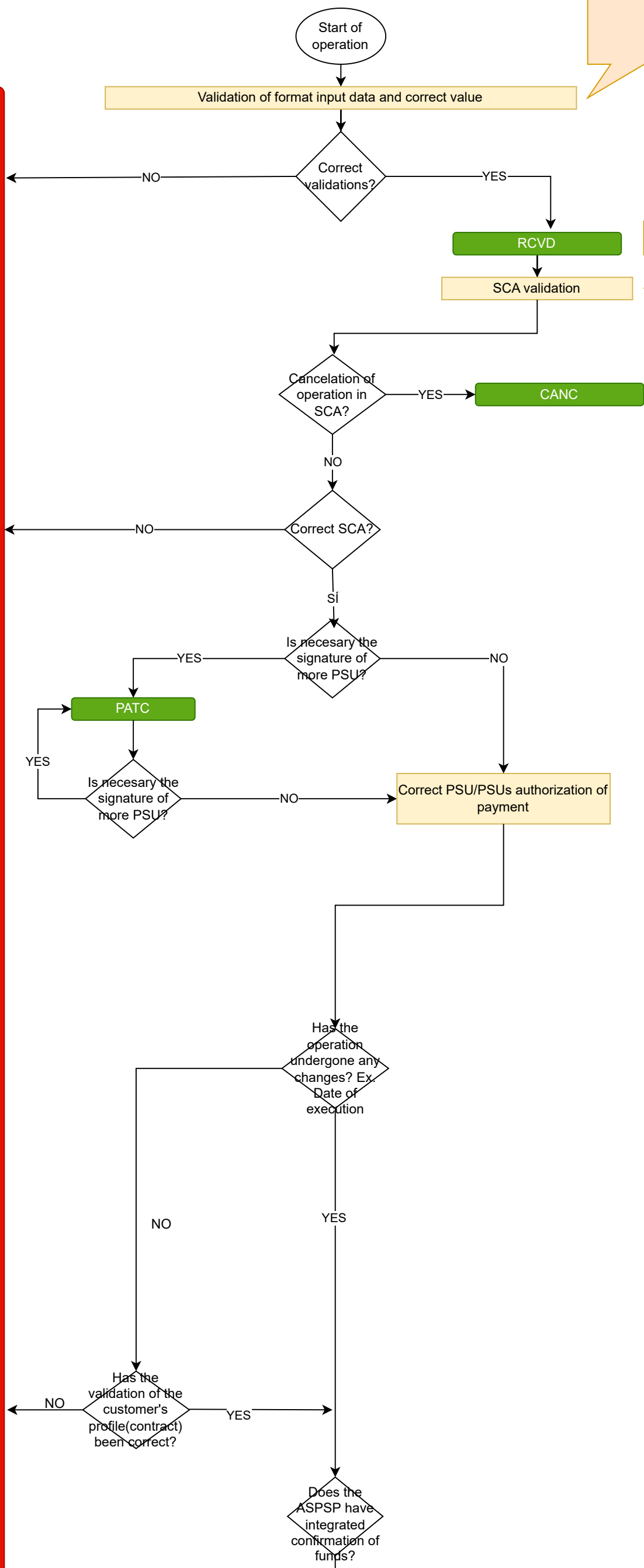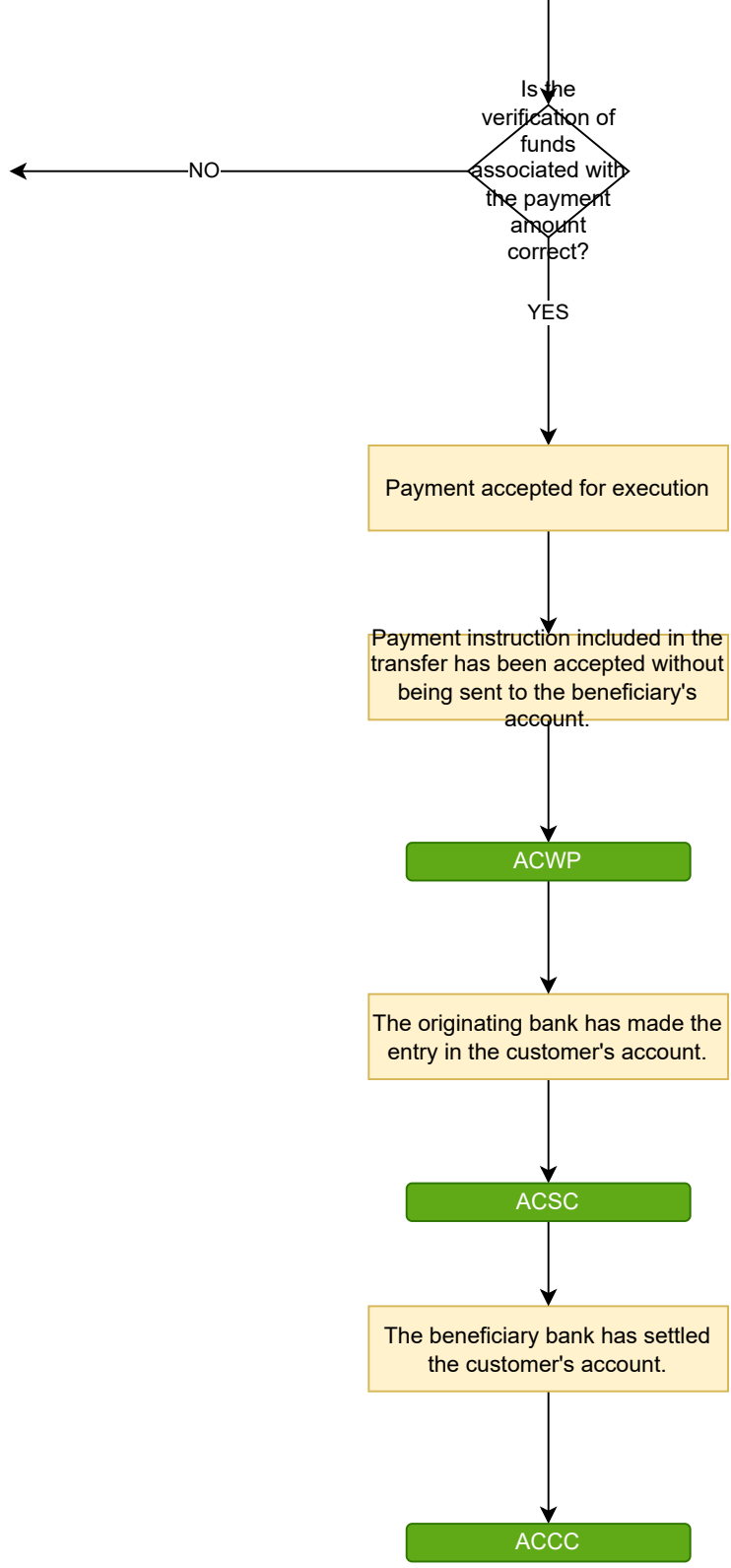Start of operation

- **Simple payments**
  - **Amount:** correct format and value.
  - **Currency**: validation of correct currency format.
  - **IBAN/BBAN:** with correct format and value.
  - **Country**: correct format and value.
  - **Creditor Agent**: correct format and value of corss-border-credit-transfers.
  - **RemittanceInformationUnstructured**: Validation of correct field length.
- **Future payments**
  - **RequestedExecutionDate**: Validity of execution date.
- **Periodic payments**
  - **StartDate**: execution date validation.
  - **ExecutionRule**: format and value validation.
  - **EndDate**: execution date validity.
  - **Frequency**: format and value validation.
  - **Day of execution**: format and value validation.

Validation of format input data and correct value

Correct validations?

NO

YES

RCVD

- **Validation of correctly introduced SCA**

SCA validation

Cancelation of operation in SCA?

YES

CANC

NO

Correct SCA?

NO

SÍ

Is necesary the signature of more PSU?

YES

NO

PATC

Is necesary the signature of more PSU?

YES

NO

Correct PSU/PSUs authorization of payment

Has the operation undergone any changes? Ex. Date of execution

NO

YES

RJCT

Has the validation of the customer's profile(contract) been correct?

NO

YES

Does the ASPSP have integrated confirmation of funds?

Is the verification of funds associated with the payment amount correct?

NO ←

YES ↓

Payment accepted for execution

Payment instruction included in the transfer has been accepted without being sent to the beneficiary's account.

ACWP

An operation can go to RJCT state as long as it does not reach the final state.

The originating bank has made the entry in the customer's account.

ACSC

- **SEPA-CREDIT-TRANSFERS:** Final state.
- **INSTANT-SEPA-CREDIT-TRANSFER:** Not final status, may go to ACCC if accepted or RJCT due to beneficiary problems.

The beneficiary bank has settled the customer's account.

ACCC

- **INSTANT-SEPA-CREDIT-TRANSFERS:** Final state.