSINESS RULES

4.1   COMMON BUSINESS RULES

Note: "MH" prefix in the business rule ID stands for "Message Header" related business rule, "CM" prefix in the business rule ID stands for "Common" business rule.

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
MessageRefID is not unique	MH-BR-0010	10010	The value of the Unique Message Reference was already used in some of the previous files.	File	Full
The 'Timestamp' element refers to a wrong value	MH-BR-0020	10020	The 'Timestamp' element in the Payment Data message header cannot refer to a period starting in future.	File	Full
The period is before 01/01/2024	MH-BR-0030	10030	The value of the 'ReportingPeriod' element must not be earlier than the first quarter starting from 01/01/2024.	File	Full
Wrong CorrMessageRefID	MH-BR-0040	10040	The Correlation Message Reference refers to an unknown Unique Message Reference.	File	Full

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
Wrong format of the MessageRefID	MH-BR-0050	10050	The structure of the Unique Message Reference is not correct regarding the UUID version 4 format.	File	Full
Wrong format of the CorrMessageRefID	MH-BR-0060	10060	The structure of the Correlation Message Reference is not correct regarding the UUID version 4 format.	File	Full
An initial Payment Data message can only contain new data	MH-BR-0070	10070	An initial Payment Data message (MessageTypeIndic = 'CESOP100') can only contain new data (DocTypeIndic = 'CESOP1').	File	Full
A correction message can only contain corrections and/or deletions	MH-BR-0080	10080	A correction message (MessageTypeIndic = 'CESOP101') can only contain corrected data (DocTypeIndic = 'CESOP2' and/or 'CESOP3').	File	Full
The message is not a payment data message.	MH-BR-0090	10090	Only payment data messages are allowed, i.e.	File	Full

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
			MessageType = 'PMT' and the PaymentDataBody element must be provided.		
The reporting period cannot be updated	MH-BR-0100	10100	In a correction message, the reporting period must be identical to the reporting period of the correlated message.	File	Full
CorrMessageRefId wrongly used in MessageSpec	MH-BR-0110	10110	CorrMessageRefId in the 'MessageSpec' element must only be provided in correction messages (when 'MessageTypeIndic' = CESOP101). Otherwise, the element must not be provided.	File	Full
Wrong TransmittingCountry[10]	MH-BR-0120	10120	The transmitting country does not match the country of the National Administrator (when transmitted via TAPAS) or	File	Full

[10] Note that for the case of Greece as transmitting country, EL country code is considered equal to GR.

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BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
			the user's country (when manually uploaded within CESOP).		
DocRefID is not unique within the message	CM-BR-0010	20010	The DocRefID already exists in the received message.	Record	Partial
DocRefID is not unique within the system	CM-BR-0020	20020	The 'DocRefID' already exists in the CESOP data store.	Record	Partial
Wrong DocRefID format	CM-BR-0030	20030	The structure of the DocRefID is not in the correct format, it must be in form of a UUID version 4.	Record	Full
Wrong CorrDocRefId value	CM-BR-0040	20040	The CorrDocRefId refers to an unknown record.	Record	Partial
CorrDocRefId for new data	CM-BR-0050	20050	In the case of a new information, the element CorrDocRefId must not be specified.	Record	Partial
Missing CorrDocRefId	CM-BR-0060	20060	In a correction message, the element CorrDocRefId must be specified.	Record	Partial

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
CorrDocRefId no longer valid	CM-BR-0070	20070	The corrected record is no longer valid (invalidated by a previous correction message). Consequently, no further information should have been received on this version of the record.	Record	Partial
Invalid PSP's BIC format	CM-BR-0100	20100	The format of the provided BIC code is not correct regarding the ISO-9362 norm: - 4 letters: institution code or bank code. - 2 letters: ISO 3166-1 alpha-2 country code. - 2 letters or digits: location code. - Optional 3 letters or digits: branch code.	File	Full
Missing ReportedPayee	CM-BR-0110	20110	The ReportedPayee element can only be omitted in case of:	File	Full

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BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
			- 'No information to report' message (MessageTypeIndic = 'CESOP102'); - Correction message aiming to correct the PSP information (MessageTypeIndic = 'CESOP101').		

<div align="center">

Table 5: CESOP Common business rules

</div>

4.2 REPORTING PSP BUSINESS RULES

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
Business identifier of the Representative is equal to the Business Identifier of the Reporting PSP	PS-BR-0010	30010	The business identifier 'IN' of the 'Representative element must be different from the business identifier 'IN' of the 'ReportingPSP' element.	Record	Partial

<div align="center">

Table 6: CESOP Reporting PSP rules

</div>

4.3 REPORTED PAYEE BUSINESS RULES

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
The reported transaction does not represent cross-border payment	RP-BR-0010	40010	The country code of the 'Country' element within the 'ReportedPayee' element is the same as the country code of the 'PayerMS' element.	Record	Partial
Wrong IBAN format	RP-BR-0020	40020	If the value of the 'type' attribute within the 'AccountIdentifier' element is equal to 'IBAN, the structure must be a sequence of: • 2 upper case letters between A and Z, representing the ISO-3166 two letter country code where the account is located. • 2 digits between 0 and 9, representing a check digit. • 10 to 30 digits between 0 and 9 and/or letters between A and Z (upper and/or lower case).	Record	Partial

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
IBAN is not valid	RP-BR-0030	40030	If the value of the 'type' attribute within the 'AccountIdentifier' element is equal to 'IBAN, the format of the 'AccountIdentifier' value must be valid according to the following algorithm: • Check that the total IBAN length is correct as per the country. If not, the IBAN is invalid. • Move the four initial characters to the end of the string. • Replace each letter in the string with two digits, thereby expanding the string, where A=10, B=11, …, Z=35. • Interpret the string as a decimal integer and compute the remainder of that number on division by 97. If the remainder equals to 1, the IBAN is valid.	Record	Partial

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BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
ReportedPayee listed in the No Payment Data for the requested period message	RP-BR-0040	40040	In the 'no information to report' message, the ReportedPayee elements must not be specified.	Record[11]	Full
The 'ReportedTransaction' element is missing	RP-BR-0050	40050	The 'ReportedTransaction' element is mandatory, excepted in case of deletion of the related Reported Payee.	Record	Partial

[11] This rule is implemented as a record-level error in order to continue the analysis of the submitted message and report other errors that may be present in the file. This rule will produce a full rejection in any case.

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
Discrepancy in the 'AccountIdentifier' attributes	RP-BR-0060	40060	If the AccountIdentifier is provided, then the CountryCode and type attributes are mandatory. Otherwise, if the AccountIdentifier is not provided, the CountryCode and type attributes are not to be provided.	Record	Partial
Invalid Representative's BIC format	RP-BR-0070	40070	The format of the provided BIC code is not correct regarding the ISO-9362 norm: - 4 letters: institution code or bank code. - 2 letters: ISO 3166-1 alpha-2 country code. - 2 letters or digits: location code. - Optional 3 letters or digits: branch code.	Record	Partial
Discrepancy between 'AccountIdentifier' and 'Representative'	RP-BR-0080	40080	As per box 4 of the annex of the implementing regulation, the 'AccountIdentifier' must be provided "when funds are transferred to a payment account of the payee", which is not compatible with the presence of a 'Representative'.	Record	Partial

Table 7: CESOP Reported Payee rules

4.4 REPORTED TRANSACTION BUSINESS RULES

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
Wrong value of the 'IsRefund' element in the 'AmountCurrency' element	RT-BR-0010	45010	The 'IsRefund' attribute refers to a wrong value declared in the 'AmountCurrency' element. When the 'IsRefund' attribute is set to 'false', the value of the amount in 'AmountCurrency' element must be positive. When the 'IsRefund' attribute is set to 'true', the value of the amount in the 'AmountCurrency' element must be negative.	Record	Partial
The 'DateTime' element refers to a wrong value	RT-BR-0030	45030	The 'DateTime' element in the 'ReportedTransaction' element must refer to a date within the period and year declared in the 'ReportingPeriod' element.	Record	Partial
The 'TransactionIdentifier' element is not unique within the Payment Data message	RT-BR-0040	45040	Within the Payment Data message 2 or more payments have been found with identical TransactionIdentifier values.	Record	Partial
The 'TransactionIdentifier' element is not unique within the system	RT-BR-0050	45050	The 'TransactionIdentifier' of a payment received in the Payment Data message already exists in the Transaction catalogue in the CESOP data store for the related PSP and the same Reporting Period[12].	Record	Partial

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[12] According to the regulation, the TransactionIdentifier shall be unique in the whole system, not only for a specific period. Nevertheless, this business rule only ensures the uniqueness for each period for performance reasons.

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
Zero value for 'Amount' element	RT-BR-0060	45060	The value of the 'Amount' element can be negative or positive but cannot be equal to zero.	Record	Partial
Same transaction date provided more than once	RT-BR-0080	45080	The same type of date has been provided more than once for a single transaction.	Record	Partial

Table 8: CESOP Reported transaction rules

5 TECHNICAL RULES

BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
The XML message is not well formed	CM-TR-0010	50010	The Payment Data file failed validation against the CESOP XML Schema. The following errors have been raised: <List of errors> Where <List of errors> provides further details regarding the elements and types that do not comply the CESOP XML Schema.	File	Full
Failed Decryption	CM-TR-0020	50020	The CESOP system could not decrypt the referenced file.	File	Full
Failed Decompression	CM-TR-0030	50030	The CESOP system could not decompress the referenced file.	File	Full
Failed Signature Check	CM-TR-0040	50040	The CESOP system could not validate the digital signature on the referenced file.	File	Full
Failed Threat Scan	CM-TR-0050	50050	The CESOP system detected one or more potential security threats within the decrypted version of the Payment Data file.	File	Full
Failed Virus Scan	CM-TR-0060	50060	The receiving CESOP system detected one or more known viruses within the decrypted version of the referenced file.	File	Full

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BUSINESS RULE DESCRIPTION	BUSINESS RULE ID	ERROR CODE	DESCRIPTION	ERROR TYPE	CESOP REJECTION TYPE
Message size exceeded	CM-TR-0070	50070	The received message exceeds the maximum size. It should have been split.	File	Full
Too many errors detected	CM-TR-0080	50080	The validation process has detected too many errors and has stopped prematurely.	File	Full
Custom error	CM-TR-9000	99999	The received message contains an error for which no specific error code exists. The details must specify what the error is. The use of this error is temporary, until the relevant business rule is created.		

Table 9: CESOP technical rules

6 ANNEX I: XSD SYMBOLS

The following table describes the symbols used in the XML schema diagrams.
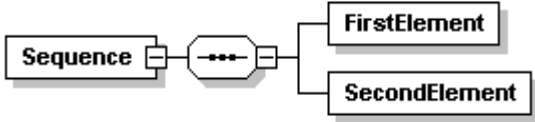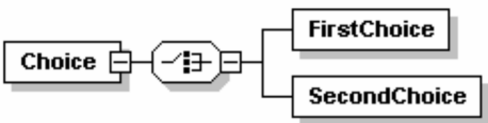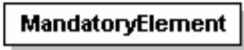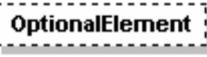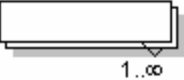
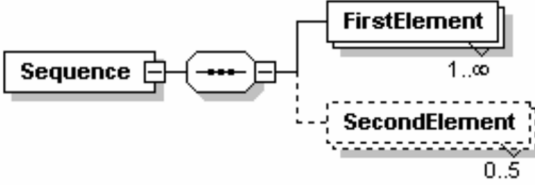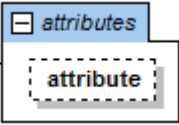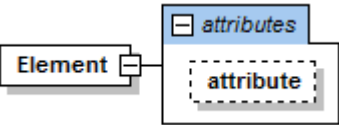| Symbol	Explanation	Example
	This symbol means that an element is a sequence of other inner elements.	 The element *Sequence* is composed of two (child) elements: *FirstElement* and *SecondElement*.
	This symbol means that an element is made of one and only one of the inner elements.	 The element Choice contains as child element either *FirstChoice* or *SecondChoice*.
	This continuous border indicates a mandatory element or attribute within an instance document. The three lines in the upper left corner indicate that the element has no child element (this notation does not apply to attributes).	 The element *MandatoryElement* must be present in any XML instance document.
	This dashed border means that the element or attribute is optional within an instance document.	 The *OptionalElement* is optional in any XML instance document.
	The figures indicate the cardinality.	 The element Sequence is made of the following child elements: • *FirstElement*: this element must occur at least one time. • *SecondElement*: this element is optional and can occur at most five times.
	This symbol indicates an attribute of an element.	

Table 10: XSD Symbols

7 ANNEX II: UUID V4

7.1 DEFINITION

A version 4 UUID is randomly generated. As in other UUIDs, 4 bits are used to indicate version 4, and 2 or 3 bits to indicate the variant (10_2 or 110_2 for variants 1 and 2 respectively). Thus, for variant 1 (that is, most UUIDs) a random version-4 UUID will have 6 predetermined variant and version bits, leaving 122 bits for the randomly generated part, for a total of 2^{122}, or 5.3×1036 (5.3 undecillion) possible version-4 variant-1 UUIDs. There are half as many possible version-4 variant-2 UUIDs (legacy GUIDs) because there is one fewer random bit available, 3 bits being consumed for the variant.

7.2 COLLISION RISK

Collision occurs when the same UUID is generated more than once and assigned to different referents. In the case of version-4 UUIDs, collisions can occur even without implementation problems, albeit with a probability so small that it can normally be ignored. This probability can be computed precisely based on analysis of the birthday problem.

For example, the number of random version-4 UUIDs which need to be generated in order to have a 50% probability of at least one collision is 2.71 quintillion, computed as follows:

$$n \approx \frac{1}{2} + \sqrt{\frac{1}{4} + 2 \times \ln(2) \times 2^{122}} \approx 2.71 \times 10^{18}.$$

The smallest number of version-4 UUIDs which must be generated for the probability of finding a collision to be p is approximated by the formula

$$\sqrt{2 \times 2^{122} \times \ln \frac{1}{1-p}}.$$

Thus, the probability to find a duplicate within 103 trillion version-4 UUIDs is one in a billion.

In other words, the number of UUIDs generated to have at least 1 collision is 2.71 quintillion. This is equivalent to generating around 1 billion UUIDs per second for about 85 years.

To be noted that, in case of UUID collision, CESOP would consider the second message as a "double submission of the same message" as depicted in section 3.4.15.

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