



Powering Smarter Payments

## Five Message Types

### Credit Transfer

- Basic multi-purpose payment message, including remittance information

### Request for Payment

- To support e-invoice or e-billing

### Payment Acknowledgment by Receiver

- Real-time status messages from the receiver to the sender regarding payment disposition (e.g. invoice paid, goods shipped, etc.)

### Request for Information & Response

- Receiver request for additional information about a payment (e.g. requesting customer account number, invoice number or purpose of payment)

### Remittance Advice

- Extensive remittance detail is included in addition to the Credit Transfer message