

# Guidelines for reporting same payee with several transactions

In response to recent inquiries and requests from certain Payment Service Providers (PSPs), we are providing clarification and guidelines regarding the reporting of multiple transactions for the same payee.

The current CESOP XSD 4.02 (but also 4.01 and 4.00) format calls for the reporting of multiple transactions per account. This underpins the **importance for the PSPs to consolidate all transactions for a single account under the same ReportedPayee.**

This ensures that each entity (defined by at least the same name and account ID) is reported once, with all related transactions consolidated under the specified payee/account ID duo. This approach helps avoid duplicate reporting of the same name and account ID.

Therefore, reporting on a per-transaction basis rather than by payee constitutes an incorrect reporting method and could lead to an error code. When the same ReportedPayee is listed multiple times, once for each transaction falling under the same account, it results in redundant data, larger file sizes, possible more errors and additional burden for the reporting PSP and CESOP. XML files adopting this approach may trigger a '99999' error code, preventing CESOP from processing the message effectively.

In addition to the previously provided examples of correctly formatted XML (published on the Commission website), below, we present **Case 1** involving identical payees with different accounts and **Case 2 with the incorrect way of reporting and the correct way of reporting when multiple transaction pertains same payee under the same account.**

# 1 Case 1 - Different account identifiers - Split the reported transactions

The first case presents a situation where dividing the reported transactions among various similar payees is valid, particularly when the same payees are reported with a different account identifier <sup>1</sup>.

1st reported payee	2nd reported payee (with different account than the 1st one)
<pre> &lt;cesop:ReportedPayee&gt;   &lt;!-- First Reported payee (RP1) --&gt;   &lt;cesop:Name nameType="BUSINESS"&gt;The Italian Company LTD.&lt;/cesop:Name&gt;   &lt;cesop:Country IT&lt;/cesop:Country&gt;   &lt;cesop:Address legalAddressType="CESOP303"&gt;     &lt;cm:CountryCode&gt;IT&lt;/cm:CountryCode&gt;     &lt;cm:AddressFree&gt;Via Bella 1, 00100 Roma&lt;/cm:AddressFree&gt;   &lt;/cesop:Address&gt;   &lt;cesop:TAXIdentification&gt;     &lt;cesop:VATId issuedBy="AT"&gt;12345678901&lt;/cesop:VATId&gt;   &lt;/cesop:TAXIdentification&gt;   &lt;cesop:AccountIdentifier CountryCode="IT" type="IBAN"&gt;IT03054291110000012345&lt;/cesop:AccountIdentifier&gt;   &lt;!-- Account associated with RP1 --&gt;   &lt;cesop:ReportedTransaction Initiated="false"&gt;     &lt;cesop:TransactionIdentifier&gt;AT-01-0102&lt;/cesop:TransactionIdentifier&gt;     &lt;cesop:DateTime transactionDate="2022-01-01T17:10:40Z"&gt;2022-01-01T17:10:40Z&lt;/cesop:DateTime&gt;     &lt;cesop:Amount currency="EUR"&gt;100.00&lt;/cesop:Amount&gt;     &lt;cesop:PaymentMethod&gt;       &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;     &lt;/cesop:PaymentMethod&gt;     &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;     &lt;cesop:PayeeMS PayeeMSSource="IBAN"&gt;AT&lt;/cesop:PayeeMS&gt;   &lt;/cesop:ReportedTransaction&gt;   &lt;/cesop:ReportedPayee&gt; </pre>	<pre> &lt;cesop:ReportedPayee&gt;   &lt;!-- First Reported payee (RP2) --&gt;   &lt;cesop:Name nameType="BUSINESS"&gt;The Italian Company LTD.&lt;/cesop:Name&gt;   &lt;cesop:Country IT&lt;/cesop:Country&gt;   &lt;cesop:Address legalAddressType="CESOP303"&gt;     &lt;cm:CountryCode&gt;IT&lt;/cm:CountryCode&gt;     &lt;cm:AddressFree&gt;Via Bella 1, 00100 Roma&lt;/cm:AddressFree&gt;   &lt;/cesop:Address&gt;   &lt;cesop:TAXIdentification&gt;     &lt;cesop:VATId issuedBy="AT"&gt;12345678901&lt;/cesop:VATId&gt;   &lt;/cesop:TAXIdentification&gt;   &lt;cesop:AccountIdentifier CountryCode="IT" type="IBAN"&gt;IT0310300203280692664374191&lt;/cesop:AccountIdentifier&gt;   &lt;!-- Account associated with RP2 --&gt;   &lt;cesop:ReportedTransaction Initiated="false"&gt;     &lt;cesop:TransactionIdentifier&gt;AT-01-0102&lt;/cesop:TransactionIdentifier&gt;     &lt;cesop:DateTime transactionDate="2022-01-01T17:10:40Z"&gt;2022-01-01T17:10:40Z&lt;/cesop:DateTime&gt;     &lt;cesop:Amount currency="EUR"&gt;240.00&lt;/cesop:Amount&gt;     &lt;cesop:PaymentMethod&gt;       &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;     &lt;/cesop:PaymentMethod&gt;     &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;     &lt;cesop:PayeeMS PayeeMSSource="IBAN"&gt;AT&lt;/cesop:PayeeMS&gt;     &lt;cesop:PayeeRole&gt;       &lt;cm:PayeeRoleType&gt;Money Transfer operator&lt;/cm:PayeeRoleType&gt;     &lt;/cesop:PayeeRole&gt;   &lt;/cesop:ReportedTransaction&gt;   &lt;/cesop:ReportedPayee&gt; </pre>

## 2 Case 2 - Same account identifier - Consolidate the reported transactions

The second case presents a situation where dividing the reported transactions among various similar payees is **invalid**, particularly when the same payees are reported with the **same account number (incorrect way of reporting)**.

1st reported payee	2nd reported payee (with same account as the 1st one)
<pre> &lt;!-- First Reported payee (RP1) --&gt; &lt;cesop:Name nameType="BUSINESS"&gt;The Italian Company LTD.&lt;/cesop:Name&gt; &lt;cesop:Country&gt;IT&lt;/cesop:Country&gt; &lt;cesop:Address legalAddressType="CESOP303"&gt;   &lt;cm:CountryCode&gt;IT&lt;/cm:CountryCode&gt;   &lt;cm:AddressFree&gt;Via Bella 1, 00100 Roma&lt;/cm:AddressFree&gt; &lt;/cesop:Address&gt; &lt;cesop:TAXIdentification&gt;   &lt;cesop:VATId issuedBy="AT"&gt;12345678901&lt;/cesop:VATId&gt; &lt;/cesop:TAXIdentification&gt; &lt;!-- Account associated with RP1 --&gt; &lt;cesop:AccountIdentifier CountryCode="IT" type="IBAN"&gt;IT60X054281110100000123456&lt;/cesop:AccountIdentifier&gt; &lt;!-- Reported Transaction 1 --&gt; &lt;cesop:ReportedTransaction IsRefund="false"&gt;   &lt;cesop:TransactionIdentifier&gt;AT-01-0101&lt;/cesop:TransactionIdentifier&gt;   &lt;cesop:DateTime transactionDateType="CESOP701"&gt;2022-01-01T17:10:48Z&lt;/cesop:DateTime&gt;   &lt;cesop:Amount currency="EUR"&gt;100.00&lt;/cesop:Amount&gt;   &lt;cesop:PaymentMethod&gt;     &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;   &lt;/cesop:PaymentMethod&gt;   &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;   &lt;cesop:PayerMS PayerMSSource="IBAN"&gt;AT&lt;/cesop:PayerMS&gt;   &lt;cesop:PSPRole&gt;     &lt;cm:PSPRoleType&gt;Money Transfer operator&lt;/cm:PSPRoleType&gt;   &lt;/cesop:PSPRole&gt; &lt;/cesop:ReportedTransaction&gt; &lt;!-- Reported Transaction 2 --&gt; &lt;cesop:ReportedTransaction IsRefund="false"&gt;   &lt;cesop:TransactionIdentifier&gt;AT-01-0102&lt;/cesop:TransactionIdentifier&gt;   &lt;cesop:DateTime transactionDateType="CESOP702"&gt;2022-01-01T17:10:48Z&lt;/cesop:DateTime&gt;   &lt;cesop:Amount currency="EUR"&gt;240.00&lt;/cesop:Amount&gt;   &lt;cesop:PaymentMethod&gt;     &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;   &lt;/cesop:PaymentMethod&gt;   &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;   &lt;cesop:PayerMS PayerMSSource="IBAN"&gt;AT&lt;/cesop:PayerMS&gt;   &lt;cesop:PSPRole&gt;     &lt;cm:PSPRoleType&gt;Money Transfer operator&lt;/cm:PSPRoleType&gt;   &lt;/cesop:PSPRole&gt; &lt;/cesop:ReportedTransaction&gt; &lt;/cesop:ReportedPayee&gt; </pre>	<pre> &lt;!-- Reported Payee &gt; &lt;!-- First Reported payee (RP2) --&gt; &lt;cesop:Name nameType="BUSINESS"&gt;The Italian Company LTD.&lt;/cesop:Name&gt; &lt;cesop:Country&gt;IT&lt;/cesop:Country&gt; &lt;cesop:Address legalAddressType="CESOP303"&gt;   &lt;cm:CountryCode&gt;IT&lt;/cm:CountryCode&gt;   &lt;cm:AddressFree&gt;Via Bella 1, 00100 Roma&lt;/cm:AddressFree&gt; &lt;/cesop:Address&gt; &lt;cesop:TAXIdentification&gt;   &lt;cesop:VATId issuedBy="AT"&gt;12345678901&lt;/cesop:VATId&gt; &lt;/cesop:TAXIdentification&gt; &lt;!-- Account associated with RP2 --&gt; &lt;!-- Some account as RP1 --&gt; &lt;cesop:AccountIdentifier CountryCode="IT" type="IBAN"&gt;IT60X054281110100000123456&lt;/cesop:AccountIdentifier&gt; &lt;!-- Reported Transaction 1 --&gt; &lt;cesop:ReportedTransaction IsRefund="false"&gt;   &lt;cesop:TransactionIdentifier&gt;AT-01-0102&lt;/cesop:TransactionIdentifier&gt;   &lt;cesop:DateTime transactionDateType="CESOP702"&gt;2022-01-01T17:10:48Z&lt;/cesop:DateTime&gt;   &lt;cesop:Amount currency="EUR"&gt;240.00&lt;/cesop:Amount&gt;   &lt;cesop:PaymentMethod&gt;     &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;   &lt;/cesop:PaymentMethod&gt;   &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;   &lt;cesop:PayerMS PayerMSSource="IBAN"&gt;AT&lt;/cesop:PayerMS&gt;   &lt;cesop:PSPRole&gt;     &lt;cm:PSPRoleType&gt;Money Transfer operator&lt;/cm:PSPRoleType&gt;   &lt;/cesop:PSPRole&gt; &lt;/cesop:ReportedTransaction&gt; &lt;/cesop:ReportedPayee&gt; </pre>

This practice is deemed inappropriate by the CESOP system and could potentially lead to a '99999' error, obstructing the processing of the message by CESOP.

It is highly advised to consolidate such data under a single reported payee, as illustrated below (**correct way of reporting**):

1st and only reported payee
<pre> &lt;cesop:ReportedPayee&gt;   &lt;!-- First Reported payee (RP1) with 2 transactions --&gt;   &lt;cesop:Name nameType="BUSINESS"&gt;The Italian Company LTD.&lt;/cesop:Name&gt;   &lt;cesop:Country&gt;IT&lt;/cesop:Country&gt;   &lt;cesop:Address legalAddressType="CESOP303"&gt;     &lt;cm:CountryCode&gt;IT&lt;/cm:CountryCode&gt;     &lt;cm:AddressFree&gt;Via Bella 1, 00100 Roma&lt;/cm:AddressFree&gt;   &lt;/cesop:Address&gt;   &lt;cesop:TAXIdentification&gt;     &lt;cesop:VATId issuedBy="AT"&gt;12345678901&lt;/cesop:VATId&gt;   &lt;/cesop:TAXIdentification&gt;   &lt;cesop:AccountIdentifier CountryCode="IT" type="IBAN"&gt;IT60X054281110100000123456&lt;/cesop:AccountIdentifier&gt;   &lt;!-- Transaction 1 --&gt;   &lt;cesop:ReportedTransaction IsRefund="false"&gt;     &lt;cesop:TransactionIdentifier&gt;AT-01-0101&lt;/cesop:TransactionIdentifier&gt;     &lt;cesop:DateTime transactionDateType="CESOP701"&gt;2022-01-01T17:10:48Z&lt;/cesop:DateTime&gt;     &lt;cesop:Amount currency="EUR"&gt;100.00&lt;/cesop:Amount&gt;     &lt;cesop:PaymentMethod&gt;       &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;     &lt;/cesop:PaymentMethod&gt;     &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;     &lt;cesop:PayerMS PayerMSSource="IBAN"&gt;AT&lt;/cesop:PayerMS&gt;     &lt;cesop:PSPRole&gt;       &lt;cm:PSPRoleType&gt;Money Transfer operator&lt;/cm:PSPRoleType&gt;     &lt;/cesop:PSPRole&gt;   &lt;/cesop:ReportedTransaction&gt;   &lt;!-- Transaction 2 --&gt;   &lt;cesop:ReportedTransaction IsRefund="false"&gt;     &lt;cesop:TransactionIdentifier&gt;AT-01-0102&lt;/cesop:TransactionIdentifier&gt;     &lt;cesop:DateTime transactionDateType="CESOP702"&gt;2022-01-01T17:10:48Z&lt;/cesop:DateTime&gt;     &lt;cesop:Amount currency="EUR"&gt;240.00&lt;/cesop:Amount&gt;     &lt;cesop:PaymentMethod&gt;       &lt;cm:PaymentMethodType&gt;Bank transfer&lt;/cm:PaymentMethodType&gt;     &lt;/cesop:PaymentMethod&gt;     &lt;cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;false&lt;/cesop:InitiatedAtPhysicalPremisesOfMerchant&gt;     &lt;cesop:PayerMS PayerMSSource="IBAN"&gt;AT&lt;/cesop:PayerMS&gt;     &lt;cesop:PSPRole&gt;       &lt;cm:PSPRoleType&gt;Money Transfer operator&lt;/cm:PSPRoleType&gt;     &lt;/cesop:PSPRole&gt;   &lt;/cesop:ReportedTransaction&gt;   &lt;cesop:DocSpec&gt;     &lt;cm:DocTypeIndic&gt;CESOP1&lt;/cm:DocTypeIndic&gt;     &lt;cm:DocRefId&gt;2db8f183-82cf-444a-bdb8-0fba600e307a&lt;/cm:DocRefId&gt;   &lt;/cesop:DocSpec&gt; &lt;/cesop:ReportedPayee&gt; </pre>

1. Note that starting with the version v4.03 of the XSD, it is possible to report a payee with several account identifiers as one reported payee. With that version, the PSPs are still obliged to consolidate the information per account with all the related transactions. This means that if the same payee is associated with Account1 (used for Transaction1, Transaction2) and Account2 (used for Transaction3, Transaction4), the payee must be reported under 2 distinct reported payees: one per account with all underlying transactions.