Czech National Bank

Annex 9
to the CERTIS Rules

Rules of the instant payment scheme

Version 1

effective from 18 August 2026

CONTENTS

1 General provisions

1.1 This Annex 9 to the Rules (hereinafter the "Annex") contains the rules and standards of the instant payment scheme, in particular the processing method, time limits, the rights, obligations and responsibilities of instant payment scheme participants and of the operator, and the procedure for settling payment transactions in the instant payment scheme. The purpose of the instant payment scheme is to enable the transfer of funds between the payer and the beneficiary within seconds, on a continuous basis, i.e. 24 hours a day, 7 days a week, including weekends and public holidays (hereinafter "24/7/365").

1.2 The technical specification of the instant payment scheme (hereinafter the "Technical Specification") is contained in the document *Instant payments – technical specification*. The user interface for instant payment information (payments, monitoring, reporting, etc.) is described in the document *Instant payments – AMOS user guide*. The data formats are described in separate *.xsd and *.wsdl files. The documents and files referred to in this paragraph are available on the CERTIS-AMOS web portal (hereinafter "AMOS"), and instant payment scheme participants shall comply with them.

1.3 Instant payments are executed via the XAMOS application interface (hereinafter "XAMOS"), in which the execution of instant payments is decided. The operator guarantees their subsequent posting to direct participants' payment system accounts. Where these Rules provide that XAMOS performs an action, such action shall be deemed an action of the operator performed through XAMOS.

2 Definitions

In this Annex:

2.1 *instant payment* shall mean a transfer of funds within the meaning of the Payment System Act[1] carried out using CERTIS in Czech koruna on the basis of a payment order given by the payer and to be executed in accordance with Article 3; in the diagrams contained in this Annex, the abbreviation "IP" is used to denote an instant payment;

[1] Article 2(1)(f) of Act No. 370/2017 Coll., on the Payment System.

2.2 *payment* shall mean a transfer of funds within the meaning of the Payment System Act[1] carried out using CERTIS in Czech koruna on the basis of a payment order given by the payer;

2.3 *payer* shall mean a payer within the meaning of the Payment System Act[2] whose payment account is to be debited for the purpose of executing an instant payment;

2.4 *beneficiary* shall mean a beneficiary within the meaning of the Payment System Act[3] whose payment account is to be credited in accordance with an instant payment order;

2.5 *instant payment scheme participant* shall mean a CERTIS direct participant registered in the instant payment scheme in accordance with the Rules and listed in the List of Instant Payments Participants on the Czech National Bank's website at www.cnb.cz/en/payments/certis/;

2.6 *payer's provider* shall mean a payment service provider within the meaning of the Payment System Act that provides the payer with the instant payment service;

2.7 *beneficiary's provider* shall mean a payment service provider within the meaning of the Payment System Act that provides the beneficiary with the instant payment service;

2.8 *X-limit* shall mean the maximum amount of funds on the payment system account of a CERTIS direct participant blocked for the purpose of posting instant payments; the X-limit is set by the instant payment scheme participant in AMOS;

2.9 *A-limit* shall mean the amount of funds blocked for the purpose of posting instant payments recorded in XAMOS which is available for instant payments and is transferred from CERTIS; where the payer's provider has a sufficient A-limit, the A-limit is reduced by the instant payment amount and the instant payment is approved in XAMOS (i.e. its execution is authorised); once the instant payment has been posted to the payment system account in CERTIS, or the instant payment has been rejected in XAMOS, the A-limit is increased by the amount of that instant payment.

[2] Article 2(3)(a) of Act No. 370/2017 Coll., on the Payment System.
[3] Article 2(3)(b) of Act No. 370/2017 Coll., on the Payment System.

2.10 time points:

Time point	Assigned by	Meaning
T1	Payer's provider	The time at which the payer's provider receives the instant payment order. No checks have yet been performed on the side of the payer's provider. This time is not transmitted by the payer's provider to XAMOS.
T2	Payer's provider	The time immediately before the ORDER call is initiated, when the payer's provider has already completed all checks and reserved the funds on the payer's account.
TC	XAMOS	The time at which XAMOS performs the CHECK call.
TR	XAMOS	The time at which XAMOS approves or rejects the instant payment.
T3	Beneficiary's provider	The time at which the beneficiary's provider receives notification of approval of the instant payment by XAMOS (i.e. the time of receipt of DECISION_BE by the beneficiary's provider).
T4	Beneficiary's provider	The time at which the beneficiary's provider credits the funds to the beneficiary's account or makes them available to the beneficiary.

2.11 *time intervals and time limits:*

Time interval or time limit	Meaning
T_{12}	The time interval on the side of the payer's provider between T1 and T2.
T_{34}	The time interval on the side of the beneficiary's provider between T3 and T4.

T_{2R}	The time interval from the ORDER call made by the payer's provider until approval/rejection of the instant payment in XAMOS, i.e. the time interval between T2 and TR.
T_{R3}	The time interval from approval of the instant payment in XAMOS until receipt of the corresponding message by the beneficiary's provider, i.e. the time interval between TR and T3.
T_{23}	The time interval between T2 and T3, covering both the activities performed by XAMOS and the network infrastructure control between XAMOS and the instant payment scheme participants, including the CHECK call on the side of the beneficiary's provider.
T_{KO}	The maximum time limit for T_{2R}. If T_{2R} exceeds T_{KO}, the instant payment will be rejected in XAMOS. The value of T_{KO} is 6 seconds (see paragraph 3.9 of this Annex).
T_{CR}	The time interval for the beneficiary's provider to perform the check, including the communication time via the network infrastructure, i.e. the time interval between TC and TR.

3 Description and rules of the instant payment scheme

3.1 An instant payment may only be sent between direct participants that are instant payment scheme participants.

3.2 An instant payment scheme participant is not required to offer the instant payment service to its payer clients, but it is required to receive instant payments in accordance with paragraph 3.10.

3.3 Only a one-off payment in Czech koruna that is due immediately and for which the payer submits the payment order to its provider electronically and individually may be executed as an instant payment.

3.4 The minimum amount of an instant payment is CZK 0.01.

3.5 The maximum standard limit for a single instant payment is CZK 2,500,000. The payer's provider may set a lower limit for its payers. The beneficiary's provider shall accept instant payments up to the maximum standard limit. Instant payment scheme participants may agree bilaterally on a higher limit. The beneficiary's provider is entitled to reject an instant payment exceeding the maximum standard limit or any agreed upper limit. Compliance with the instant payment limit is not checked by XAMOS.

3.6 The instant payment scheme service is available 24/7/365, except during outages specified in the Technical Specification and in cases where XAMOS is unavailable pursuant to Article 19(6) of the Rules.

3.7 If a payment fails to go through as an instant payment, the payer's provider shall proceed in accordance with paragraph 3.11 of this Annex. In such case, no instant payment scheme participant shall be entitled to claim reimbursement of costs or compensation for any damage from another instant payment scheme participant or from the operator.

3.8 Immediately on receiving an instant payment order, the payer's provider shall verify that all the conditions for executing the order as an instant payment have been met (in particular the correctness of the order, its authorisation, and the availability of funds in the payer's account) and shall transmit the instant payment order to XAMOS.

3.9 XAMOS shall approve or reject the instant payment as soon as it has verified that the A-limit is sufficient to execute the instant payment and has received notification from the beneficiary's provider that nothing on its side prevents the instant payment from being credited to the beneficiary's account. The reasons for XAMOS rejecting an instant payment are set out below in this Annex. XAMOS must decide whether to approve or reject the instant payment within 6 seconds of T2 and then sends notification to the beneficiary's provider and subsequently to the payer's provider. Within the time limit specified in paragraph 3.13, the payer's provider shall notify the payer that the instant payment is available to the beneficiary's provider or, if one of the errors referred to in Article 7 has occurred, shall inform the payer in the manner specified in the relevant provision.

3.10 If XAMOS approves the instant payment, the beneficiary's provider shall, within the time limit specified in paragraph 3.13, immediately credit the instant payment amount to the beneficiary's account or make it available to the beneficiary; making an instant payment available to the beneficiary within the meaning of this Annex means that the beneficiary may use the instant payment amount for further transactions (this does not necessarily constitute crediting of the amount within the meaning of Act No. 370/2017 Coll., on the Payment System). Settlement on the accounts of the payer's provider and the beneficiary's provider maintained in the CERTIS system shall subsequently take place in accordance with Article 21(6) of the Rules.

3.11 If an instant payment cannot be executed successfully (the instant payment is rejected in process step ID=PA_20), the payer's provider shall immediately notify the payer that the instant payment cannot be executed.

The payer's provider shall not execute the unsuccessful instant payment as another type of payment or resubmit it without the payer's prior active consent. However, with the payer's consent, an unsuccessful instant payment may be executed only as an HD:01 item or an HD:11 item as defined in Annex 1 to the Rules. The payer must give such consent either when submitting the instant payment order, before confirming it, or subsequently after rejection of the instant payment in process step ID=PA_20.

The payer's provider shall always notify the payer without delay of the manner in which the payment order has been executed.

3.12 The maximum length of T_{12} shall be agreed between the payer's provider and the payer.

3.13 Unless a relevant error referred to in Article 7 occurs, the instant payment shall be executed by instant payment scheme participants and XAMOS within 10 seconds of T2.

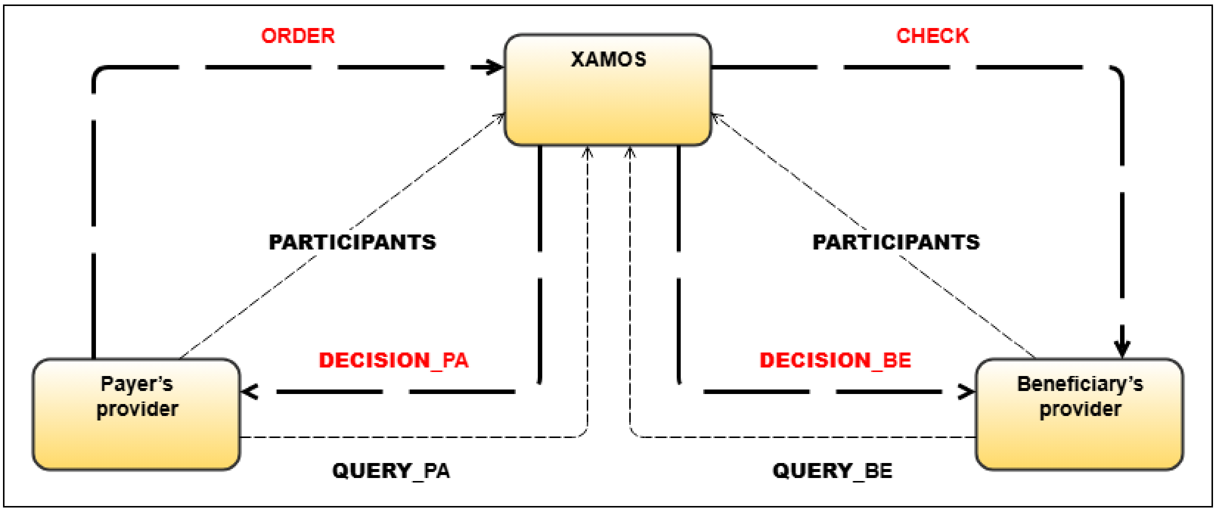
3.14 The value date of an incoming instant payment within the meaning of the Payment System Act[4] shall be the moment when the instant payment is approved in XAMOS (TR).

4 Instant payment scheme

4.1 Basic scheme

Communication between an instant payment scheme participant and XAMOS takes place by means of "calls" whereby the calling party transmits input data to the called party and receives output data in response.

[4] Article 2(3)(d) and Article 174(2) of Act No. 370/2017 Coll., on the Payment System.



The payer's provider submits an instant payment order to XAMOS by means of an **ORDER** call. The response is **DECISION_PA**, containing either the approval or the rejection of the instant payment.

Where there is uncertainty as to whether the instant payment has been approved or rejected, the payer's provider queries XAMOS for the status of the transaction using the **QUERY_PA** call.

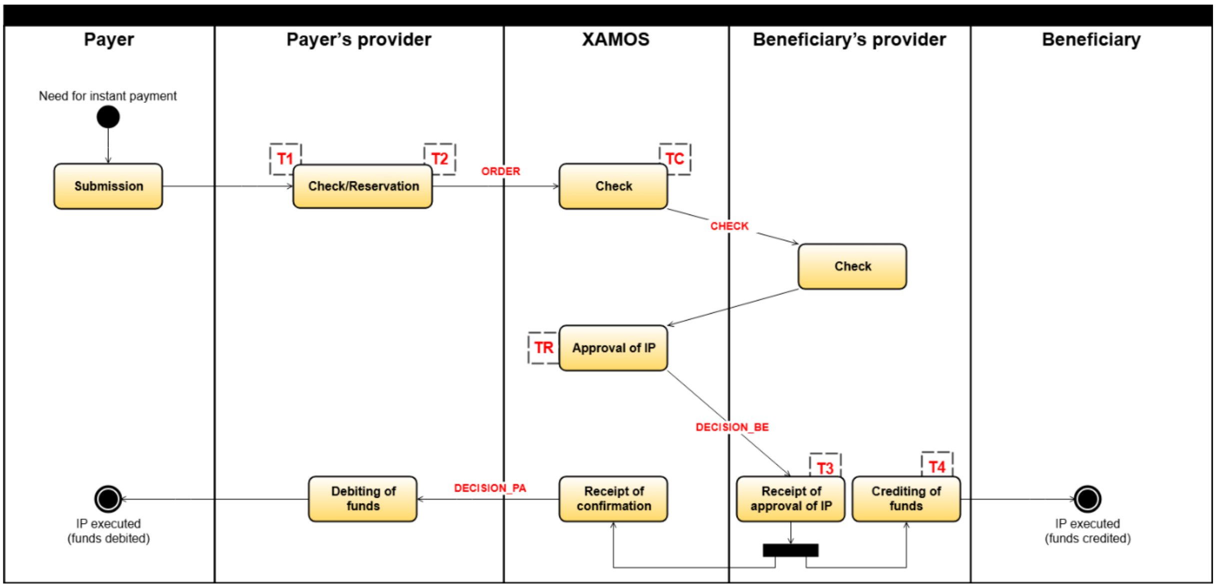
On receipt of the **ORDER** call, XAMOS requests the beneficiary's provider, by means of the **CHECK** call, to verify whether it is able to credit the instant payment to the beneficiary's account. XAMOS subsequently decides whether to approve or reject the instant payment. If it approves it, it sends a **DECISION_BE** call to the beneficiary's provider and always returns a **DECISION_PA** response to the payer's provider (in response to the **ORDER** call).

Where there is uncertainty as to whether the beneficiary's provider has received the **DECISION_BE** call, XAMOS repeatedly attempts to deliver the information by means of the **DECISION_BE** call. The beneficiary's provider may (but is not required to) query the status of the instant payment using the **QUERY_BE** call.

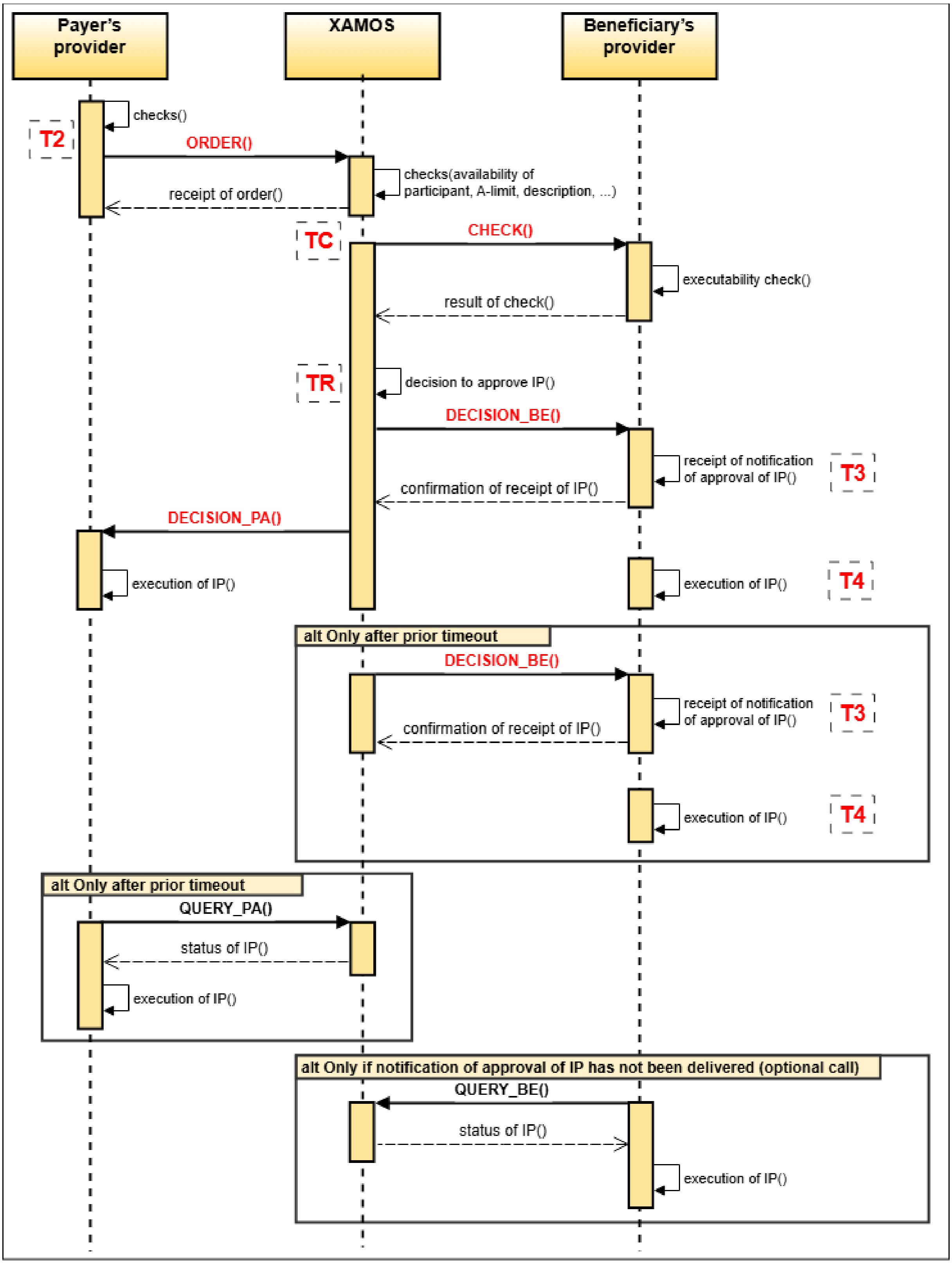
An instant payment scheme participant shall obtain, by means of the **PARTICIPANTS** call, the list of instant payment scheme participants, including the list of their scheduled outages. The list of outages is maintained in AMOS, which also records scheduled outages of XAMOS.

The payer's provider, the operator (through XAMOS) and the beneficiary's provider shall record and, in accordance with the Technical Specification, also transmit the timestamps (with millisecond precision) at the time points defined in paragraph 2.10.

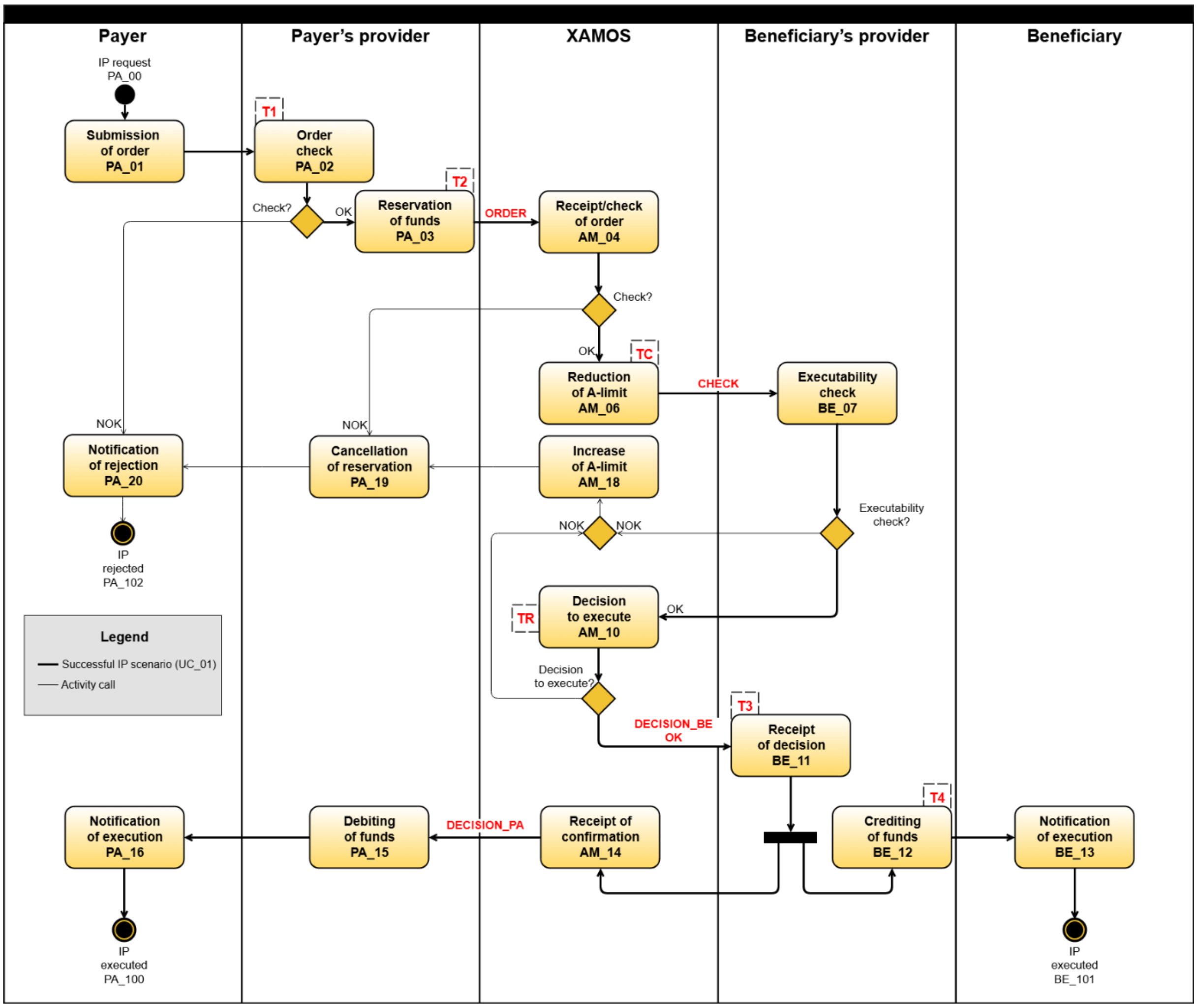
4.2 Process diagram for approval of an instant payment



4.3 Procedure for the individual steps of instant payment scheme participants and XAMOS



4.4 Description of the process steps for the execution of an instant payment



The prefixes used to facilitate reading of the activities assigned to the instant payment scheme participant and XAMOS have the following meanings:

PA_	Payer side, represented either by the payer's provider or by the payer
AM_	XAMOS side
BE_	Beneficiary side, represented either by the beneficiary's provider or by the beneficiary

4.4.1 Individual process steps and their description

ID	**PA_01**
Name	Submission of the order
Description	**The payer initiates an instant payment through its provider.** In submitting the order, the payer also authorises the instant payment.

ID	**PA_02**
Name	Order check
Description	**Check of the instant payment by the payer's provider.** The payer's provider performs all necessary validations and checks (correctness of the instant payment order, whether the beneficiary's provider is an instant payment scheme participant, whether sufficient funds are available in the payer's account, AML checks where applicable, etc.). These checks are performed (and any errors resolved) exclusively by the payer's provider, outside the instant payment scheme. The payer's provider assigns timestamp T1 to the instant payment, thereby recording the start of the instant payment process. Time point T1 occurs immediately after the instant payment order is received, i.e. before it is processed by the payer's provider.
Checks	**OK** – the instant payment has passed the checks **NOK** – the instant payment has failed the checks

ID	**PA_03**
Name	Reservation of funds in the payer's account
Description	**The payer's provider may reserve funds in the payer's account.** The payer's provider sends the instant payment (transmits the ORDER) together with timestamp T2 to XAMOS.

	Note: Reservation is not mandatory. It is at the discretion of the payer's provider whether to reserve funds or to process the instant payment order without doing so.
Dataset	Output: DS ORDER(A)

ID	**AM_04**
Name	Receipt/check of the order
Description	**The order is received and checked in XAMOS.** XAMOS receives the order, records it (logging, internal data storage, etc.) and performs checks (authorisation, authentication, sufficiency of the payer's provider's A-limit, data format, electronic signature, data content, duplicate detection, payer/beneficiary account checks against check lists, etc.).
Checks	**OK** – the instant payment has passed the checks **NOK** – the instant payment has failed the checks • Category **B** and category **E** errors occur
Dataset	Input: DS ORDER(A)

ID	**AM_06**
Name	Reduction of the A-limit
Description	**The A-limit of the payer's provider is reduced in XAMOS.**
Dataset	Output: DS CHECK(A)

ID	**BE_07**
Name	Executability check
Description	**The beneficiary's provider receives the instant payment order and performs an executability check.**

	The beneficiary's provider receives the instant payment order, complete except for the signature, and accepts it (and may record it). It performs validations and checks relating only to the option of rejecting the order (correctness of the payment instructions, availability of the account, whether the account is blocked, etc.).
Checks	**OK** – the instant payment has passed the executability check **NOK** – the instant payment has failed the executability check • Category **C** errors occur
Dataset	Input: DS CHECK(A) Output: DS CHECK(B)

ID	**AM_10**
Name	Decision on the instant payment
Description	**XAMOS approves or rejects the instant payment.** XAMOS checks whether the processing time limit T_{KO}, measured from timestamp T2 generated by the payer's provider, has been exceeded and either approves or rejects the instant payment. In XAMOS, the approved or rejected instant payment is assigned timestamp TR. An instant payment approved by XAMOS and assigned timestamp TR is irrevocable, i.e. XAMOS guarantees the posting of the instant payment amount to the accounts of instant payment scheme participants in CERTIS.
Checks	**OK** – the instant payment has been approved **NOK** – the instant payment has been rejected • Category **32** (T_{KO} exceeded) and category **31** errors occur
Dataset	Input: DS CHECK(B) Output: DS DECISION_BE(A)

ID	**BE_11**
Name	Receipt of approval of the instant payment
Description	**The beneficiary's provider receives an instant payment approval message from XAMOS.** The beneficiary's provider receives an instant payment approval message in the form of a complete signed order and simultaneously assigns timestamp T3 to the instant payment. This is the moment when the obligation arises to credit the instant payment amount to the beneficiary's account or make it immediately available to the beneficiary.
Dataset	Input: DS DECISION_BE(A) Output: DS DECISION_BE(B)

ID	**BE_12**
Name	Crediting of the instant payment amount
Description	**The beneficiary's provider immediately credits the instant payment amount to the beneficiary's account or makes it available to the beneficiary.** The beneficiary's provider assigns timestamp T4 to the instant payment.

ID	**BE_13**
Name	Notification of execution of the instant payment
Description	**The beneficiary's provider immediately notifies the beneficiary that the instant payment has been executed successfully,** i.e. that the instant payment amount has been credited to the beneficiary's account or made available to the beneficiary.

ID	**AM_14**
Name	Receipt of confirmation
Description	**XAMOS receives notification of T3 from the beneficiary's provider.** XAMOS receives notification of receipt of confirmation from the beneficiary's provider, including T3, which it records and then forwards to the payer's provider.
Dataset	Input: DS DECISION_BE(B) Output: DS DECISION_PA(A)

ID	**PA_15**
Name	Debiting of the instant payment amount
Description	**The payer's provider debits the instant payment amount from the payer's account.** The payer's provider debits the instant payment amount from the payer's account at the earliest possible opportunity (where funds have been reserved).
Dataset	Input: DS DECISION_PA(A)

ID	**PA_16**
Name	Notification of execution of the instant payment
Description	**The payer's provider notifies the payer that the instant payment has been executed successfully.** The payer's provider immediately notifies the payer that the instant payment has been executed successfully. The instant payment has been executed.

ID	**AM_18**
Name	Increase of the A-limit
Description	**The A-limit of the payer's provider is increased in XAMOS** based on rejection of the instant payment by XAMOS.
Dataset	Input: DS CHECK(B) Output: DS DECISION_PA(A)

ID	**PA_19**
Name	Cancellation of the reservation
Description	**The payer's provider cancels the reservation of funds in the payer's account based on XAMOS's decision to reject the instant payment.** The payer's provider cancels the execution of the instant payment on the payer's side.
Dataset	Input: DS DECISION_PA(A)

ID	**PA_20**
Name	Notification of rejection of the instant payment
Description	**The payer's provider notifies the payer that the instant payment has been rejected.** The payer's provider immediately notifies the payer that the instant payment has been rejected.

4.5 Use case scenarios

The following scenarios contain the paths through the process diagram for both approval and rejection of an instant payment. Each scenario includes both the initiating and the terminating activities of the diagram.

4.5.1 Approved instant payment

4.5.1.1 UC_01 Approved instant payment

1) PA_00 Instant payment request
2) PA_01 Submission of the order
3) PA_02 Order check
    a. Check **OK**
4) PA_03 Reservation of funds in the payer's account AM_04 Receipt/check of the order
    a. Check **OK**
5) AM_06 Reduction of the A-limit
6) BE_07 Executability check
    a. Executability check **OK**
7) AM_10 Decision on the instant payment
    a. Decision to execute **OK**
8) BE_11 Receipt of approval of the instant payment
    a. BE_12 Crediting of the instant payment amount
        i. BE_13 Notification of execution of the instant payment
        ii. BE_101 Instant payment approved
    b. AM_14 Receipt of confirmation
        i. PA_15 Debiting of the instant payment amount
        ii. PA_16 Notification of execution of the instant payment
        iii. PA_100 Instant payment executed

4.5.2 Rejected instant payment

4.5.2.1 UC_02 Unsuccessful check by the payer's provider

1) PA_00 Instant payment request
2) PA_01 Submission of the order
3) PA_02 Order check
    a. Check **NOK**
4) PA_20 Notification of rejection of the instant payment PA_102 Instant payment rejected

4.5.2.2 UC_03 Unsuccessful check by XAMOS

1) PA_00 Instant payment request
2) PA_01 Submission of the order
3) PA_02 Order check
    a. Check **OK**
4) PA_03 Reservation of funds in the payer's account
5) AM_04 Receipt/check of the order
    a. Check **NOK**
6) PA_19 Cancellation of the reservation
7) PA_20 Notification of rejection of the instant payment
8) PA_102 Instant payment rejected

4.5.2.3 UC_04 Unsuccessful executability check by the beneficiary's provider

1) PA_00 Instant payment request
2) PA_01 Submission of the order
3) PA_02 Order check
    a. Check **OK**
4) PA_03 Reservation of funds in the payer's account
5) AM_04 Receipt/check of the order
    a. Check **OK**
6) AM_06 Reduction of the A-limit
7) BE_07 Executability check
    a. Executability check **NOK**
8) AM_18 Increase of the A-limit
9) PA_19 Cancellation of the reservation
10) PA_20 Notification of rejection of the instant payment
11) PA_102 Instant payment rejected

4.5.2.4 UC_05 Decision by XAMOS to reject the instant payment

1) PA_00 Instant payment request
2) PA_01 Submission of the order
3) PA_02 Order check
    a. Check **OK**
4) PA_03 Reservation of funds in the payer's account
5) AM_04 Receipt/check of the order
    a. Check **OK**
6) AM_06 Reduction of the A-limit
7) BE_07 Executability check
    a. Executability check **OK**
8) AM_10 Decision on the instant payment
    a. Decision to execute **NOK**
9) AM_18 Increase of the A-limit
10) PA_19 Cancellation of the reservation
11) PA_20 Notification of rejection of the instant payment
12) PA_102 Instant payment rejected

4.5.3 Unsuccessful delivery of the decision

4.5.3.1 UC_06 XAMOS does not receive confirmation from the beneficiary's provider that notification of approval of the instant payment has been delivered

This scenario is identical to UC_01 up to and including step 8.

This is the situation where XAMOS has sent notification of approval of the instant payment to the beneficiary's provider but has not received confirmation back that the notification has been delivered (i.e. AM_14 has not occurred). In some cases, it is uncertain whether the beneficiary's provider has received the notification, while in other cases it is certain that it has not.

In such a case, **XAMOS**:

- informs the payer's provider (in the response to the ORDER call) that the instant payment has been approved and it is awaiting confirmation that the beneficiary's provider has received the instant payment for processing and for notification of when it received it (payment status C);
- repeatedly[5] attempts to deliver notification of approval of the instant payment to the beneficiary's provider (by sending the DECISION_BE call) until it receives confirmation from it (timestamp T3, payment status P).

After receiving the response to the ORDER call with payment status C, **the payer's provider:**

- immediately informs the payer that the instant payment has been executed, but that confirmation of receipt by the beneficiary's provider is not available
    - PA_15 Debiting of the instant payment amount
    - PA_16 Notification of execution of the instant payment (payment status C, customer message No. 72)
    - PA_100 Instant payment executed (if the payer's provider does not wait for payment status P)
- may[6] repeatedly call XAMOS (using the QUERY_PA call) until it obtains timestamp T3. Once T3 is obtained, the following steps are performed:
    - PA_16 Notification of execution of the instant payment (payment status C, customer message No. 71)
    - PA_100 Instant payment executed

On first receiving notification of approval of the instant payment, **the beneficiary's provider** performs the following steps:

- BE_11 Receipt of approval of the instant payment
- BE_12 Crediting of the instant payment amount to the beneficiary's account or making it available to the beneficiary
- BE_13 Notification of execution of the instant payment
- BE_101 Instant payment executed

If it subsequently receives the decision to execute the payment, it merely responds (by returning timestamp T3 assigned on first receiving the decision).

[5] Repeated calls are made at progressively increasing intervals. The initial interval is 3 seconds. After each subsequent call, the interval is increased by one half. Once the interval exceeds 1 hour (after 19 calls), the call is repeated once every hour.

[6] Recommended action: repeated use of the QUERY_PA call by the payer's provider where it has received notification of execution of the instant payment with status C, and subsequent notification of the payer that the beneficiary's provider has confirmed receipt of the instant payment (and, if so, when such confirmation was received).

4.5.3.2 UC_07 The payer's provider does not receive notification of approval of the instant payment from XAMOS

This scenario is identical to UC_01, except that XAMOS fails to perform activity PA_15, i.e. it fails to send the DECISION_PA call (paragraph 4.5.1.1, step 8(b)(i)).

In such a case, **XAMOS**:

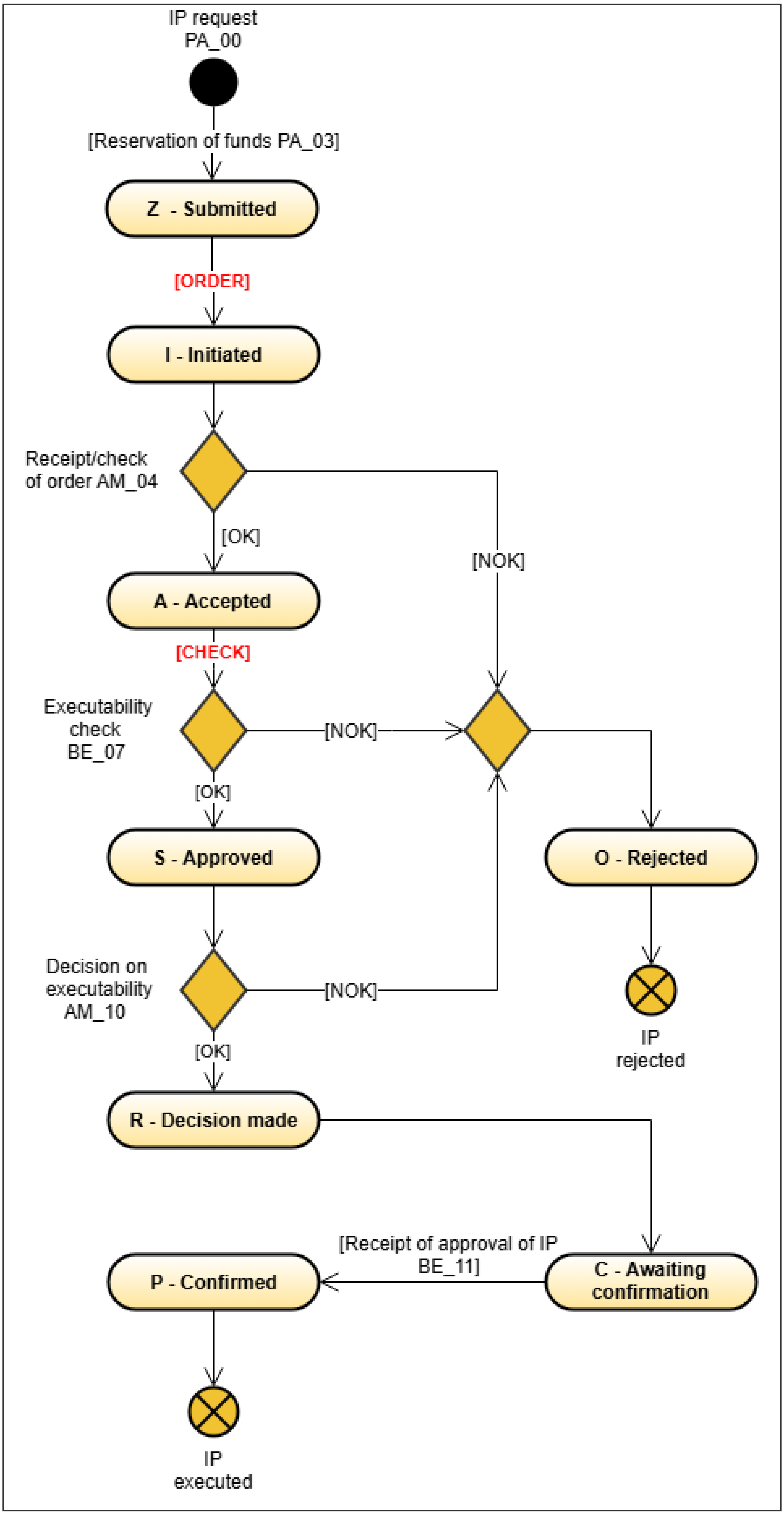
- makes only one attempt to deliver notification of approval/rejection of the instant payment (the DECISION_PA call);
- leaves further action to the payer's provider and does not call it repeatedly.

After the usual time for delivery of notification has elapsed, **the payer's provider**:

- calls XAMOS (using the QUERY_PA call) and, if it does not obtain notification of approval/rejection of the instant payment from XAMOS, informs the payer that it is uncertain whether the instant payment will be executed/rejected (error No. 75);
- then repeatedly calls XAMOS (using the QUERY_PA call). Once a response is received, the follows steps ensue:
    a. Status **OK**
        i. PA_15 Debiting of the instant payment amount
        ii. PA_16 Notification of execution of the instant payment
        iii. PA_100 Instant payment executed
    b. Status **NOK**
        i. PA_19 Cancellation of the reservation
        ii. PA_20 Notification of rejection of the instant payment
        iii. PA_102 Instant payment not executed

5 State diagram of an instant payment

The state diagram below shows the statuses of an instant payment from the perspective of its overall processing in the instant payment scheme. More specifically, some of the instant payment statuses shown in this diagram are used to describe error states, to identify the instant payment for monitoring purposes, etc.


IP request
PA_00
[Reservation of funds PA_03]
Z - Submitted
[ORDER]
I - Initiated
Receipt/check
of order AM_04
[OK]
[NOK]
A - Accepted
[CHECK]
Executability
check
BE_07
[NOK]
[OK]
S - Approved
O - Rejected
Decision on
executability
AM_10
[NOK]
IP
rejected
[OK]
R - Decision made
[Receipt of approval of IP
BE_11]
P - Confirmed
C - Awaiting
confirmation
IP
executed

The individual statuses are described below:

Abbreviation	Status	Description
Z	Submitted	The instant payment has been submitted by the payer’s provider
I	Initiated	The instant payment has been delivered to XAMOS and processing of the instant payment has been initiated
A	Accepted	The instant payment has been accepted by XAMOS for further processing (the CHECK call has been sent to the beneficiary’s provider)
O	Rejected	The instant payment has been rejected
S	Approved	The instant payment has been approved by the beneficiary’s provider (i.e. the CHECK call has been executed with status OK)
R	Decision made	XAMOS has decided to approve the instant payment
P	Confirmed	XAMOS has received confirmation from the beneficiary’s provider (including T3) in response to the DECISION_BE call
C	Awaiting confirmation	XAMOS has received a TIMEOUT response from the beneficiary’s provider in response to the DECISION_BE call Note: XAMOS subsequently sends the DECISION_PA call to the payer’s provider without T3.

6 Datasets (DS)

6.1 Character set

The permitted character set used in an item shall comply with the table in Annex 1 to the Rules, Section 2.1 *Permitted characters*.

6.2 Instant payment identifier

The instant payment identifier is designated as XID and has the following format:

X<bank><id>

where

	Description
X	is the letter X
<bank>	is the identity code of the payer's provider, according to the list of CERTIS participants
<id>	is a string of 13 alphanumeric characters

6.3 Call parameters

6.3.1 DS-B Basic item

The basic order parameters are repeated in multiple calls. For ease of reference, these parameters therefore are grouped into dataset DS-B. Definitions of the instant payment order parameters listed below are contained in the document *Instant payments – technical specification*.

	M/O[7]	Description
AT-10	M	Payer's IBAN
AT-11	M	Short name of payer's account (maximum 20 characters)
AT-12	O	Payer's name (maximum 70 characters)
AT-13	M	Beneficiary's IBAN
AT-14	M	Amount
AT-15	M	Processing date of original document
AT-16	M	Identification of original document
AT-17	O	Constant symbol
AT-18	O	Variable symbol
AT-19	O	Specific symbol
AT-20	O	Message for beneficiary (maximum 140 characters)

[7] **M**andatory/**O**ptional

6.3.2 DS-S Status

The parameters relating to the processing status of the instant payment that have been returned by the called party to the calling party are repeated in multiple calls. For ease of reference, these parameters are grouped into dataset DS-S.

	M/O[7]	Description
AT-04	M	Status • OK – the instant payment has been executed correctly or is in the process of being executed and has not been rejected • NOK – the instant payment has not been (will not be) executed; processing ends with an error
AT-05	O	Error code
AT-06	O	Error description/supplementary information

6.3.3 DS ORDER

A) Data transmitted by the payer's provider to XAMOS (under activities PA_03 and AM_04)

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
AT-02	M	Time T2
DS-B	M	Basic item

B) Response from XAMOS to the payer's provider

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
DS-S	M	Status **OK** • A – Accepted Status **NOK** • O – Rejected

6.3.4 DS CHECK

A) Data transmitted by XAMOS to the beneficiary's provider (under activities AM_06 and BE_07)

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
DS-B	M	Basic item

B) Response from the beneficiary's provider to XAMOS

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
DS-S	M	Status **OK** • S – Approved Status **NOK** • O – Rejected

6.3.5 DS DECISION_BE

A) Data transmitted by XAMOS to the beneficiary's provider (under activities AM_10 and BE_11)

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
AT-02	M	Time T2
AT-07	O	Time TR
AT-08	M	Time TC
AT-21	O	Accounting day to which the instant payment was posted in the CERTIS system
DS-B	M	Basic item
DS-S	M	Status **OK** • R – Decision made

B) Response from the beneficiary's provider to XAMOS

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
AT-03	M	Time T3

6.3.6 DS DECISION_PA

A) Data transmitted by XAMOS to the payer's provider (under activities AM_14 and PA_15)

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
AT-02	O	Time T3
AT-07	O	Time TR
AT-21	O	Accounting day to which the instant payment was assigned
DS-S	M	Status **OK** • P – Confirmed • C – Awaiting confirmation Status **NOK** • O – Rejected

B) Response from the payer's provider to XAMOS

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
DS-S	M	Status • Receipt of notification of approval/rejection confirmed • Technical error

6.3.7 DS QUERY_PA

A) Data transmitted by the payer's provider to XAMOS

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)

B) Response from XAMOS to the payer's provider

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
AT-03	O	Time T3
AT-07	O	Time TR
AT-21	O	Accounting day to which the instant payment was assigned
DS-S	M	Status **OK** • A – Accepted • R – Decision made • P – Confirmed • C – Awaiting confirmation Status **NOK** • O – Rejected

6.3.8 DS QUERY_BE

A) Data transmitted by the beneficiary's provider to XAMOS

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)

B) Response from XAMOS to the beneficiary's provider

	M/O[7]	Description
AT-01	M	Instant payment identifier (XID)
AT-03	O	Time T2
AT-07	O	Time TR
AT-21	O	Accounting day to which the instant payment was assigned
DS-B	O	Basic item

DS-S	M	Status **OK** • A – Accepted • R – Decision made • P – Confirmed • C – Awaiting confirmation Status **NOK** • O – Rejected • Instant payment does not exist

7 Error codes and customer error messages

Customer error messages are binding on instant payment scheme participants in terms of content (i.e. meaning and substance). However, each instant payment scheme participant may determine the exact wording of the messages.

The error codes are divided into the following categories:

Category	Description
E	Technical errors: • rejection by XAMOS without the instant payment order having been successfully transmitted to XAMOS • rejection by the beneficiary's provider for technical reasons
B	Errors based on rejection by XAMOS where the instant payment order has been successfully transmitted to XAMOS
C	Errors based on rejection by the beneficiary's provider for non-technical reasons

A detailed description of error handling, including the specification of all available technical errors, is contained in the document *Instant payments – technical specification*.

7.1 Basic error codes

Cat.	Business error Y/N[8]	Code	Description	Customer (payer) error message "The instant payment cannot be executed – <text>"
E	N	10	Authentication error – invalid access certificate	

[8] **Y**es/**N**o.

E	N	12	Invalid input data format (XSD): <clarifying text>	System error/Unable to connect to the beneficiary's provider
E	N	13	Duplicate instant payment identifier	
E	N	14	Invalid electronic signature/invalid electronic seal: <clarifying text>	
E	N	15	Unexpected technical error	
B	N	23	Invalid input data content: <clarifying text>[9]	System error
B	N	24	The payer's provider is blocked for outgoing payments	
B	Y	25	The beneficiary's provider is not an instant payment scheme participant	The beneficiary's provider does not accept instant payments
B	Y	26	Account included on the payer check list	Your account cannot be used for instant payments
B	Y	27	Account included on the beneficiary check list	The beneficiary's account is not available to receive instant payments
B	Y	28	Payment amount exceeds the A-limit	System error – any wording for the customer may be used
B	Y	29	The beneficiary's provider is unavailable – scheduled outage	The beneficiary's provider is currently not accepting instant payments
B	Y	31	The beneficiary's provider is unavailable – emergency situation, CHECK timeout	Unable to connect to the beneficiary's provider
B	Y	32	Payment processing time limit T_{KO} exceeded	Unable to connect to the beneficiary's provider
C	Y	40	The beneficiary's provider is temporarily out of service for processing instant payments	The beneficiary's provider is currently not accepting instant payments
C	Y	41	The beneficiary's account does not exist	The beneficiary's account does not exist
C	Y	42	Credit transactions are not permitted on the beneficiary's account	The beneficiary's account is not available to receive payments
C	Y	43	Credit transactions from other providers are not permitted on the beneficiary's account	The beneficiary's account is not available to receive payments

[9] Such errors may include, for example: modulo 97 or modulo 11 checks on account numbers failed, or the date is outside the permitted range.

C	Y	44	The beneficiary's account does not accept instant payments	The beneficiary's account is not available to receive instant payments
C	Y	45	The beneficiary's provider cannot execute the instant payment for legal reasons because the beneficiary's account is a gambling account	The beneficiary's provider cannot execute the payment for legal reasons – gambling account
C	Y	46	The beneficiary's provider rejected the instant payment without stating a reason	The beneficiary's provider rejected the instant payment to the beneficiary's account
C	Y	47	The beneficiary's provider rejected the instant payment due to a technical error[10]	
C	Y	48	Maximum instant payment limit exceeded	The payment amount exceeds the maximum permitted limit
B	N	60	QUERY_PA for an unknown XID (e.g. the instant payment identifier from ORDER was not received)	System error

7.2 **Other customer (payer) messages**

No.	Description of the situation	Customer (payer) message
71	ORDER or QUERY_PA returns status **P (Confirmed)**	Variants • The instant payment has been executed. Receipt of the instant payment was confirmed by the beneficiary's provider at HH:MM:SS. (<u>recommended</u>) • The instant payment has been executed.
72	ORDER or QUERY_PA returns status **C (Awaiting confirmation)** or **R (Decision made)**	Variants • The instant payment has been executed, but confirmation of receipt by the beneficiary's provider is not available. (<u>recommended</u>) • The instant payment has been executed.
73	ORDER ends with a connectionTimeout[11]	The instant payment cannot be executed because the instant payment scheme is unavailable.
74	QUERY_PA returns status **A**	The payment has been accepted for processing.
75	ORDER ends with a readTimeout[12]	It is currently uncertain whether the instant payment will be executed.

[10] Including the case where the provider code in the beneficiary's IBAN is not the code of the provider to which the CHECK call was sent.

[11] Timeout for opening the session (i.e. if this timeout occurs, no code has been executed on the application server side).

[12] Timeout for processing on the server side (i.e. if this timeout occurs, it is uncertain what has or has not been executed on the application server side).

8 Transitional and final provisions

8.1 Paragraphs 3.11 and 3.12 shall apply no later than 1 April 2027.

8.2 Paragraphs 3.11, 3.12 and 3.14 contain provisions manifestly intended to protect the interests of payers and beneficiaries. A breach by an instant payment scheme participant of an obligation arising under those provisions gives rise to that participant's liability within the meaning of Article 2913(1) of Act No. 89/2012 Coll., the Civil Code.