

NACHA schema is a stripped version of ISO 20022's pain.001.001.03.

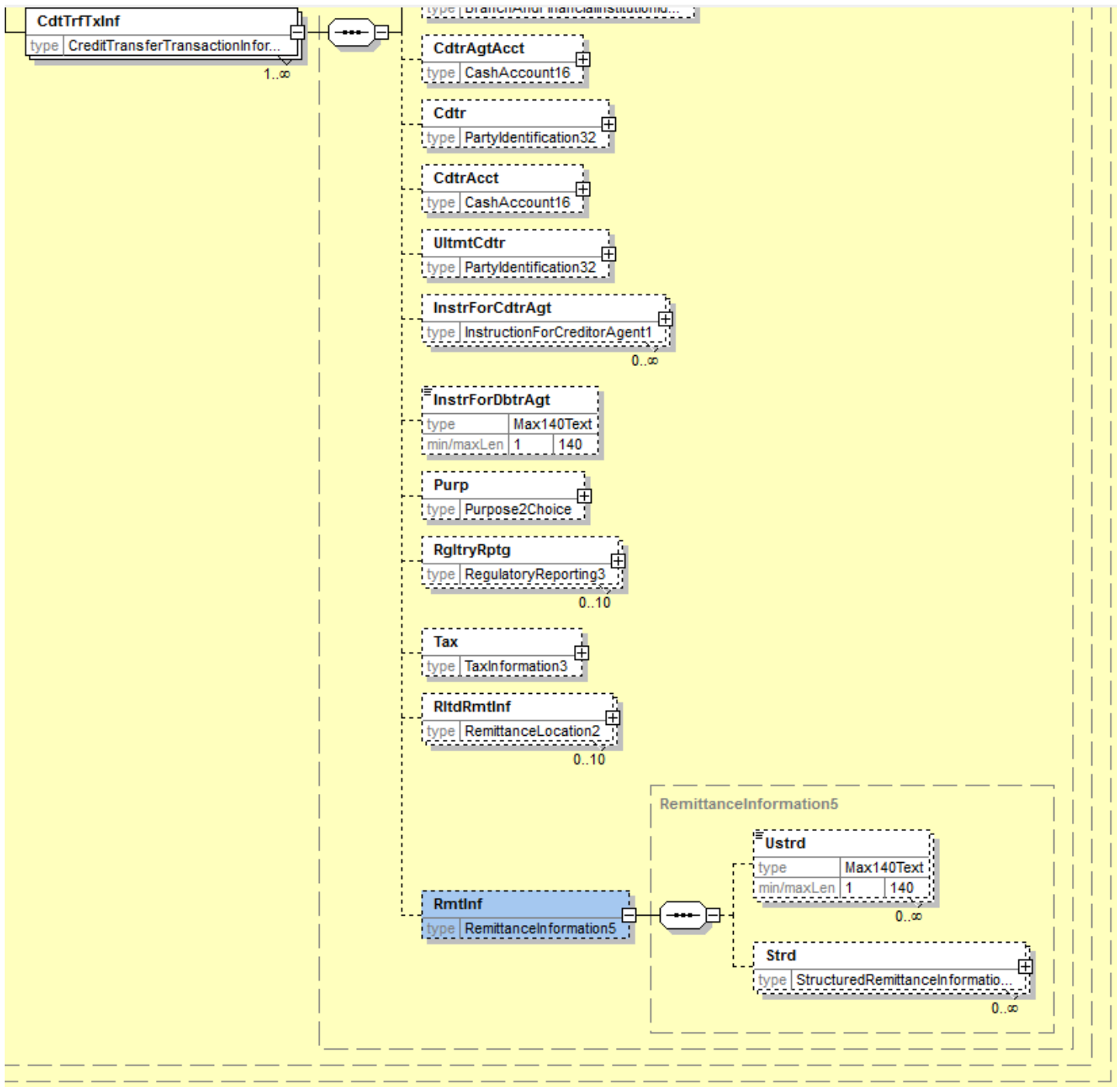
ISO's pain.001.001.03 can be divided following "main parts":

- GroupHeader
- PaymentInformation
  - ? CreditTransferTransactionInformation
  - ? RemittanceInformation

In NACHA's schema only the RemittanceInformation is present, so pain.001.001.03 (and thus ISO 20022 and CGI) and NACHA.xsd are not compatible. However, RemittanceInformation in NACHA is used as it is in pain.001.001.03 with no modifications.

Information present in NACHA's schema could be directly transferred into pain.001.001.03 schema in exact same locations, but the file would not be schema valid in that case, as mandatory fields in GroupHeader, PaymentInformation and CreditTransferTransactionInformation would be missing. Information could, of course, be remapped into appropriate fields.

Screenshots of both schemas below, first being pain.001.001.03.xsd and second NACHA.xsd.



NACHA.xsd

