

# ISO20022 Message Specification

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## **NPA\_head.001.001.02\_BusinessApplicationHeader**

Scope: The Business Application Header is included within every Business Message exchanged with the NPA, contains the necessary information to route and sign the underlying ISO 20022 message.

Usage: Used by NPA Participants and the NPA to transmit the information relating to the source and destination of a message as well as the signature element used to sign the contents of the underlying ISO 20022 message.

As of Date: 23/06/2023  
Author: Pay.UK Standards Authority  
Version: V1.1.0

## Change History

Revised Version	Release Date	Xpath	Description of Change	Reason for Change
V1.1.0	June'23	AppHdr/BizMsgldr	Updated pattern on Business Message Id	Consistency Purposes
V1.1.0	June'23	AppHdr/MsgDefldr	Added codes of ISO20022 messages used in the NPA	In order to restrict the use of this field in the NPA
V1.1.0	June'23	AppHdr/Fr/FIId/FinlnstnId	Removed Pay.UK Rule 'At least one of the following elements must be present: BICFI, ClrSysMmbld or LEI.' given the LEI Mandatory anyway and the block is already restricted just to the LEI	Must be identified with an LEI
V1.1.0	June'23	AppHdr/To/FIId/FinlnstnId	Removed Pay.UK Rule 'At least one of the following elements must be present: BICFI, ClrSysMmbld or LEI.' given the LEI Mandatory anyway and the block is already restricted just to the LEI	Must be identified with an LEI
V1.1.0	June'23	AppHdr/BizSvc	Removed this element as it is not used in the NPA	Not required
V1.1.0	June'23	AppHdr/MktPrctc	Removed this element as it is not used in the NPA	Not required
V1.1.0	June'23	AppHdr/CreDt	Added Pay.UK Comments "Coordinated Universal Time (UTC) with time offset."	Consistency Purposes
V1.1.0	June'23	AppHdr/CpyDplct	<p>Added Pay.UK Comments: The Copy Duplicate field should be used in the below two instances to help uniquely identify a pacs.002 response from the NPA:</p> <ol style="list-style-type: none"> <li>1) Populated with code 'CODU' in the pacs.002 response to a pacs.028.</li> <li>2) Populated with code 'COPY' in the pacs.002 payment outcome from the NPA being sent to the payment receiver.</li> </ol> <p>These codes will only be used in the outbound messages from the NPA.</p>	Added Pay.UK Comments for guidance on how this field will be used by the NPA.

Revised Version	Release Date	Xpath	Description of Change	Reason for Change
V1.1.0	June'23	AppHdr/PssblDplct	Added Pay.UK Comments: If a Sending Agent suspects that the NPA has not received a transmitted message then they can resend the message with the Possible Duplicate = 'TRUE' in the Business Application Header.	Added Pay.UK Comments for guidance on how this field will be used within the NPA
V1.1.0	June'23	AppHdr/Sgntr	Added Pay.UK Comments: All messages to and from the NPA must include a digital signature, the specifics will be outlined during the elaboration phase.	Added Pay.UK Comments for guidance on how this field will be used within the NPA
V1.1.0	June'23	AppHdr/Rltd	Removed this block as it is not used in the NPA	Not required

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## Message Overview

Index	Item	XML Tag	Mult.	Orig.	Type	Max Length
	Business Application Header V02	<AppHdr>				
	From	<Fr>	[1..1]	[1..1]	Party44Choice	
	Financial Institution Identification	<FIId>	[1..1]	[1..1]	BranchAndFinancialInstitutionIdentification6	
	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
	To	<To>	[1..1]	[1..1]	Party44Choice	
	Financial Institution Identification	<FIId>	[1..1]	[1..1]	BranchAndFinancialInstitutionIdentification6	
	Financial Institution Identification	<FinInstnId>	[1..1]	[1..1]	FinancialInstitutionIdentification18	
	LEI	<LEI>	[1..1]	[0..1]	LEIIdentifier	
	Business Message Identifier	<BizMsgIdr>	[1..1]	[1..1]	Max35Text	35
	Message Definition Identifier	<MsgDefIdr>	[1..1]	[1..1]	Max35Text	35
	Creation Date	<CreDt>	[1..1]	[1..1]	ISODatetime	
	Copy Duplicate	<CpyDplct>	[0..1]	[0..1]	CopyDuplicate1Code	
	Possible Duplicate	<PssblDplct>	[0..1]	[0..1]	YesNoIndicator	
	Signature	<Sgntr>	[0..1]	[0..1]	SignatureEnvelope	
		<xs:any>	[1..1]	[1..1]		

Index	Mult	Element/Attribute	Guideline value(s)	
[1..1]		Business Application Header V02 +From	ISO Definition  ISO Name ISO Type XML Tag	The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.  Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer). <b>From</b> Party44Choice <Fr>
[1..1]		Business Application Header V02 +From ++Financial Institution Identification	ISO Definition ISO Name ISO Type XML Tag	Identification of a financial institution. <b>Financial Institution Identification</b> BranchAndFinancialInstitutionIdentification6 <Fild>
[1..1]		Business Application Header V02 +From ++Financial Institution Identification +++Financial Institution Identification	ISO Definition  ISO Name ISO Type XML Tag	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>Financial Institution Identification</b> FinancialInstitutionIdentification18 <FinInstnId>
[1..1]		Business Application Header V02 +From ++Financial Institution Identification +++Financial Institution Identification ++++LEI	ISO Name ISO Definition ISO Type XML Tag Pattern  <b>Pay.UK Rule(s)</b>	<b>LEI</b> Legal entity identifier of the financial institution. LEIIdentifier <LEI> [A-Z0-9]{18,18}[0-9]{2,2}  Usage of the LEI is mandatory for all Connection Owners and should be used to identify the Sender and Receiver of the Business Message. The NPA is present within the BAH as a Connection Owner.
[1..1]		Business Application Header V02 +To	ISO Definition  ISO Name ISO Type XML Tag	The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.  Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer). <b>To</b> Party44Choice <To>
[1..1]		Business Application Header V02 +To ++Financial Institution Identification	ISO Definition ISO Name ISO Type XML Tag	Identification of a financial institution. <b>Financial Institution Identification</b> BranchAndFinancialInstitutionIdentification6 <Fild>

Index	Mult	Element/Attribute	Guideline value(s)	
[1..1]		Business Application Header V02 +To ++Financial Institution Identification +++Financial Institution Identification	<b>ISO Definition</b>  <b>ISO Name</b> <b>ISO Type</b> <b>XML Tag</b>	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. <b>Financial Institution Identification</b> FinancialInstitutionIdentification18 <b>&lt;FinInstnId&gt;</b>
[1..1]		Business Application Header V02 +To ++Financial Institution Identification +++Financial Institution Identification ++++LEI	<b>ISO Name</b> <b>ISO Definition</b> <b>ISO Type</b> <b>XML Tag</b> <b>Pattern</b>  <b>Pay.UK Rule(s)</b>	<b>LEI</b> Legal entity identifier of the financial institution. LEIIdentifier <b>&lt;LEI&gt;</b> [A-Z0-9]{18,18}[0-9]{2,2}  Usage of the LEI is mandatory for all Connection Owners and should be used to identify the Sender and Receiver of the Business Message. The NPA is present within the BAH as a Connection Owner.
[1..1]		Business Application Header V02 +Business Message Identifier	<b>ISO Name</b> <b>ISO Definition</b>  <b>ISO Type</b> <b>XML Tag</b> <b>Length</b> <b>Pattern</b>  <b>Pay.UK Rule(s)</b>	<b>Business Message Identifier</b> Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message. Max35Text <b>&lt;BizMsgIdr&gt;</b> 1 .. 35 (B)[0-9]{8}[A-Za-z0-9]{12}(S M F)[A-Za-z0-9]{13}  The Business Message Identifier must be in the following format:  BYYYYMMDDEEEEEEEEEEEEEESNNNNNNNNNNNNNN  Pos. 01-01 – Prefix "B" Pos. 02-09 – ID Creation Date Pos. 10-21 – Entity Identifier (Characters 07-18 of Connection Owners LEI) Pos. 22-22 – Submission Type (S-Single/M-Multi/F-File) Pos. 23-35 – Unique string
[1..1]		Business Application Header V02 +Message Definition Identifier	<b>ISO Name</b> <b>ISO Definition</b>  <b>ISO Type</b> <b>XML Tag</b> <b>Length</b> <b>Pattern</b>  <b>Pay.UK Rule(s)</b>  <b>Codes</b>	<b>Message Definition Identifier</b> Contains the MessageIdentifier that defines the BusinessMessage. It must contain a MessageIdentifier published on the ISO 20022 website.  example camt.001.001.03. Max35Text <b>&lt;MsgDefIdr&gt;</b> 1 .. 35 [0-9a-zA-Z\-\?\:\()\.,\+\s]+  Contains the Message Name Identifier of the ISO 20022 message being sent with the BAH (for example: "pacs.008.001.09" or "pacs.002.001.11").  acmt.022      acmt.022 admi.002.001.01      admi.002 admi.004.001.02      admi.004 camt.036.001.05      camt.036 camt.037.001.07      camt.037 pacs.002.001.11      pacs.002 pacs.004.001.10      pacs.004 pacs.008.001.09      pacs.008 pacs.028.001.04      pacs.028 pain.001.001.10      pain.001

Index	Mult	Element/Attribute	Guideline value(s)
[1..1]		Business Application Header V02 +Creation Date	<p><b>Codes</b> <b>pain.002.001.11</b> pain.002</p> <p><b>ISO Name</b> <b>Creation Date</b>  <b>ISO Definition</b> Date and time when this Business Message (header) was created.  <b>ISO Type</b> ISODateTime  <b>XML Tag</b> &lt;CreDt&gt;  <b>Pattern</b> .*^(+ -)((0[0-9]) (1[0-3])):[0-5][0-9]+</p> <p><b>Pay.UK Comments</b> Coordinated Universal Time (UTC) with time offset.</p>
[0..1]		Business Application Header V02 +Copy Duplicate	<p><b>ISO Name</b> <b>Copy Duplicate</b>  <b>ISO Definition</b> Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 2002 Message.  <b>ISO Type</b> CopyDuplicate1Code  <b>XML Tag</b> &lt;CpyDplct&gt;</p> <p><b>Pay.UK Comments</b> The Copy Duplicate field should be used in the below two instances to help uniquely identify a pacs.002/pain.002 response from the NPA:            1) Populated with code 'CODU' in the pacs.002 and pain.002 response to a pacs.028.            2) Populated with code 'COPY' in the pacs.002 payment outcome from the NPA being sent to the payment receiver.</p> <p>These codes will only be used in the outbound messages from the NPA.</p>
			<p><b>Codes</b> <b>CODU</b> CopyDuplicate <b>COPY</b> Copy</p>



Index	Mult	Element/Attribute	Guideline value(s)	
[0..1]		Business Application Header V02 +Possible Duplicate	<p><b>ISO Name</b> <b>ISO Definition</b></p> <p><b>ISO Type</b> <b>XML Tag</b></p> <p><b>Pay.UK Comments</b></p> <p><b>Pay.UK Rule(s)</b></p>	<p><b>Possible Duplicate</b> Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate. If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.</p> <p>If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.</p> <p>This will guarantee business idempotent behaviour.</p> <p>NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission. YesNoIndicator &lt;PssbDpIct&gt;</p> <p>In order to identify a repeat for a single payment instruction, inbound to the NPA, the field Possible Duplicate will be = 'true'. If a Sending Agent suspects that the NPA has not received a transmitted message then they can resend the message with the Possible Duplicate = 'true' in the Business Application Header. If an inbound repeat multi/ file payment instruction is received with the Possible Duplicate field = 'true', the NPA will ignore this message.</p> <p>In a Standing Order Payment or Forward Dated Payment, the NPA will resend the payment instruction to the Receiving Agent to a configurable number of times until it receives a response, in which the message will have Possible Duplicate = 'true' in the Business Application Header to represent a repeat payment instruction. If a payment instruction contains Possible Duplicate = 'true' in the Business Application Header, then the payment response must also have populated this field with the same value. If a Payment Instruction contains Possible Duplicate = 'true' in the Business Application Header, then the payment response must also have populated this field with the same value.</p>
[0..1]		Business Application Header V02 +Signature	<p><b>ISO Definition</b></p> <p><b>ISO Name</b> <b>ISO Type</b> <b>XML Tag</b> <b>ISO Rule(s)</b></p> <p><b>Pay.UK Rule(s)</b></p>	<p>Contains the digital signature of the Business Entity authorised to sign this Business Message.</p> <p><b>Signature</b> SignatureEnvelope &lt;Sgntr&gt; The XML Signature namespace ("http://www.w3.org/2000/09/xmldsig#") allows for different XML elements to be root elements. This means the user has to choose amongst these global elements which one to use as the root element. Only the XML element Signature is allowed.</p> <p>All messages to and from the NPA must include a digital signature, the specifics will be outlined during the Detailed Design Elaboration Phase.</p>
[1..1]		Business Application Header V02 +Signature ++xs:any	<b>XML Tag</b>	<xs:any>