

ISO 20022

Payments Mandates - Maintenance 2020 - 2021

Message Definition Report - Part 2

Approved by the Payments SEG on 11 January 2021

This document provides details of the Message Definitions for Payments Mandates - Maintenance 2020 - 2021.

February 2021

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1 Message Set Overview

Introduction

Set of messages to support the direct debit instructions and electronic mandate related information and to cater for the initiation, amendment and cancellation of the mandate in the customer-to-bank and interbank space.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pain.009.001.07 MandateInitiationRequestV07	<p>The MandateInitiationRequest message is sent by the initiator of the request to his agent. The initiator can either be the debtor or the creditor.</p> <p>The MandateInitiationRequest message is forwarded by the agent of the initiator to the agent of the counterparty.</p> <p>The MandateInitiationRequest message is used to setup the instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor.</p>
pain.010.001.07 MandateAmendmentRequestV07	<p>The MandateAmendmentRequest message is sent by the initiator of the request to his agent and/or counterparty. The initiator can both be the debtor or the creditor (or where appropriate the debtor agent).</p> <p>The MandateAmendmentRequest message is forwarded by the agent of the initiator to the agent of the counterparty.</p> <p>A MandateAmendmentRequest message is used to request the amendment of specific information in an existing mandate. The MandateAmendmentRequest message must reflect the new data of the element(s) to be amended and at a minimum a unique reference to the existing mandate. If accepted, this MandateAmendmentRequest message together with the MandateAcceptanceReport message confirming the acceptance will be considered as a valid amendment on an existing mandate, agreed upon by all parties. The amended mandate will from then on be considered the valid mandate.</p>
pain.011.001.07 MandateCancellationRequestV07	<p>The MandateCancellationRequest message is sent by the initiator of the request to his agent. The initiator can either be the debtor or the creditor.</p> <p>The MandateCancellationRequest message is forwarded by the agent of the initiator to the agent of the counterparty.</p> <p>A MandateCancellationRequest message is used to request the cancellation of an existing mandate. If accepted, this MandateCancellationRequest message together with the MandateAcceptanceReport message confirming the acceptance will be considered a valid</p>

MessageDefinition	Definition
	cancellation of an existing mandate, agreed upon by all parties.
pain.012.001.07 MandateAcceptanceReportV07	<p>The MandateAcceptanceReport message is sent from the agent of the receiver (debtor or creditor) of the MandateRequest message (initiation, amendment or cancellation) to the agent of the initiator of the MandateRequest message (debtor or creditor).</p> <p>A MandateAcceptanceReport message is used to confirm the acceptance or rejection of a MandateRequest message. Where acceptance is part of the full process flow, a MandateRequest message only becomes valid after a confirmation of acceptance is received through a MandateAcceptanceReport message from the agent of the receiver.</p>
pain.017.001.03 MandateCopyRequestV03	<p>The MandateCopyRequest message is sent by the initiator of the request to his agent. The initiator can either be the debtor or the creditor.</p> <p>The MandateCopyRequest message is forwarded by the agent of the initiator to the agent of the counterparty.</p> <p>A MandateCopyRequest message is used to request a copy of an existing mandate. If accepted, the mandate copy can be sent using the MandateAcceptanceReport message.</p>
pain.018.001.03 MandateSuspensionRequestV03	<p>The MandateSuspensionRequest message is sent by the initiator of the request to its agent. The initiator can either be the debtor, debtor agent, creditor or creditor agent.</p> <p>A MandateSuspensionRequest message is used to request the suspension of an existing mandate until the suspension is lifted.</p>

2 **pain.009.001.07 MandateInitiationRequestV07**

2.1 **MessageDefinition Functionality**

Scope

The MandateInitiationRequest message is sent by the initiator of the request to his agent. The initiator can either be the debtor or the creditor.

The MandateInitiationRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

The MandateInitiationRequest message is used to setup the instruction that allows the debtor agent to accept instructions from the creditor, through the creditor agent, to debit the account of the debtor.

Usage

The MandateInitiationRequest message can contain one or more request(s) to setup a specific mandate.

The messages can be exchanged between creditor and creditor agent or debtor and debtor agent and between creditor agent and debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor or debtor.

The MandateInitiationRequest message can be used in domestic and cross-border scenarios.

Outline

The MandateInitiationRequestV07 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics to identify the message and parties playing a role in the mandate initiation, but which are not part of the mandate.

B. Mandate

Set of elements used to provide the details of the mandate signed between the (ultimate) creditor and the (ultimate) debtor.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <MndtInitnReq>	[1..1]		C10	
	GroupHeader <GrpHdr>	[1..1]	±		8
	Mandate <Mndt>	[1..*]		C12, C13	9
	MandateIdentification <MndtId>	[0..*]	Text		11
	MandateRequestIdentification <MndtReqId>	[1..1]	Text		11
	Authentication <Authntcn>	[0..1]	±		11
	Type <Tp>	[0..1]	±		11
	Occurrences <Ocrncs>	[0..1]	±		12
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		12
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C1, C6	13
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C1, C6	13
	MaximumAmount <MaxAmt>	[0..1]	Amount	C1, C6	13
	Adjustment <Adjstmnt>	[0..1]	±		14
	Reason <Rsn>	[0..1]			14
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		15
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		15
	Creditor <Cdtr>	[1..1]	±		15
	CreditorAccount <CdtrAcct>	[0..1]		C9, C8	15
	Identification <Id>	[0..1]	±		16
	Type <Tp>	[0..1]	±		16
	Currency <Ccy>	[0..1]	CodeSet	C2	17
	Name <Nm>	[0..1]	Text		17
	Proxy <Prxy>	[0..1]	±		17
	CreditorAgent <CdtrAgt>	[0..1]	±		17
	UltimateCreditor <UltmtCdtr>	[0..1]	±		18
	Debtor <Dbtr>	[1..1]	±		18
	DebtorAccount <DbtrAcct>	[0..1]		C9, C8	18
	Identification <Id>	[0..1]	±		19

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	±		19
	Currency <Ccy>	[0..1]	CodeSet	C2	20
	Name <Nm>	[0..1]	Text		20
	Proxy <Prxy>	[0..1]	±		20
	DebtorAgent <DbtrAgt>	[1..1]	±		20
	UltimateDebtor <UltmtDbtr>	[0..1]	±		21
	MandateReference <MndtRef>	[0..1]	Text		21
	ReferredDocument <RfrdDoc>	[0..*]	±		21
	SupplementaryData <SplmtryData>	[0..*]	±	C11	22
	SupplementaryData <SplmtryData>	[0..*]	±	C11	22

2.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C8 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C9 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C10 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C11 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C12 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C13 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics to identify the message and parties playing a role in the mandate initiation, but which are not part of the mandate.

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader80](#)" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

2.4.2 Mandate <Mndt>

Presence: [1..*]

Definition: Set of elements used to provide the details of the mandate signed between the (ultimate) creditor and the (ultimate) debtor.

Impacted by: [C12 "UltimateCreditorGuideline"](#), [C13 "UltimateDebtorGuideline"](#)

Mandate <Mndt> contains the following **Mandate19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..*]	Text		11
	MandateRequestIdentification <MndtReqlId>	[1..1]	Text		11
	Authentication <Authntcn>	[0..1]	±		11
	Type <Tp>	[0..1]	±		11
	Occurrences <Ocrncs>	[0..1]	±		12
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		12
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C1, C6	13
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C1, C6	13
	MaximumAmount <MaxAmt>	[0..1]	Amount	C1, C6	13
	Adjustment <Adjstmnt>	[0..1]	±		14
	Reason <Rsn>	[0..1]			14
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		15
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		15
	Creditor <Cdtr>	[1..1]	±		15
	CreditorAccount <CdtrAcct>	[0..1]		C9, C8	15
	Identification <Id>	[0..1]	±		16
	Type <Tp>	[0..1]	±		16
	Currency <Ccy>	[0..1]	CodeSet	C2	17
	Name <Nm>	[0..1]	Text		17
	Proxy <Prxy>	[0..1]	±		17
	CreditorAgent <CdtrAgt>	[0..1]	±		17
	UltimateCreditor <UltmtCdtr>	[0..1]	±		18
	Debtor <Dbtr>	[1..1]	±		18
	DebtorAccount <DbtrAcct>	[0..1]		C9, C8	18
	Identification <Id>	[0..1]	±		19
	Type <Tp>	[0..1]	±		19
	Currency <Ccy>	[0..1]	CodeSet	C2	20
	Name <Nm>	[0..1]	Text		20
	Proxy <Prxy>	[0..1]	±		20
	DebtorAgent <DbtrAgt>	[1..1]	±		20

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		21
	MandateReference <MndtRef>	[0..1]	Text		21
	ReferredDocument <RfrdDoc>	[0..*]	±		21
	SupplementaryData <SplmtryData>	[0..*]	±	C11	22

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

2.4.2.1 MandateIdentification <MndtId>

Presence: [0..*]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

2.4.2.2 MandateRequestIdentification <MndtReqId>

Presence: [1..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

2.4.2.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chan>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

2.4.2.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "MandateTypeInformation2" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clsfctn>	[0..1]	±		182

2.4.2.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "MandateOccurrences5" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

2.4.2.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

2.4.2.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.4.2.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.4.2.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

2.4.2.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "MandateAdjustment1" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

2.4.2.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		15

2.4.2.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "ExternalMandateSetupReason1Code" on page 211

2.4.2.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

2.4.2.12 CreditorSchemeldentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeldentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

2.4.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

2.4.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		16
	Type <Tp>	[0..1]	±		16
	Currency <Ccy>	[0..1]	CodeSet	C2	17
	Name <Nm>	[0..1]	Text		17
	Proxy <Prxy>	[0..1]	±		17

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

2.4.2.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

2.4.2.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

2.4.2.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

2.4.2.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

2.4.2.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

2.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

2.4.2.16 UltimateCreditor <UltmtCdr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

2.4.2.17 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

2.4.2.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C9 "IdentificationOrProxyPresenceRule"](#), [C8 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		19
	Type <Tp>	[0..1]	±		19
	Currency <Ccy>	[0..1]	CodeSet	C2	20
	Name <Nm>	[0..1]	Text		20
	Proxy <Prxy>	[0..1]	±		20

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

2.4.2.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

2.4.2.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

2.4.2.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

2.4.2.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

2.4.2.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

2.4.2.19 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

2.4.2.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

2.4.2.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

2.4.2.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

2.4.2.23 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements within the message component.

Impacted by: [C11 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

2.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C11 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

3 **pain.010.001.07** **MandateAmendmentRequestV07**

3.1 **MessageDefinition Functionality**

Scope

The MandateAmendmentRequest message is sent by the initiator of the request to his agent and/or counterparty. The initiator can both be the debtor or the creditor (or where appropriate the debtor agent).

The MandateAmendmentRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

A MandateAmendmentRequest message is used to request the amendment of specific information in an existing mandate. The MandateAmendmentRequest message must reflect the new data of the element(s) to be amended and at a minimum a unique reference to the existing mandate. If accepted, this MandateAmendmentRequest message together with the MandateAcceptanceReport message confirming the acceptance will be considered as a valid amendment on an existing mandate, agreed upon by all parties. The amended mandate will from then on be considered the valid mandate.

Usage

The MandateAmendmentRequest message can contain one or more request(s) to amend a specific mandate.

The messages can be exchanged between creditor and creditor agent or debtor and debtor agent and between creditor agent and debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor or debtor.

The MandateAmendmentRequest message can be used in domestic and cross-border scenarios.

If all elements in the existing Mandate need to be amended or the underlying contract is different, then the MandateAmendmentRequest message should not be used. The existing Mandate has to be cancelled and a new Mandate has to be initiated.

Outline

The MandateAmendmentRequestV07 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics to identify the message and parties playing a role in the amendment of the mandate, but which are not part of the mandate.

B. UnderlyingAmendmentDetails

Set of elements used to provide details on the amendment request.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <MndtAmdmntReq>	[1..1]		C11	
	GroupHeader <GrpHdr>	[1..1]	±		29
	UnderlyingAmendmentDetails <UndrlygAmdmntDtls>	[1..*]			29
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		32
	AmendmentReason <AmdmntRsn>	[1..1]	±		32
	Mandate <Mndt>	[1..1]		C13, C15	33
	MandateIdentification <MndtId>	[1..1]	Text		35
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		35
	Authentication <Authntcn>	[0..1]	±		35
	Type <Tp>	[0..1]	±		35
	Occurrences <Ocrncs>	[0..1]	±		36
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		36
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C1, C6	37
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C1, C6	37
	MaximumAmount <MaxAmt>	[0..1]	Amount	C1, C6	37
	Adjustment <Adjstmnt>	[0..1]	±		38
	Reason <Rsn>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	Creditor <Cdtr>	[0..1]	±		39
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	39
	Identification <Id>	[0..1]	±		40
	Type <Tp>	[0..1]	±		40
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		41
	Proxy <Prxy>	[0..1]	±		41
	CreditorAgent <CdtrAgt>	[0..1]	±		41
	UltimateCreditor <UltmtCdtr>	[0..1]	±		42

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[0..1]	±		42
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	42
	Identification <Id>	[0..1]	±		43
	Type <Tp>	[0..1]	±		43
	Currency <Ccy>	[0..1]	CodeSet	C2	44
	Name <Nm>	[0..1]	Text		44
	Proxy <Prxy>	[0..1]	±		44
	DebtorAgent <DbtrAgt>	[0..1]	±		44
	UltimateDebtor <UltmtDbtr>	[0..1]	±		45
	MandateReference <MndtRef>	[0..1]	Text		45
	ReferredDocument <RfrdDoc>	[0..*]	±		45
	OriginalMandate <OrgnlMndt>	[1..1]			46
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		48
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C14, C16	48
	Mandateldentification <Mndtld>	[1..1]	Text		50
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		50
	Authentication <Authntcn>	[0..1]	±		50
	Type <Tp>	[0..1]	±		50
	Occurrences <Ocmcs>	[0..1]	±		51
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		51
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C7	52
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C7	52
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C7	52
	Adjustment <Adjstmnt>	[0..1]	±		53
	Reason <Rsn>	[0..1]			53
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		54
	Creditor <Cdtr>	[1..1]	±		54
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	54
	Identification <Id>	[0..1]	±		55

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	±		55
	Currency <Ccy>	[0..1]	CodeSet	C2	56
	Name <Nm>	[0..1]	Text		56
	Proxy <Prxy>	[0..1]	±		56
	CreditorAgent <CdtrAgt>	[0..1]	±		56
	UltimateCreditor <UltmtCdtr>	[0..1]	±		57
	Debtor <Dbtr>	[1..1]	±		57
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	57
	Identification <Id>	[0..1]	±		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[0..1]	CodeSet	C2	59
	Name <Nm>	[0..1]	Text		59
	Proxy <Prxy>	[0..1]	±		59
	DebtorAgent <DbtrAgt>	[1..1]	±		59
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	MandateReference <MndtRef>	[0..1]	Text		60
	ReferredDocument <RfrdDoc>	[0..*]	±		60
	SupplementaryData <SplmtryData>	[0..*]	±	C12	61
	SupplementaryData <SplmtryData>	[0..*]	±	C12	61

3.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C8 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C9 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C10 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C11 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C12 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C13 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C14 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C15 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C16 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics to identify the message and parties playing a role in the amendment of the mandate, but which are not part of the mandate.

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader80](#)" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

3.4.2 UnderlyingAmendmentDetails <UndrlygAmdmntDtls>

Presence: [1..*]

Definition: Set of elements used to provide details on the amendment request.

UnderlyingAmendmentDetails <UndrlygAmdmntDtls> contains the following
MandateAmendment7 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		32
	AmendmentReason <AmdmntRsn>	[1..1]	±		32
	Mandate <Mndt>	[1..1]		C13, C15	33
	MandateIdentification <MndtId>	[1..1]	Text		35
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		35
	Authentication <Authntcn>	[0..1]	±		35
	Type <Tp>	[0..1]	±		35
	Occurrences <Ocrncs>	[0..1]	±		36
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		36
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C1, C6	37
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C1, C6	37
	MaximumAmount <MaxAmt>	[0..1]	Amount	C1, C6	37
	Adjustment <Adjstmnt>	[0..1]	±		38
	Reason <Rsn>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	Creditor <Cdtr>	[0..1]	±		39
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	39
	Identification <Id>	[0..1]	±		40
	Type <Tp>	[0..1]	±		40
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		41
	Proxy <Prxy>	[0..1]	±		41
	CreditorAgent <CdtrAgt>	[0..1]	±		41
	UltimateCreditor <UltmtCdtr>	[0..1]	±		42
	Debtor <Dbtr>	[0..1]	±		42
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	42
	Identification <Id>	[0..1]	±		43
	Type <Tp>	[0..1]	±		43

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Currency <Ccy>	[0..1]	CodeSet	C2	44
	Name <Nm>	[0..1]	Text		44
	Proxy <Prxy>	[0..1]	±		44
	DebtorAgent <DbtrAgt>	[0..1]	±		44
	UltimateDebtor <UltmtDbtr>	[0..1]	±		45
	MandateReference <MndtRef>	[0..1]	Text		45
	ReferredDocument <RfrdDoc>	[0..*]	±		45
	OriginalMandate <OrgnlMndt>	[1..1]			46
{Or	OriginalMandateIdentification <OrgnlMndtld>	[1..1]	Text		48
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C14, C16	48
	MandateIdentification <Mndtld>	[1..1]	Text		50
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		50
	Authentication <Authntcn>	[0..1]	±		50
	Type <Tp>	[0..1]	±		50
	Occurrences <Ocrncs>	[0..1]	±		51
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		51
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C7	52
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C7	52
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C7	52
	Adjustment <Adjstmnt>	[0..1]	±		53
	Reason <Rsn>	[0..1]			53
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		54
	Creditor <Cdtr>	[1..1]	±		54
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	54
	Identification <ld>	[0..1]	±		55
	Type <Tp>	[0..1]	±		55
	Currency <Ccy>	[0..1]	CodeSet	C2	56
	Name <Nm>	[0..1]	Text		56
	Proxy <Prxy>	[0..1]	±		56

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdrAgt>	[0..1]	±		56
	UltimateCreditor <UltmtCdr>	[0..1]	±		57
	Debtor <Dbtr>	[1..1]	±		57
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	57
	Identification <Id>	[0..1]	±		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[0..1]	CodeSet	C2	59
	Name <Nm>	[0..1]	Text		59
	Proxy <Prxy>	[0..1]	±		59
	DebtorAgent <DbtrAgt>	[1..1]	±		59
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	MandateReference <MndtRef>	[0..1]	Text		60
	ReferredDocument <RfrdDoc>	[0..*]	±		60
	SupplementaryData <SplmtryData>	[0..*]	±	C12	61

3.4.2.1 OriginalMessageInformation <OrgnlMsgInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalMessageInformation <OrgnlMsgInf> contains the following elements (see "OriginalMessageInformation1" on page 182 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	MessageNameIdentification <MsgNmId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[0..1]	DateTime		183

3.4.2.2 AmendmentReason <AmdmntRsn>

Presence: [1..1]

Definition: Provides detailed information on the amendment reason.

AmendmentReason <AmdmntRsn> contains the following elements (see "[MandateAmendmentReason2](#)" on page 175 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		175
	Reason <Rsn>	[1..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	AdditionalInformation <AddtlInf>	[0..*]	Text		176

3.4.2.3 Mandate <Mndt>

Presence: [1..1]

Definition: Provides the amended mandate data.

Impacted by: [C13 "UltimateCreditorGuideline"](#), [C15 "UltimateDebtorGuideline"](#)

Mandate <Mndt> contains the following **Mandate18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		35
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		35
	Authentication <Authntcn>	[0..1]	±		35
	Type <Tp>	[0..1]	±		35
	Occurrences <Ocrncs>	[0..1]	±		36
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		36
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C1, C6	37
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C1, C6	37
	MaximumAmount <MaxAmt>	[0..1]	Amount	C1, C6	37
	Adjustment <Adjstmnt>	[0..1]	±		38
	Reason <Rsn>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	Creditor <Cdtr>	[0..1]	±		39
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	39
	Identification <Id>	[0..1]	±		40
	Type <Tp>	[0..1]	±		40
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		41
	Proxy <Prxy>	[0..1]	±		41
	CreditorAgent <CdtrAgt>	[0..1]	±		41
	UltimateCreditor <UltmtCdtr>	[0..1]	±		42
	Debtor <Dbtr>	[0..1]	±		42
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	42
	Identification <Id>	[0..1]	±		43
	Type <Tp>	[0..1]	±		43
	Currency <Ccy>	[0..1]	CodeSet	C2	44
	Name <Nm>	[0..1]	Text		44
	Proxy <Prxy>	[0..1]	±		44
	DebtorAgent <DbtrAgt>	[0..1]	±		44

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		45
	MandateReference <MndtRef>	[0..1]	Text		45
	ReferredDocument <RfrdDoc>	[0..*]	±		45

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

3.4.2.3.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

3.4.2.3.2 MandateRequestIdentification <MndtReqId>

Presence: [0..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

3.4.2.3.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <ChanI>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

3.4.2.3.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "[MandateTypeInformation2](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

3.4.2.3.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "[MandateOccurrences5](#)" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

3.4.2.3.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

3.4.2.3.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.2.3.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.2.3.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C1 "ActiveCurrency", C6 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.2.3.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "[MandateAdjustment1](#)" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

3.4.2.3.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38

3.4.2.3.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "[ExternalMandateSetupReason1Code](#)" on page 211

3.4.2.3.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

3.4.2.3.12 CreditorSchemeldentification <CdrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeldentification <CdrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.3.13 Creditor <Cdr>

Presence: [0..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.3.14 CreditorAccount <CdrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		40
	Type <Tp>	[0..1]	±		40
	Currency <Ccy>	[0..1]	CodeSet	C2	41
	Name <Nm>	[0..1]	Text		41
	Proxy <Prxy>	[0..1]	±		41

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

3.4.2.3.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

3.4.2.3.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

3.4.2.3.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

3.4.2.3.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

3.4.2.3.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

3.4.2.3.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

3.4.2.3.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.3.17 Debtor <Dbtr>

Presence: [0..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.3.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		43
	Type <Tp>	[0..1]	±		43
	Currency <Ccy>	[0..1]	CodeSet	C2	44
	Name <Nm>	[0..1]	Text		44
	Proxy <Prxy>	[0..1]	±		44

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

3.4.2.3.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

3.4.2.3.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

3.4.2.3.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

3.4.2.3.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

3.4.2.3.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

3.4.2.3.19 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

3.4.2.3.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.3.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

3.4.2.3.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

3.4.2.4 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

OriginalMandate <OrgnlMndt> contains one of the following **OriginalMandate9Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		48
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C14, C16	48
	Mandateldentification <Mndtld>	[1..1]	Text		50
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		50
	Authentication <Authntcn>	[0..1]	±		50
	Type <Tp>	[0..1]	±		50
	Occurrences <Ocrncs>	[0..1]	±		51
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		51
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C7	52
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C7	52
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C7	52
	Adjustment <Adjstmnt>	[0..1]	±		53
	Reason <Rsn>	[0..1]			53
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		54
	Creditor <Cdtr>	[1..1]	±		54
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	54
	Identification <Id>	[0..1]	±		55
	Type <Tp>	[0..1]	±		55
	Currency <Ccy>	[0..1]	CodeSet	C2	56
	Name <Nm>	[0..1]	Text		56
	Proxy <Prxy>	[0..1]	±		56
	CreditorAgent <CdtrAgt>	[0..1]	±		56
	UltimateCreditor <UltmtCdtr>	[0..1]	±		57
	Debtor <Dbtr>	[1..1]	±		57
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	57
	Identification <Id>	[0..1]	±		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[0..1]	CodeSet	C2	59

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		59
	Proxy <Prxy>	[0..1]	±		59
	DebtorAgent <DbtrAgt>	[1..1]	±		59
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	MandateReference <MndtRef>	[0..1]	Text		60
	ReferredDocument <RfrdDoc>	[0..*]	±		60

3.4.2.4.1 OriginalMandateIdentification <OrgnIMndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 220

3.4.2.4.2 OriginalMandate <OrgnIMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

Impacted by: C14 "UltimateCreditorGuideline", C16 "UltimateDebtorGuideline"

OriginalMandate <OrgnlMndt> contains the following **Mandate17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		50
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		50
	Authentication <Authntcn>	[0..1]	±		50
	Type <Tp>	[0..1]	±		50
	Occurrences <Ocrncs>	[0..1]	±		51
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		51
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C7	52
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C7	52
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C7	52
	Adjustment <Adjstmnt>	[0..1]	±		53
	Reason <Rsn>	[0..1]			53
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		54
	Creditor <Cdtr>	[1..1]	±		54
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	54
	Identification <Id>	[0..1]	±		55
	Type <Tp>	[0..1]	±		55
	Currency <Ccy>	[0..1]	CodeSet	C2	56
	Name <Nm>	[0..1]	Text		56
	Proxy <Prxy>	[0..1]	±		56
	CreditorAgent <CdtrAgt>	[0..1]	±		56
	UltimateCreditor <UltmtCdtr>	[0..1]	±		57
	Debtor <Dbtr>	[1..1]	±		57
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	57
	Identification <Id>	[0..1]	±		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[0..1]	CodeSet	C2	59
	Name <Nm>	[0..1]	Text		59
	Proxy <Prxy>	[0..1]	±		59
	DebtorAgent <DbtrAgt>	[1..1]	±		59

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	MandateReference <MndtRef>	[0..1]	Text		60
	ReferredDocument <RfrdDoc>	[0..*]	±		60

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

3.4.2.4.2.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

3.4.2.4.2.2 MandateRequestIdentification <MndtReqId>

Presence: [0..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

3.4.2.4.2.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chanl>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

3.4.2.4.2.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "[MandateTypeInformation2](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

3.4.2.4.2.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "[MandateOccurrences5](#)" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

3.4.2.4.2.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

3.4.2.4.2.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C2 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.2.4.2.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.2.4.2.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

3.4.2.4.2.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "[MandateAdjustment1](#)" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

3.4.2.4.2.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53

3.4.2.4.2.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "[ExternalMandateSetupReason1Code](#)" on page 211

3.4.2.4.2.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

3.4.2.4.2.12 CreditorSchemeldentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeldentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.4.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.4.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		55
	Type <Tp>	[0..1]	±		55
	Currency <Ccy>	[0..1]	CodeSet	C2	56
	Name <Nm>	[0..1]	Text		56
	Proxy <Prxy>	[0..1]	±		56

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

3.4.2.4.2.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

3.4.2.4.2.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

3.4.2.4.2.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

3.4.2.4.2.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

3.4.2.4.2.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

3.4.2.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

3.4.2.4.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.4.2.17 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.4.2.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		58
	Type <Tp>	[0..1]	±		58
	Currency <Ccy>	[0..1]	CodeSet	C2	59
	Name <Nm>	[0..1]	Text		59
	Proxy <Prxy>	[0..1]	±		59

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

3.4.2.4.2.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

3.4.2.4.2.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

3.4.2.4.2.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

3.4.2.4.2.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

3.4.2.4.2.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

3.4.2.4.2.19 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgnt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

3.4.2.4.2.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

3.4.2.4.2.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

3.4.2.4.2.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

3.4.2.5 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

3.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

4 **pain.011.001.07** **MandateCancellationRequestV07**

4.1 **MessageDefinition Functionality**

Scope

The MandateCancellationRequest message is sent by the initiator of the request to his agent. The initiator can either be the debtor or the creditor.

The MandateCancellationRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

A MandateCancellationRequest message is used to request the cancellation of an existing mandate. If accepted, this MandateCancellationRequest message together with the MandateAcceptanceReport message confirming the acceptance will be considered a valid cancellation of an existing mandate, agreed upon by all parties.

Usage

The MandateCancellationRequest message can contain one or more request(s) to cancel a specific mandate.

The messages can be exchanged between creditor and creditor agent or debtor and debtor agent and between creditor agent and debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor or debtor.

The MandateCancellationRequest message can be used in domestic and cross-border scenarios.

Outline

The MandateCancellationRequestV07 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics to identify the message and parties playing a role in the cancellation of the mandate, but which are not part of the mandate.

B. UnderlyingCancellationDetails

Set of elements used to provide details on the cancellation request.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

4.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <MndtCxlReq>	[1..1]		C11	
	GroupHeader <GrpHdr>	[1..1]	±		66
	UnderlyingCancellationDetails <UndrlygCxlDtls>	[1..*]			67
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		69
	CancellationReason <CxlRsn>	[1..1]	±		69
	OriginalMandate <OrgnlMndt>	[1..1]			70
{Or	OriginalMandatIdentification <OrgnlMndtId>	[1..1]	Text		72
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	72
	MandatIdentification <MndtId>	[1..1]	Text		74
	MandateRequestIdentification <MndtReqId>	[0..1]	Text		74
	Authentication <Authntcn>	[0..1]	±		74
	Type <Tp>	[0..1]	±		74
	Occurrences <Ocmcs>	[0..1]	±		75
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		75
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	76
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	76
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	76
	Adjustment <Adjstmnt>	[0..1]	±		77
	Reason <Rsn>	[0..1]			77
{Or	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		77
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		78
	Creditor <Cdtr>	[1..1]	±		78
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	78
	Identification <Id>	[0..1]	±		79
	Type <Tp>	[0..1]	±		79
	Currency <Ccy>	[0..1]	CodeSet	C2	80
	Name <Nm>	[0..1]	Text		80
	Proxy <Prxy>	[0..1]	±		80

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdrAgt>	[0..1]	±		80
	UltimateCreditor <UltmtCdr>	[0..1]	±		81
	Debtor <Dbtr>	[1..1]	±		81
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	81
	Identification <Id>	[0..1]	±		82
	Type <Tp>	[0..1]	±		82
	Currency <Ccy>	[0..1]	CodeSet	C2	83
	Name <Nm>	[0..1]	Text		83
	Proxy <Prxy>	[0..1]	±		83
	DebtorAgent <DbtrAgt>	[1..1]	±		83
	UltimateDebtor <UltmtDbtr>	[0..1]	±		84
	MandateReference <MndtRef>	[0..1]	Text		84
	ReferredDocument <RfrdDoc>	[0..*]	±		84
	SupplementaryData <SplmtryData>	[0..*]	±	C12	85
	SupplementaryData <SplmtryData>	[0..*]	±	C12	85

4.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C8 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C9 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C10 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C11 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C12 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C13 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C14 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

4.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics to identify the message and parties playing a role in the cancellation of the mandate, but which are not part of the mandate.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader80" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

4.4.2 UnderlyingCancellationDetails <UndrlygCxlDtls>

Presence: [1..*]

Definition: Set of elements used to provide details on the cancellation request.

UnderlyingCancellationDetails <UndrlygCxIDtls> contains the following **MandateCancellation7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		69
	CancellationReason <CxIRsn>	[1..1]	±		69
	OriginalMandate <OrgnlMndt>	[1..1]			70
{Or	OriginalMandateIdentification <OrgnlMndtId>	[1..1]	Text		72
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	72
	MandateIdentification <MndtId>	[1..1]	Text		74
	MandateRequestIdentification <MndtReqId>	[0..1]	Text		74
	Authentication <Authntcn>	[0..1]	±		74
	Type <Tp>	[0..1]	±		74
	Occurrences <Ocrncs>	[0..1]	±		75
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		75
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	76
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	76
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	76
	Adjustment <Adjstmnt>	[0..1]	±		77
	Reason <Rsn>	[0..1]			77
{Or	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		77
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		78
	Creditor <Cdtr>	[1..1]	±		78
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	78
	Identification <Id>	[0..1]	±		79
	Type <Tp>	[0..1]	±		79
	Currency <Ccy>	[0..1]	CodeSet	C2	80
	Name <Nm>	[0..1]	Text		80
	Proxy <Prxy>	[0..1]	±		80
	CreditorAgent <CdtrAgt>	[0..1]	±		80
	UltimateCreditor <UltmtCdtr>	[0..1]	±		81
	Debtor <Dbtr>	[1..1]	±		81
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	81

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		82
	Type <Tp>	[0..1]	±		82
	Currency <Ccy>	[0..1]	CodeSet	C2	83
	Name <Nm>	[0..1]	Text		83
	Proxy <Prxy>	[0..1]	±		83
	DebtorAgent <DbtrAgt>	[1..1]	±		83
	UltimateDebtor <UltmtDbtr>	[0..1]	±		84
	MandateReference <MndtRef>	[0..1]	Text		84
	ReferredDocument <RfrdDoc>	[0..*]	±		84
	SupplementaryData <SplmtryData>	[0..*]	±	C12	85

4.4.2.1 OriginalMessageInformation <OrgnlMsgInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalMessageInformation <OrgnlMsgInf> contains the following elements (see "[OriginalMessageInformation1](#)" on page 182 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	MessageNameIdentification <MsgNmId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[0..1]	DateTime		183

4.4.2.2 CancellationReason <CxIRsn>

Presence: [1..1]

Definition: Provides detailed information on the cancellation reason.

CancellationReason <CxIRsn> contains the following elements (see "[MandateCancellationReason1](#)" on page 177 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		177
	Reason <Rsn>	[1..1]			178
{Or	Code <Cd>	[1..1]	CodeSet		178
Or}	Proprietary <Prtry>	[1..1]	Text		178
	AdditionalInformation <AddtlInf>	[0..*]	Text		178

4.4.2.3 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

OriginalMandate <OrgnlMndt> contains one of the following **OriginalMandate9Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		72
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	72
	Mandateldentification <Mndtld>	[1..1]	Text		74
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		74
	Authentication <Authntcn>	[0..1]	±		74
	Type <Tp>	[0..1]	±		74
	Occurrences <Ocrncs>	[0..1]	±		75
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		75
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	76
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	76
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	76
	Adjustment <Adjstmnt>	[0..1]	±		77
	Reason <Rsn>	[0..1]			77
{Or	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		77
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		78
	Creditor <Cdtr>	[1..1]	±		78
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	78
	Identification <Id>	[0..1]	±		79
	Type <Tp>	[0..1]	±		79
	Currency <Ccy>	[0..1]	CodeSet	C2	80
	Name <Nm>	[0..1]	Text		80
	Proxy <Prxy>	[0..1]	±		80
	CreditorAgent <CdtrAgt>	[0..1]	±		80
	UltimateCreditor <UltmtCdtr>	[0..1]	±		81
	Debtor <Dbtr>	[1..1]	±		81
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	81
	Identification <Id>	[0..1]	±		82
	Type <Tp>	[0..1]	±		82
	Currency <Ccy>	[0..1]	CodeSet	C2	83

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		83
	Proxy <Prxy>	[0..1]	±		83
	DebtorAgent <DbtrAgt>	[1..1]	±		83
	UltimateDebtor <UltmtDbtr>	[0..1]	±		84
	MandateReference <MndtRef>	[0..1]	Text		84
	ReferredDocument <RfrdDoc>	[0..*]	±		84

4.4.2.3.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 220

4.4.2.3.2 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

Impacted by: C13 "UltimateCreditorGuideline", C14 "UltimateDebtorGuideline"

OriginalMandate <OrgnlMndt> contains the following **Mandate17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		74
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		74
	Authentication <Authntcn>	[0..1]	±		74
	Type <Tp>	[0..1]	±		74
	Occurrences <Ocrncs>	[0..1]	±		75
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		75
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	76
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	76
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	76
	Adjustment <Adjstmnt>	[0..1]	±		77
	Reason <Rsn>	[0..1]			77
{Or	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		77
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		78
	Creditor <Cdtr>	[1..1]	±		78
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	78
	Identification <Id>	[0..1]	±		79
	Type <Tp>	[0..1]	±		79
	Currency <Ccy>	[0..1]	CodeSet	C2	80
	Name <Nm>	[0..1]	Text		80
	Proxy <Prxy>	[0..1]	±		80
	CreditorAgent <CdtrAgt>	[0..1]	±		80
	UltimateCreditor <UltmtCdtr>	[0..1]	±		81
	Debtor <Dbtr>	[1..1]	±		81
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	81
	Identification <Id>	[0..1]	±		82
	Type <Tp>	[0..1]	±		82
	Currency <Ccy>	[0..1]	CodeSet	C2	83
	Name <Nm>	[0..1]	Text		83
	Proxy <Prxy>	[0..1]	±		83
	DebtorAgent <DbtrAgt>	[1..1]	±		83

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		84
	MandateReference <MndtRef>	[0..1]	Text		84
	ReferredDocument <RfrdDoc>	[0..*]	±		84

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

4.4.2.3.2.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

4.4.2.3.2.2 MandateRequestIdentification <MndtReqId>

Presence: [0..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

4.4.2.3.2.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chanl>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

4.4.2.3.2.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "[MandateTypeInformation2](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

4.4.2.3.2.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "[MandateOccurrences5](#)" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

4.4.2.3.2.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

4.4.2.3.2.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

4.4.2.3.2.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

4.4.2.3.2.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

4.4.2.3.2.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "[MandateAdjustment1](#)" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

4.4.2.3.2.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		77
Or}	Proprietary <Prtry>	[1..1]	Text		77

4.4.2.3.2.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "[ExternalMandateSetupReason1Code](#)" on page 211

4.4.2.3.2.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

4.4.2.3.2.12 CreditorSchemeldentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeldentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

4.4.2.3.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

4.4.2.3.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		79
	Type <Tp>	[0..1]	±		79
	Currency <Ccy>	[0..1]	CodeSet	C2	80
	Name <Nm>	[0..1]	Text		80
	Proxy <Prxy>	[0..1]	±		80

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

4.4.2.3.2.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

4.4.2.3.2.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

4.4.2.3.2.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

4.4.2.3.2.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

4.4.2.3.2.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

4.4.2.3.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

4.4.2.3.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

4.4.2.3.2.17 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

4.4.2.3.2.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		82
	Type <Tp>	[0..1]	±		82
	Currency <Ccy>	[0..1]	CodeSet	C2	83
	Name <Nm>	[0..1]	Text		83
	Proxy <Prxy>	[0..1]	±		83

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 And /Proxy Must be present

4.4.2.3.2.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

4.4.2.3.2.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

4.4.2.3.2.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

4.4.2.3.2.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

4.4.2.3.2.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

4.4.2.3.2.19 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgnt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

4.4.2.3.2.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

4.4.2.3.2.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

4.4.2.3.2.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

4.4.2.4 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

4.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

5 **pain.012.001.07** **MandateAcceptanceReportV07**

5.1 **MessageDefinition Functionality**

Scope

The MandateAcceptanceReport message is sent from the agent of the receiver (debtor or creditor) of the MandateRequest message (initiation, amendment or cancellation) to the agent of the initiator of the MandateRequest message (debtor or creditor).

A MandateAcceptanceReport message is used to confirm the acceptance or rejection of a MandateRequest message. Where acceptance is part of the full process flow, a MandateRequest message only becomes valid after a confirmation of acceptance is received through a MandateAcceptanceReport message from the agent of the receiver.

Usage

The MandateAcceptanceReport message can contain one or more confirmation(s) of acceptance or rejection of a specific Mandate Request.

The messages can be exchanged between debtor agent and creditor agent and between debtor agent and debtor and creditor agent and creditor.

The MandateAcceptanceReport message can be used in domestic and cross-border scenarios.

Outline

The MandateAcceptanceReportV07 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics to identify the message and parties playing a role in the mandate acceptance, but which are not part of the mandate.

B. UnderlyingAcceptanceDetails

Provides information on the acceptance or rejection of the mandate request.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

5.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <MndtAcptncRpt>	[1..1]		C12	
	GroupHeader <GrpHdr>	[1..1]	±		91
	UnderlyingAcceptanceDetails <UndrlygAcptncDtls>	[1..*]		C11	91
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		93
	AcceptanceResult <AcptncRslt>	[1..1]			94
	Accepted <Acptd>	[1..1]	Indicator		94
	RejectReason <RjctRsn>	[0..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94
	AdditionalRejectReasonInformation <AddtlRjctRsnInf>	[0..*]	Text		95
	OriginalMandate <OrgnlMndt>	[0..1]			95
{Or	OriginalMandatIdentification <OrgnlMndtId>	[1..1]	Text		97
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C14, C15	97
	MandatIdentification <MndtId>	[0..1]	Text		99
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		99
	Authentication <Authntcn>	[0..1]	±		99
	Type <Tp>	[0..1]	±		99
	Occurrences <Ocrncs>	[0..1]	±		100
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		100
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	101
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	101
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	101
	Adjustment <Adjstmnt>	[0..1]	±		102
	Reason <Rsn>	[0..1]			102
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		102
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		103
	Creditor <Cdtr>	[1..1]	±		103
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	103

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		104
	Type <Tp>	[0..1]	±		104
	Currency <Ccy>	[0..1]	CodeSet	C2	105
	Name <Nm>	[0..1]	Text		105
	Proxy <Prxy>	[0..1]	±		105
	CreditorAgent <CdtrAgt>	[0..1]	±		105
	UltimateCreditor <UltmtCdtr>	[0..1]	±		106
	Debtor <Dbtr>	[1..1]	±		106
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	106
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	108
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	DebtorAgent <DbtrAgt>	[1..1]	±		108
	UltimateDebtor <UltmtDbtr>	[0..1]	±		109
	MandateReference <MndtRef>	[0..1]	Text		109
	ReferredDocument <RfrdDoc>	[0..*]	±		109
	SupplementaryData <SplmtryData>	[0..*]	±	C13	110
	SupplementaryData <SplmtryData>	[0..*]	±	C13	110

5.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C8 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C9 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C10 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C11 OriginalMandatIdentificationPresenceRule

When AcceptanceResults/Accepted is "true" then OriginalMandate/
OriginalMandatIdentification must be present or OriginalMandate/OriginalMandate/
OriginalMandatIdentification must be present.

C12 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C13 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C14 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C15 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

5.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics to identify the message and parties playing a role in the mandate acceptance, but which are not part of the mandate.

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader80](#)" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

5.4.2 UnderlyingAcceptanceDetails <UndrlygAcceptncDtls>

Presence: [1..*]

Definition: Provides information on the acceptance or rejection of the mandate request.

Impacted by: [C11 "OriginalMandateldentificationPresenceRule"](#)

UnderlyingAcceptanceDetails <UndrlygAcptncDtls> contains the following **MandateAcceptance7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		93
	AcceptanceResult <AcptncRslt>	[1..1]			94
	Accepted <Acptd>	[1..1]	Indicator		94
	RejectReason <RjctRsn>	[0..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94
	AdditionalRejectReasonInformation <AddtlRjctRsnInf>	[0..*]	Text		95
	OriginalMandate <OrgnlMndt>	[0..1]			95
{Or	OriginalMandateIdentification <OrgnlMndtld>	[1..1]	Text		97
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C14, C15	97
	MandateIdentification <Mndtld>	[0..1]	Text		99
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		99
	Authentication <Authntcn>	[0..1]	±		99
	Type <Tp>	[0..1]	±		99
	Occurrences <Ocrncs>	[0..1]	±		100
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		100
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	101
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	101
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	101
	Adjustment <Adjstmnt>	[0..1]	±		102
	Reason <Rsn>	[0..1]			102
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		102
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		103
	Creditor <Cdtr>	[1..1]	±		103
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	103
	Identification <Id>	[0..1]	±		104
	Type <Tp>	[0..1]	±		104
	Currency <Ccy>	[0..1]	CodeSet	C2	105

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		105
	Proxy <Prxy>	[0..1]	±		105
	CreditorAgent <CdtrAgt>	[0..1]	±		105
	UltimateCreditor <UltmtCdtr>	[0..1]	±		106
	Debtor <Dbtr>	[1..1]	±		106
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	106
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	108
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	DebtorAgent <DbtrAgt>	[1..1]	±		108
	UltimateDebtor <UltmtDbtr>	[0..1]	±		109
	MandateReference <MndtRef>	[0..1]	Text		109
	ReferredDocument <RfrdDoc>	[0..*]	±		109
	SupplementaryData <SplmtryData>	[0..*]	±	C13	110

Constraints

- **OriginalMandateIdentificationPresenceRule**

When AcceptanceResults/Accepted is "true" then OriginalMandate/OriginalMandateIdentification must be present or OriginalMandate/OriginalMandate/OriginalMandateIdentification must be present.

On Condition

/AcceptanceResult/Accepted is different from value 'true'

Following Must be True

/OriginalMandate/OriginalMandateIdentification Must be present

Or /OriginalMandate/OriginalMandate/MandateIdentification Must be present

5.4.2.1 OriginalMessageInformation <OrgnlMsgInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalMessageInformation <OrgnlMsgInf> contains the following elements (see "OriginalMessageInformation1" on page 182 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	MessageNameIdentification <MsgNmId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[0..1]	DateTime		183

5.4.2.2 AcceptanceResult <AcctncRslt>

Presence: [1..1]

Definition: Provides detailed information on the acceptance result.

AcceptanceResult <AcctncRslt> contains the following **AcceptanceResult6** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Accepted <Acctpd>	[1..1]	Indicator		94
	RejectReason <RjctRsn>	[0..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94
	AdditionalRejectReasonInformation <AddtlRjctRsnInf>	[0..*]	Text		95

5.4.2.2.1 Accepted <Acctpd>

Presence: [1..1]

Definition: Indicates whether the mandate request was accepted or rejected.

Datatype: One of the following values must be used (see ["YesNoIndicator"](#) on page 217):

- *Meaning When True:* Yes
- *Meaning When False:* No

5.4.2.2.2 RejectReason <RjctRsn>

Presence: [0..1]

Definition: Specifies the reason for the rejection of a mandate request.

RejectReason <RjctRsn> contains one of the following **MandateReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94

5.4.2.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason, as published in an external reason code list.

Datatype: ["ExternalMandateReason1Code"](#) on page 211

5.4.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason, in a proprietary form.

Datatype: ["Max35Text"](#) on page 220

5.4.2.2.3 AdditionalRejectReasonInformation <AddtlRjctRsnInf>

Presence: [0..*]

Definition: Further details on the reject reason.

Datatype: "Max105Text" on page 218

5.4.2.3 OriginalMandate <OrgnlMndt>

Presence: [0..1]

Definition: Provides the original mandate data.

OriginalMandate <OrgnlMndt> contains one of the following **OriginalMandate8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		97
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C14, C15	97
	Mandateldentification <Mndtld>	[0..1]	Text		99
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		99
	Authentication <Authntcn>	[0..1]	±		99
	Type <Tp>	[0..1]	±		99
	Occurrences <Ocrncs>	[0..1]	±		100
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		100
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	101
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	101
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	101
	Adjustment <Adjstmnt>	[0..1]	±		102
	Reason <Rsn>	[0..1]			102
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		102
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		103
	Creditor <Cdtr>	[1..1]	±		103
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	103
	Identification <Id>	[0..1]	±		104
	Type <Tp>	[0..1]	±		104
	Currency <Ccy>	[0..1]	CodeSet	C2	105
	Name <Nm>	[0..1]	Text		105
	Proxy <Prxy>	[0..1]	±		105
	CreditorAgent <CdtrAgt>	[0..1]	±		105
	UltimateCreditor <UltmtCdtr>	[0..1]	±		106
	Debtor <Dbtr>	[1..1]	±		106
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	106
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	108

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	DebtorAgent <DbtrAgt>	[1..1]	±		108
	UltimateDebtor <UltmtDbtr>	[0..1]	±		109
	MandateReference <MndtRef>	[0..1]	Text		109
	ReferredDocument <RfrdDoc>	[0..*]	±		109

5.4.2.3.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 220

5.4.2.3.2 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

Impacted by: C14 "UltimateCreditorGuideline", C15 "UltimateDebtorGuideline"

OriginalMandate <OrgnlMndt> contains the following **Mandate16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		99
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		99
	Authentication <Authntcn>	[0..1]	±		99
	Type <Tp>	[0..1]	±		99
	Occurrences <Ocrncs>	[0..1]	±		100
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		100
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	101
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	101
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	101
	Adjustment <Adjstmnt>	[0..1]	±		102
	Reason <Rsn>	[0..1]			102
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		102
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		103
	Creditor <Cdtr>	[1..1]	±		103
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	103
	Identification <Id>	[0..1]	±		104
	Type <Tp>	[0..1]	±		104
	Currency <Ccy>	[0..1]	CodeSet	C2	105
	Name <Nm>	[0..1]	Text		105
	Proxy <Prxy>	[0..1]	±		105
	CreditorAgent <CdtrAgt>	[0..1]	±		105
	UltimateCreditor <UltmtCdtr>	[0..1]	±		106
	Debtor <Dbtr>	[1..1]	±		106
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	106
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	108
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108
	DebtorAgent <DbtrAgt>	[1..1]	±		108

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		109
	MandateReference <MndtRef>	[0..1]	Text		109
	ReferredDocument <RfrdDoc>	[0..*]	±		109

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

5.4.2.3.2.1 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

5.4.2.3.2.2 MandateRequestIdentification <MndtReqId>

Presence: [0..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

5.4.2.3.2.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chanl>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

5.4.2.3.2.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "[MandateTypeInformation2](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

5.4.2.3.2.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "[MandateOccurrences5](#)" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

5.4.2.3.2.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

5.4.2.3.2.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

5.4.2.3.2.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

5.4.2.3.2.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

5.4.2.3.2.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "[MandateAdjustment1](#)" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

5.4.2.3.2.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		102
Or}	Proprietary <Prtry>	[1..1]	Text		102

5.4.2.3.2.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "[ExternalMandateSetupReason1Code](#)" on page 211

5.4.2.3.2.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

5.4.2.3.2.12 CreditorSchemeldentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeldentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

5.4.2.3.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

5.4.2.3.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		104
	Type <Tp>	[0..1]	±		104
	Currency <Ccy>	[0..1]	CodeSet	C2	105
	Name <Nm>	[0..1]	Text		105
	Proxy <Prxy>	[0..1]	±		105

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

5.4.2.3.2.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

5.4.2.3.2.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

5.4.2.3.2.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

5.4.2.3.2.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

5.4.2.3.2.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

5.4.2.3.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

5.4.2.3.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

5.4.2.3.2.17 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

5.4.2.3.2.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		107
	Type <Tp>	[0..1]	±		107
	Currency <Ccy>	[0..1]	CodeSet	C2	108
	Name <Nm>	[0..1]	Text		108
	Proxy <Prxy>	[0..1]	±		108

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

5.4.2.3.2.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

5.4.2.3.2.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

5.4.2.3.2.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

5.4.2.3.2.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

5.4.2.3.2.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

5.4.2.3.2.19 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

5.4.2.3.2.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

5.4.2.3.2.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

5.4.2.3.2.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

5.4.2.4 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C13 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

5.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C13 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

6 **pain.017.001.03** **MandateCopyRequestV03**

6.1 **MessageDefinition Functionality**

Scope

The MandateCopyRequest message is sent by the initiator of the request to his agent. The initiator can either be the debtor or the creditor.

The MandateCopyRequest message is forwarded by the agent of the initiator to the agent of the counterparty.

A MandateCopyRequest message is used to request a copy of an existing mandate. If accepted, the mandate copy can be sent using the MandateAcceptanceReport message.

Usage

The MandateCopyRequest message can contain one or more copy requests.

The messages can be exchanged between creditor and creditor agent or debtor and debtor agent and between creditor agent and debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor or debtor.

The MandateCopyRequest message can be used in domestic and cross-border scenarios.

Outline

The MandateCopyRequestV03 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics to identify the message and parties playing a role in the mandate copy request, but which are not part of the mandate.

B. UnderlyingCopyRequestDetails

Set of information used to identify the mandate for which a copy is requested.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <MndtCpyReq>	[1..1]		C11	
	GroupHeader <GrpHdr>	[1..1]	±		116
	UnderlyingCopyRequestDetails <UndrlygCpyReqDtls>	[1..*]			116
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		118
	OriginalMandate <OrgnlMndt>	[1..1]			118
{Or	OriginalMandatIdentification <OrgnlMndtId>	[1..1]	Text		120
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	120
	MandatIdentification <MndtId>	[1..1]	Text		122
	MandateRequestIdentification <MndtReqId>	[0..1]	Text		122
	Authentication <Authntcn>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Occurrences <Ocrncs>	[0..1]	±		123
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		123
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	124
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	124
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	124
	Adjustment <Adjstmnt>	[0..1]	±		125
	Reason <Rsn>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		126
	Creditor <Cdtr>	[1..1]	±		126
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	126
	Identification <Id>	[0..1]	±		127
	Type <Tp>	[0..1]	±		127
	Currency <Ccy>	[0..1]	CodeSet	C2	128
	Name <Nm>	[0..1]	Text		128
	Proxy <Prxy>	[0..1]	±		128
	CreditorAgent <CdtrAgt>	[0..1]	±		128

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateCreditor <UltmtCdtr>	[0..1]	±		129
	Debtor <Dbtr>	[1..1]	±		129
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	129
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C2	131
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131
	DebtorAgent <DbtrAgt>	[1..1]	±		131
	UltimateDebtor <UltmtDbtr>	[0..1]	±		132
	MandateReference <MndtRef>	[0..1]	Text		132
	ReferredDocument <RfrdDoc>	[0..*]	±		132
	MandateStatus <MndtSts>	[0..1]			133
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	Text		133
	SupplementaryData <SplmtryData>	[0..*]	±	C12	133
	SupplementaryData <SplmtryData>	[0..*]	±	C12	134

6.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C8 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C9 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C10 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C11 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C12 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C13 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C14 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics to identify the message and parties playing a role in the mandate copy request, but which are not part of the mandate.

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader80](#)" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

6.4.2 UnderlyingCopyRequestDetails <UndrlygCpyReqDtls>

Presence: [1..*]

Definition: Set of information used to identify the mandate for which a copy is requested.

UnderlyingCopyRequestDetails <UndrlygCpyReqDtls> contains the following **MandateCopy3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		118
	OriginalMandate <OrgnlMndt>	[1..1]			118
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		120
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	120
	Mandateldentification <Mndtld>	[1..1]	Text		122
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		122
	Authentication <Authntcn>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Occurrences <Ocrncs>	[0..1]	±		123
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		123
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	124
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	124
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	124
	Adjustment <Adjstmnt>	[0..1]	±		125
	Reason <Rsn>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		126
	Creditor <Cdtr>	[1..1]	±		126
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	126
	Identification <ld>	[0..1]	±		127
	Type <Tp>	[0..1]	±		127
	Currency <Ccy>	[0..1]	CodeSet	C2	128
	Name <Nm>	[0..1]	Text		128
	Proxy <Prxy>	[0..1]	±		128
	CreditorAgent <CdtrAgt>	[0..1]	±		128
	UltimateCreditor <UltmtCdtr>	[0..1]	±		129
	Debtor <Dbtr>	[1..1]	±		129
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	129
	Identification <ld>	[0..1]	±		130

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C2	131
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131
	DebtorAgent <DbtrAgt>	[1..1]	±		131
	UltimateDebtor <UltmtDbtr>	[0..1]	±		132
	MandateReference <MndtRef>	[0..1]	Text		132
	ReferredDocument <RfrdDoc>	[0..*]	±		132
	MandateStatus <MndtSts>	[0..1]			133
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	Text		133
	SupplementaryData <SplmtryData>	[0..*]	±	C12	133

6.4.2.1 OriginalMessageInformation <OrgnlMsgInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalMessageInformation <OrgnlMsgInf> contains the following elements (see "OriginalMessageInformation1" on page 182 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	MessageNameIdentification <MsgNmId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[0..1]	DateTime		183

6.4.2.2 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

OriginalMandate <OrgnlMndt> contains one of the following **OriginalMandate9Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		120
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	120
	Mandateldentification <Mndtld>	[1..1]	Text		122
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		122
	Authentication <Authntcn>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Occurrences <Ocrncs>	[0..1]	±		123
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		123
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	124
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	124
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	124
	Adjustment <Adjstmnt>	[0..1]	±		125
	Reason <Rsn>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		126
	Creditor <Cdtr>	[1..1]	±		126
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	126
	Identification <Id>	[0..1]	±		127
	Type <Tp>	[0..1]	±		127
	Currency <Ccy>	[0..1]	CodeSet	C2	128
	Name <Nm>	[0..1]	Text		128
	Proxy <Prxy>	[0..1]	±		128
	CreditorAgent <CdtrAgt>	[0..1]	±		128
	UltimateCreditor <UltmtCdtr>	[0..1]	±		129
	Debtor <Dbtr>	[1..1]	±		129
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	129
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C2	131

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131
	DebtorAgent <DbtrAgt>	[1..1]	±		131
	UltimateDebtor <UltmtDbtr>	[0..1]	±		132
	MandateReference <MndtRef>	[0..1]	Text		132
	ReferredDocument <RfrdDoc>	[0..*]	±		132

6.4.2.2.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 220

6.4.2.2.2 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

Impacted by: C13 "UltimateCreditorGuideline", C14 "UltimateDebtorGuideline"

OriginalMandate <OrgnlMndt> contains the following **Mandate17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		122
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		122
	Authentication <Authntcn>	[0..1]	±		122
	Type <Tp>	[0..1]	±		122
	Occurrences <Ocrncs>	[0..1]	±		123
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		123
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	124
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	124
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	124
	Adjustment <Adjstmnt>	[0..1]	±		125
	Reason <Rsn>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		126
	Creditor <Cdtr>	[1..1]	±		126
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	126
	Identification <Id>	[0..1]	±		127
	Type <Tp>	[0..1]	±		127
	Currency <Ccy>	[0..1]	CodeSet	C2	128
	Name <Nm>	[0..1]	Text		128
	Proxy <Prxy>	[0..1]	±		128
	CreditorAgent <CdtrAgt>	[0..1]	±		128
	UltimateCreditor <UltmtCdtr>	[0..1]	±		129
	Debtor <Dbtr>	[1..1]	±		129
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	129
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C2	131
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131
	DebtorAgent <DbtrAgt>	[1..1]	±		131

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		132
	MandateReference <MndtRef>	[0..1]	Text		132
	ReferredDocument <RfrdDoc>	[0..*]	±		132

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

6.4.2.2.2.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

6.4.2.2.2.2 MandateRequestIdentification <MndtReqId>

Presence: [0..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

6.4.2.2.2.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chanl>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

6.4.2.2.2.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "[MandateTypeInformation2](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

6.4.2.2.2.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "[MandateOccurrences5](#)" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

6.4.2.2.2.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

6.4.2.2.2.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.4.2.2.2.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.4.2.2.2.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

6.4.2.2.2.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "[MandateAdjustment1](#)" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

6.4.2.2.2.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125

6.4.2.2.2.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "[ExternalMandateSetupReason1Code](#)" on page 211

6.4.2.2.2.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

6.4.2.2.2.12 CreditorSchemelIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemelIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

6.4.2.2.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

6.4.2.2.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		127
	Type <Tp>	[0..1]	±		127
	Currency <Ccy>	[0..1]	CodeSet	C2	128
	Name <Nm>	[0..1]	Text		128
	Proxy <Prxy>	[0..1]	±		128

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

6.4.2.2.2.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

6.4.2.2.2.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

6.4.2.2.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

6.4.2.2.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

6.4.2.2.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

6.4.2.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

6.4.2.2.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

6.4.2.2.2.17 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

6.4.2.2.2.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C2	131
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
    /Identification Must be present
And    /Proxy Must be present
```

6.4.2.2.2.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

6.4.2.2.2.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

6.4.2.2.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

6.4.2.2.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

6.4.2.2.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

6.4.2.2.19 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgnt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

6.4.2.2.2.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

6.4.2.2.2.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

6.4.2.2.2.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

6.4.2.3 MandateStatus <MndtSts>

Presence: [0..1]

Definition: Indicates the status of the mandate.

MandateStatus <MndtSts> contains one of the following **MandateStatus1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	Text		133

6.4.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Status of the mandate, in a coded form as published in an external list.

Datatype: "[ExternalMandateStatus1Code](#)" on page 211

6.4.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "[Max35Text](#)" on page 220

6.4.2.4 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

6.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

7 **pain.018.001.03** **MandateSuspensionRequestV03**

7.1 **MessageDefinition Functionality**

Scope

The MandateSuspensionRequest message is sent by the initiator of the request to its agent. The initiator can either be the debtor, debtor agent, creditor or creditor agent.

A MandateSuspensionRequest message is used to request the suspension of an existing mandate until the suspension is lifted.

Usage

The MandateSuspensionRequest message can contain one or more suspension requests.

The messages can be exchanged between creditor and creditor agent or debtor and debtor agent and between creditor agent and debtor agent.

The MandateSuspensionRequest message can be used in domestic and cross-border scenarios.

Outline

The MandateSuspensionRequestV03 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics to identify the message and parties playing a role in the mandate suspension request, but which are not part of the mandate.

B. UnderlyingSuspensionDetails

Set of elements used to provide information on the suspension request of the mandate.

C. SupplementaryData

Additional information that cannot be captured in the structured elements and/or any other specific block.

7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <MndtSspnsnReq>	[1..1]		C11	
	GroupHeader <GrpHdr>	[1..1]	±		138
	UnderlyingSuspensionDetails <UndrlygSspnsnDtls>	[1..*]			139
	SuspensionRequestIdentification <SspnsnReqId>	[1..1]	Text		141
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		141
	SuspensionReason <SspnsnRsn>	[1..1]	±		141
	OriginalMandate <OrgnlMndt>	[1..1]			142
{Or	OriginalMandateIdentification <OrgnlMndtId>	[1..1]	Text		144
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	144
	MandateIdentification <MndtId>	[1..1]	Text		146
	MandateRequestIdentification <MndtReqId>	[0..1]	Text		146
	Authentication <Authntcn>	[0..1]	±		146
	Type <Tp>	[0..1]	±		146
	Occurrences <Ocrncs>	[0..1]	±		147
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		147
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	148
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	148
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	148
	Adjustment <Adjstmnt>	[0..1]	±		149
	Reason <Rsn>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		150
	Creditor <Cdtr>	[1..1]	±		150
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	150
	Identification <Id>	[0..1]	±		151
	Type <Tp>	[0..1]	±		151
	Currency <Ccy>	[0..1]	CodeSet	C2	152
	Name <Nm>	[0..1]	Text		152

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Proxy <Prxy>	[0..1]	±		152
	CreditorAgent <CdtrAgt>	[0..1]	±		152
	UltimateCreditor <UltmtCdtr>	[0..1]	±		153
	Debtor <Dbtr>	[1..1]	±		153
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	153
	Identification <Id>	[0..1]	±		154
	Type <Tp>	[0..1]	±		154
	Currency <Ccy>	[0..1]	CodeSet	C2	155
	Name <Nm>	[0..1]	Text		155
	Proxy <Prxy>	[0..1]	±		155
	DebtorAgent <DbtrAgt>	[1..1]	±		155
	UltimateDebtor <UltmtDbtr>	[0..1]	±		156
	MandateReference <MndtRef>	[0..1]	Text		156
	ReferredDocument <RfrdDoc>	[0..*]	±		156
	SupplementaryData <SplmtryData>	[0..*]	±	C12	157
	SupplementaryData <SplmtryData>	[0..*]	±	C12	157

7.3 Constraints

C1 ActiveCurrency

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

C2 ActiveOrHistoricCurrency

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C3 AnyBIC

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

C4 BICFI

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

C5 Country

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

C6 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C7 CurrencyAmount

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

C8 IBAN

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

C9 IdentificationAndProxyGuideline

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

C10 IdentificationOrProxyPresenceRule

Identification must be present or Proxy must be present. Both may be present.

C11 SupplementaryDataRule

The SupplementaryData building block at message level must not be used to provide additional information about a transaction. The SupplementaryData element at transaction level should be used for that purpose.

This constraint is defined at the MessageDefinition level.

C12 SupplementaryDataRule

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

C13 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C14 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics to identify the message and parties playing a role in the mandate suspension request, but which are not part of the mandate.

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader80](#)" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

7.4.2 UnderlyingSuspensionDetails <UndrlygSspnsnDtls>

Presence: [1..*]

Definition: Set of elements used to provide information on the suspension request of the mandate.

UnderlyingSuspensionDetails <UndrlygSspnsnDtls> contains the following **MandateSuspension3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SuspensionRequestIdentification <SspnsnReqld>	[1..1]	Text		141
	OriginalMessageInformation <OrgnlMsgInf>	[0..1]	±		141
	SuspensionReason <SspnsnRsn>	[1..1]	±		141
	OriginalMandate <OrgnlMndt>	[1..1]			142
{Or	OriginalMandatIdentification <OrgnlMndtId>	[1..1]	Text		144
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	144
	MandatIdentification <MndtId>	[1..1]	Text		146
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		146
	Authentication <Authntcn>	[0..1]	±		146
	Type <Tp>	[0..1]	±		146
	Occurrences <Ocrncs>	[0..1]	±		147
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		147
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	148
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	148
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	148
	Adjustment <Adjstmnt>	[0..1]	±		149
	Reason <Rsn>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	CreditorSchemelIdentification <CdtrSchmeld>	[0..1]	±		150
	Creditor <Cdtr>	[1..1]	±		150
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	150
	Identification <Id>	[0..1]	±		151
	Type <Tp>	[0..1]	±		151
	Currency <Ccy>	[0..1]	CodeSet	C2	152
	Name <Nm>	[0..1]	Text		152
	Proxy <Prxy>	[0..1]	±		152
	CreditorAgent <CdtrAgt>	[0..1]	±		152
	UltimateCreditor <UltmtCdtr>	[0..1]	±		153
	Debtor <Dbtr>	[1..1]	±		153

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	153
	Identification <Id>	[0..1]	±		154
	Type <Tp>	[0..1]	±		154
	Currency <Ccy>	[0..1]	CodeSet	C2	155
	Name <Nm>	[0..1]	Text		155
	Proxy <Prxy>	[0..1]	±		155
	DebtorAgent <DbtrAgt>	[1..1]	±		155
	UltimateDebtor <UltmtDbtr>	[0..1]	±		156
	MandateReference <MndtRef>	[0..1]	Text		156
	ReferredDocument <RfrdDoc>	[0..*]	±		156
	SupplementaryData <SplmtryData>	[0..*]	±	C12	157

7.4.2.1 SuspensionRequestIdentification <SspnsnReqId>

Presence: [1..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the suspension request.

Datatype: "Max35Text" on page 220

7.4.2.2 OriginalMessageInformation <OrgnlMsgInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalMessageInformation <OrgnlMsgInf> contains the following elements (see "OriginalMessageInformation1" on page 182 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	MessageNameIdentification <MsgNmId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[0..1]	DateTime		183

7.4.2.3 SuspensionReason <SspnsnRsn>

Presence: [1..1]

Definition: Provides detailed information on the suspension reason.

SuspensionReason <SspnsnRsn> contains the following elements (see "MandateSuspensionReason2" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		176
	Reason <Rsn>	[1..1]			177
{Or	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177
	AdditionalInformation <AddtlInf>	[0..*]	Text		177

7.4.2.4 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

OriginalMandate <OrgnlMndt> contains one of the following **OriginalMandate9Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OriginalMandateldentification <OrgnlMndtld>	[1..1]	Text		144
Or}	OriginalMandate <OrgnlMndt>	[1..1]		C13, C14	144
	Mandateldentification <Mndtld>	[1..1]	Text		146
	MandateRequestIdentification <MndtReqld>	[0..1]	Text		146
	Authentication <Authntcn>	[0..1]	±		146
	Type <Tp>	[0..1]	±		146
	Occurrences <Ocrncs>	[0..1]	±		147
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		147
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	148
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	148
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	148
	Adjustment <Adjstmnt>	[0..1]	±		149
	Reason <Rsn>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		150
	Creditor <Cdtr>	[1..1]	±		150
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	150
	Identification <Id>	[0..1]	±		151
	Type <Tp>	[0..1]	±		151
	Currency <Ccy>	[0..1]	CodeSet	C2	152
	Name <Nm>	[0..1]	Text		152
	Proxy <Prxy>	[0..1]	±		152
	CreditorAgent <CdtrAgt>	[0..1]	±		152
	UltimateCreditor <UltmtCdtr>	[0..1]	±		153
	Debtor <Dbtr>	[1..1]	±		153
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	153
	Identification <Id>	[0..1]	±		154
	Type <Tp>	[0..1]	±		154
	Currency <Ccy>	[0..1]	CodeSet	C2	155

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		155
	Proxy <Prxy>	[0..1]	±		155
	DebtorAgent <DbtrAgt>	[1..1]	±		155
	UltimateDebtor <UltmtDbtr>	[0..1]	±		156
	MandateReference <MndtRef>	[0..1]	Text		156
	ReferredDocument <RfrdDoc>	[0..*]	±		156

7.4.2.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the original mandate.

Datatype: "Max35Text" on page 220

7.4.2.4.2 OriginalMandate <OrgnlMndt>

Presence: [1..1]

Definition: Provides the original mandate data.

Impacted by: C13 "UltimateCreditorGuideline", C14 "UltimateDebtorGuideline"

OriginalMandate <OrgnlMndt> contains the following **Mandate17** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[1..1]	Text		146
	MandateRequestIdentification <MndtReqlId>	[0..1]	Text		146
	Authentication <Authntcn>	[0..1]	±		146
	Type <Tp>	[0..1]	±		146
	Occurrences <Ocrncs>	[0..1]	±		147
	TrackingIndicator <TrckgInd>	[1..1]	Indicator		147
	FirstCollectionAmount <FrstColltnAmt>	[0..1]	Amount	C2, C6	148
	CollectionAmount <ColltnAmt>	[0..1]	Amount	C2, C6	148
	MaximumAmount <MaxAmt>	[0..1]	Amount	C2, C6	148
	Adjustment <Adjstmnt>	[0..1]	±		149
	Reason <Rsn>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		150
	Creditor <Cdtr>	[1..1]	±		150
	CreditorAccount <CdtrAcct>	[0..1]		C10, C9	150
	Identification <Id>	[0..1]	±		151
	Type <Tp>	[0..1]	±		151
	Currency <Ccy>	[0..1]	CodeSet	C2	152
	Name <Nm>	[0..1]	Text		152
	Proxy <Prxy>	[0..1]	±		152
	CreditorAgent <CdtrAgt>	[0..1]	±		152
	UltimateCreditor <UltmtCdtr>	[0..1]	±		153
	Debtor <Dbtr>	[1..1]	±		153
	DebtorAccount <DbtrAcct>	[0..1]		C10, C9	153
	Identification <Id>	[0..1]	±		154
	Type <Tp>	[0..1]	±		154
	Currency <Ccy>	[0..1]	CodeSet	C2	155
	Name <Nm>	[0..1]	Text		155
	Proxy <Prxy>	[0..1]	±		155
	DebtorAgent <DbtrAgt>	[1..1]	±		155

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		156
	MandateReference <MndtRef>	[0..1]	Text		156
	ReferredDocument <RfrdDoc>	[0..*]	±		156

Constraints

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.4.2.1 MandateIdentification <MndtId>

Presence: [1..1]

Definition: Unique identification, as assigned by the responsible party (such as the creditor) or agent (such as the debtor agent), to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

7.4.2.4.2.2 MandateRequestIdentification <MndtReqId>

Presence: [0..1]

Definition: Identification for the mandate request, as assigned by the initiating party.

Datatype: "Max35Text" on page 220

7.4.2.4.2.3 Authentication <Authntcn>

Presence: [0..1]

Definition: Specifies the transport authentication details related to the mandate.

Authentication <Authntcn> contains the following elements (see "MandateAuthentication1" on page 172 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chanl>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

7.4.2.4.2.4 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of mandate, such as paper, electronic or scheme.

Type <Tp> contains the following elements (see "[MandateTypeInformation2](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

7.4.2.4.2.5 Occurrences <Ocrncs>

Presence: [0..1]

Definition: Provides details of the duration of the mandate and occurrence of the underlying transactions.

Occurrences <Ocrncs> contains the following elements (see "[MandateOccurrences5](#)" on page 173 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		175

7.4.2.4.2.6 TrackingIndicator <TrckgInd>

Presence: [1..1]

Definition: Specifies whether the direct debit instructions should be automatically re-submitted periodically when bilaterally agreed.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

7.4.2.4.2.7 FirstCollectionAmount <FrstColltnAmt>

Presence: [0..1]

Definition: Amount different from the collection amount, as it includes the costs associated with the first debited amount.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

7.4.2.4.2.8 CollectionAmount <ColltnAmt>

Presence: [0..1]

Definition: Fixed amount to be collected from the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

7.4.2.4.2.9 MaximumAmount <MaxAmt>

Presence: [0..1]

Definition: Maximum amount that may be collected from the debtor's account, per instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C6 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 206

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

7.4.2.4.2.10 Adjustment <Adjstmnt>

Presence: [0..1]

Definition: Specifies the characteristics of the adjustment applied to the collection amount of a direct debit instruction.

Adjustment <Adjstmnt> contains the following elements (see "[MandateAdjustment1](#)" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

7.4.2.4.2.11 Reason <Rsn>

Presence: [0..1]

Definition: Provides the reason for the setup of the mandate.

Reason <Rsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149

7.4.2.4.2.11.1 Code <Cd>

Presence: [1..1]

Definition: Reason for the mandate setup, as published in an external reason code list.

Datatype: "[ExternalMandateSetupReason1Code](#)" on page 211

7.4.2.4.2.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 220

7.4.2.4.2.12 CreditorSchemelIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemelIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

7.4.2.4.2.13 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that signs the mandate and to whom an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

7.4.2.4.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

Impacted by: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		151
	Type <Tp>	[0..1]	±		151
	Currency <Ccy>	[0..1]	CodeSet	C2	152
	Name <Nm>	[0..1]	Text		152
	Proxy <Prxy>	[0..1]	±		152

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

```
Following Must be True
  /Identification Must be present
And    /Proxy Must be present
```

7.4.2.4.2.14.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

7.4.2.4.2.14.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

7.4.2.4.2.14.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints**• ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

7.4.2.4.2.14.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

7.4.2.4.2.14.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

7.4.2.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

7.4.2.4.2.16 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

UltimateCreditor <UltmtCdtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

7.4.2.4.2.17 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that signs the mandate and owes an amount of money to the (ultimate) creditor.

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

7.4.2.4.2.18 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor, to which a debit entry will be made as a result of the transaction.

Impacted by: [C10 "IdentificationOrProxyPresenceRule"](#), [C9 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		154
	Type <Tp>	[0..1]	±		154
	Currency <Ccy>	[0..1]	CodeSet	C2	155
	Name <Nm>	[0..1]	Text		155
	Proxy <Prxy>	[0..1]	±		155

Constraints

- **IdentificationAndProxyGuideline**

If the account identification is not defined through a conventional identification such as an email address or a mobile number, then the proxy element should be used for the identification of the account.

- **IdentificationOrProxyPresenceRule**

Identification must be present or Proxy must be present. Both may be present.

Following Must be True
 /Identification Must be present
 And /Proxy Must be present

7.4.2.4.2.18.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

7.4.2.4.2.18.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

7.4.2.4.2.18.3 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held.

Usage: Currency should only be used in case one and the same account number covers several currencies

and the initiating party needs to identify which currency needs to be used for settlement on the account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 207

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

7.4.2.4.2.18.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "Max70Text" on page 220

7.4.2.4.2.18.5 Proxy <Prxy>

Presence: [0..1]

Definition: Specifies an alternate assumed name for the identification of the account.

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 160 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

7.4.2.4.2.19 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgnt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

7.4.2.4.2.20 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

7.4.2.4.2.21 MandateReference <MndtRef>

Presence: [0..1]

Definition: Reference assigned by a creditor or ultimate creditor for internal usage for the mandate.

Datatype: "[Max35Text](#)" on page 220

7.4.2.4.2.22 ReferredDocument <RfrdDoc>

Presence: [0..*]

Definition: Provides information to identify the underlying documents associated with the mandate.

ReferredDocument <RfrdDoc> contains the following elements (see "[ReferredMandateDocument1](#)" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

7.4.2.5 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

7.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

Definition: Additional information that cannot be captured in the structured elements and/or any other specific block.

Impacted by: [C12 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 189 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

8 Message Items Types

8.1 MessageComponents

8.1.1 Account

8.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		159
Or}	Proprietary <Prtry>	[1..1]	Text		159

8.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 209

8.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 220

8.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		159
	SchemeName <SchmeNm>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		160
Or}	Proprietary <Prtry>	[1..1]	Text		160
	Issuer <Issr>	[0..1]	Text		160

8.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 219

8.1.1.2.2 SchemeName <SchmeNm>*Presence:* [0..1]*Definition:* Name of the identification scheme.**SchemeName <SchmeNm>** contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		160
Or}	Proprietary <Prtry>	[1..1]	Text		160

8.1.1.2.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalAccountIdentification1Code" on page 209**8.1.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 220**8.1.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 220**8.1.1.3 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161
	Identification <Id>	[1..1]	Text		161

8.1.1.3.1 Type <Tp>*Presence:* [0..1]*Definition:* Type of the proxy identification.

Type <Tp> contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		161
Or}	Proprietary <Prtry>	[1..1]	Text		161

8.1.1.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalProxyAccountType1Code" on page 213

8.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 220

8.1.1.3.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 219

8.1.2 Account Identification

8.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C8	161
Or}	Other <Othr>	[1..1]	±		162

8.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C8 "IBAN"

Datatype: "IBAN2007Identifier" on page 216

Constraints

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

8.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 159 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		159
	SchemeName <SchmeNm>	[0..1]			160
{Or	Code <Cd>	[1..1]	CodeSet		160
Or}	Proprietary <Prtry>	[1..1]	Text		160
	Issuer <Issr>	[0..1]	Text		160

8.1.3 Document**8.1.3.1 ReferredMandateDocument1**

Definition: Identifies the documents referred to in the remittance information.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			162
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164
	Number <Nb>	[0..1]	Text		164
	CreditorReference <CdtrRef>	[0..1]	Text		164
	RelatedDate <RltdDt>	[0..1]	Date		164

8.1.3.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **ReferredDocumentType4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			163
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164
	Issuer <Issr>	[0..1]	Text		164

8.1.3.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

CodeOrProprietary <CdOrPrtry> contains one of the following **ReferredDocumentType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		163
Or}	Proprietary <Prtry>	[1..1]	Text		164

8.1.3.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 208

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and

CodeName	Name	Definition
		conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
ARO	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

8.1.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 220

8.1.3.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 220

8.1.3.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 220

8.1.3.1.3 CreditorReference <CdtrRef>

Presence: [0..1]

Definition: Unique and unambiguous identification as assigned by the creditor to the referred document shared with the debtor for its own reference.

Datatype: "Max35Text" on page 220

8.1.3.1.4 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 215

8.1.4 Financial Institution Identification

8.1.4.1 ClearingSystemMemberIdentification2

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		165
	MemberIdentification <Mmbld>	[1..1]	Text		165

8.1.4.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "[ClearingSystemIdentification2Choice](#)" on page 204 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	Text		205

8.1.4.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 220

8.1.4.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	165
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		166
	LEI <LEI>	[0..1]	IdentifierSet		166
	Name <Nm>	[0..1]	Text		166
	PostalAddress <PstAdr>	[0..1]	±		166
	Other <Othr>	[0..1]	±		167

8.1.4.2.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C4 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 216

Constraints

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

8.1.4.2.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following elements (see "ClearingSystemMemberIdentification2" on page 165 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		165
	MemberIdentification <Mmbld>	[1..1]	Text		165

8.1.4.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 217

8.1.4.2.4 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 219

8.1.4.2.5 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstIAdr> contains the following elements (see "[PostalAddress24](#)" on page 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	±		202
	Department <Dept>	[0..1]	Text		202
	SubDepartment <SubDept>	[0..1]	Text		202
	StreetName <StrtNm>	[0..1]	Text		203
	BuildingNumber <BldgNb>	[0..1]	Text		203
	BuildingName <BldgNm>	[0..1]	Text		203
	Floor <Flr>	[0..1]	Text		203
	PostBox <PstBx>	[0..1]	Text		203
	Room <Room>	[0..1]	Text		203
	PostCode <PstCd>	[0..1]	Text		203
	TownName <TwnNm>	[0..1]	Text		203
	TownLocationName <TwnLctnNm>	[0..1]	Text		204
	DistrictName <DstrctNm>	[0..1]	Text		204
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		204
	Country <Ctry>	[0..1]	CodeSet	C5	204
	AddressLine <AdrLine>	[0..7]	Text		204

8.1.4.2.6 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an agent, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following elements (see "[GenericFinancialIdentification1](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		170
	SchemeName <SchmeNm>	[0..1]			171
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171
	Issuer <Issr>	[0..1]	Text		171

8.1.4.3 BranchData3

Definition: Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		168
	LEI <LEI>	[0..1]	IdentifierSet		168
	Name <Nm>	[0..1]	Text		168
	PostalAddress <PstAdr>	[0..1]	±		168

8.1.4.3.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 220

8.1.4.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "LEIIdentifier" on page 217

8.1.4.3.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 219

8.1.4.3.4 PostalAddress <PstAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstAdr> contains the following elements (see "PostalAddress24" on page 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	±		202
	Department <Dept>	[0..1]	Text		202
	SubDepartment <SubDept>	[0..1]	Text		202
	StreetName <StrtNm>	[0..1]	Text		203
	BuildingNumber <BldgNb>	[0..1]	Text		203
	BuildingName <BldgNm>	[0..1]	Text		203
	Floor <Flr>	[0..1]	Text		203
	PostBox <PstBx>	[0..1]	Text		203
	Room <Room>	[0..1]	Text		203
	PostCode <PstCd>	[0..1]	Text		203
	TownName <TwnNm>	[0..1]	Text		203
	TownLocationName <TwnLctnNm>	[0..1]	Text		204
	DistrictName <DstrctNm>	[0..1]	Text		204
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		204
	Country <Ctry>	[0..1]	CodeSet	C5	204
	AddressLine <AdrLine>	[0..7]	Text		204

8.1.4.4 BranchAndFinancialInstitutionIdentification6

Definition: Unique and unambiguous identification of a financial institution or a branch of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

8.1.4.4.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification18" on page 165 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	165
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		166
	LEI <LEI>	[0..1]	IdentifierSet		166
	Name <Nm>	[0..1]	Text		166
	PostalAddress <PstlAdr>	[0..1]	±		166
	Other <Othr>	[0..1]	±		167

8.1.4.4.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following elements (see "BranchData3" on page 168 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		168
	LEI <LEI>	[0..1]	IdentifierSet		168
	Name <Nm>	[0..1]	Text		168
	PostalAddress <PstlAdr>	[0..1]	±		168

8.1.4.5 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		170
	SchemeName <SchmeNm>	[0..1]			171
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171
	Issuer <Issr>	[0..1]	Text		171

8.1.4.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 220

8.1.4.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		171
Or}	Proprietary <Prtry>	[1..1]	Text		171

8.1.4.5.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 210

8.1.4.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 220

8.1.4.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

8.1.5 Identification Information

8.1.5.1 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		171
	Issuer <Issr>	[1..1]	Text		172
	SchemeName <SchmeNm>	[0..1]	Text		172

8.1.5.1.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: ["Exact4AlphaNumericText" on page 218](#)

8.1.5.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: ["Max35Text" on page 220](#)

8.1.5.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: ["Max35Text" on page 220](#)

8.1.6 Mandate

8.1.6.1 MandateAuthentication1

Definition: Specifies the transport authentication details related to the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageAuthenticationCode <MsgAuthntcnCd>	[0..1]	Text		172
	Date <Dt>	[0..1]	Date		172
	Channel <Chanl>	[0..1]			172
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

8.1.6.1.1 MessageAuthenticationCode <MsgAuthntcnCd>

Presence: [0..1]

Definition: Specifies a piece of information used to authenticate a message, that is to confirm that the message came from the stated sender (its authenticity) and has not been changed in transit (its integrity).

Datatype: ["Max16Text" on page 219](#)

8.1.6.1.2 Date <Dt>

Presence: [0..1]

Definition: Date when the authentication was conducted.

Datatype: ["ISODate" on page 215](#)

8.1.6.1.3 Channel <Chanl>

Presence: [0..1]

Definition: Channel used to transmit the authentication information.

Channel <ChanI> contains one of the following **AuthenticationChannel1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

8.1.6.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Authentication channel expressed as an external ISO 20022 code.

Datatype: ["ExternalAuthenticationChannel1Code" on page 209](#)

8.1.6.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Authentication channel expressed as a proprietary code.

Datatype: ["Max35Text" on page 220](#)

8.1.6.2 MandateOccurrences5

Definition: Provides further details related to the duration of the mandate and the occurrence of the underlying transactions.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceType <SeqTp>	[1..1]	CodeSet		173
	Frequency <Frqcy>	[0..1]	±		174
	Duration <Drtn>	[0..1]			174
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		174
	FinalCollectionDate <FnIColltnDt>	[0..1]	Date		175

8.1.6.2.1 SequenceType <SeqTp>

Presence: [1..1]

Definition: Identifies the underlying transaction sequence as either recurring or one-off.

Datatype: ["SequenceType2Code" on page 215](#)

CodeName	Name	Definition
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

8.1.6.2.2 Frequency <Frqcy>*Presence:* [0..1]*Definition:* Regularity with which instructions are to be created and processed.**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 186 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		186
Or	Period <Prd>	[1..1]			187
	Type <Tp>	[1..1]	CodeSet		187
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		187
Or}	PointInTime <PtInTm>	[1..1]			188
	Type <Tp>	[1..1]	CodeSet		188
	PointInTime <PtInTm>	[1..1]	Text		188

8.1.6.2.3 Duration <Drtn>*Presence:* [0..1]*Definition:* Length of time for which the mandate remains valid.**Duration <Drtn>** contains the following **DatePeriod3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		174
	ToDate <ToDt>	[0..1]	Date		174

8.1.6.2.3.1 FromDate <FrDt>*Presence:* [1..1]*Definition:* Start date of the range.*Datatype:* "ISODate" on page 215**8.1.6.2.3.2 ToDate <ToDt>***Presence:* [0..1]*Definition:* End date of the range.*Datatype:* "ISODate" on page 215**8.1.6.2.4 FirstCollectionDate <FrstCollnDt>***Presence:* [0..1]*Definition:* Date of the first collection of a direct debit as per the mandate.*Datatype:* "ISODate" on page 215

8.1.6.2.5 FinalCollectionDate <FnlColltnDt>*Presence:* [0..1]*Definition:* Date of the final collection of a direct debit as per the mandate.*Datatype:* "ISODate" on page 215**8.1.6.3 MandateAmendmentReason2***Definition:* Provides further details on the reason of the amendment of the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		175
	Reason <Rsn>	[1..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	AdditionalInformation <AddtlInf>	[0..*]	Text		176

8.1.6.3.1 Originator <Orgtr>*Presence:* [0..1]*Definition:* Party that issues the amendment request.**Originator <Orgtr>** contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

8.1.6.3.2 Reason <Rsn>*Presence:* [1..1]*Definition:* Specifies the reason for the amendment request.**Reason <Rsn>** contains one of the following **MandateReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176

8.1.6.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason, as published in an external reason code list.*Datatype:* "ExternalMandateReason1Code" on page 211**8.1.6.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason, in a proprietary form.*Datatype:* "Max35Text" on page 220**8.1.6.3.3 AdditionalInformation <AddtlInf>***Presence:* [0..*]*Definition:* Further details on the amendment request reason.*Datatype:* "Max105Text" on page 218**8.1.6.4 MandateSuspensionReason2***Definition:* Provides detailed information on the suspension reason.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		176
	Reason <Rsn>	[1..1]			177
{Or	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177
	AdditionalInformation <AddtlInf>	[0..*]	Text		177

8.1.6.4.1 Originator <Orgtr>*Presence:* [0..1]*Definition:* Party that issues the suspension request.**Originator <Orgtr>** contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

8.1.6.4.2 Reason <Rsn>*Presence:* [1..1]*Definition:* Specifies the reason for the suspension request.**Reason <Rsn>** contains one of the following **MandateSuspensionReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		177
Or}	Proprietary <Prtry>	[1..1]	Text		177

8.1.6.4.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason, as published in an external reason code list.*Datatype:* "ExternalMandateSuspensionReason1Code" on page 212**8.1.6.4.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason, in a proprietary form.*Datatype:* "Max35Text" on page 220**8.1.6.4.3 AdditionalInformation <AddtlInf>***Presence:* [0..*]*Definition:* Further details on the suspension request reason.*Datatype:* "Max105Text" on page 218**8.1.6.5 MandateCancellationReason1***Definition:* Provides further details on the reason of the mandate cancellation request.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		177
	Reason <Rsn>	[1..1]			178
{Or	Code <Cd>	[1..1]	CodeSet		178
Or}	Proprietary <Prtry>	[1..1]	Text		178
	AdditionalInformation <AddtlInf>	[0..*]	Text		178

8.1.6.5.1 Originator <Orgtr>*Presence:* [0..1]*Definition:* Party that issues the cancellation request.

Originator <Orgtr> contains the following elements (see "[PartyIdentification135](#)" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

8.1.6.5.2 Reason <Rsn>

Presence: [1..1]

Definition: Specifies the reason for the cancellation request.

Reason <Rsn> contains one of the following **MandateReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		178
Or}	Proprietary <Prtry>	[1..1]	Text		178

8.1.6.5.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason, as published in an external reason code list.

Datatype: "[ExternalMandateReason1Code](#)" on page 211

8.1.6.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason, in a proprietary form.

Datatype: "[Max35Text](#)" on page 220

8.1.6.5.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the cancellation request reason.

Datatype: "[Max105Text](#)" on page 218

8.1.6.6 MandateAdjustment1

Definition: Specifies the details for the adjustment of the mandate.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>	[1..1]	Indicator		179
	Category <Ctgy>	[0..1]	±		179
	Amount <Amt>	[0..1]	Amount	C1, C7	179
	Rate <Rate>	[0..1]	Rate		180

8.1.6.6.1 DateAdjustmentRuleIndicator <DtAdjstmntRuleInd>

Presence: [1..1]

Definition: Specifies whether an adjustment is to be applied on pre-agreed collection date or not.

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 217):

- *Meaning When True:* True
- *Meaning When False:* False

8.1.6.6.2 Category <Ctgy>

Presence: [0..1]

Definition: Defines the category of adjustment.

Category <Ctgy> contains one of the following elements (see "[Frequency37Choice](#)" on page 185 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		186

8.1.6.6.3 Amount <Amt>

Presence: [0..1]

Definition: Pre-agreed amount to increase or decrease the mandate amount as justified per information in the category.

Impacted by: [C1 "ActiveCurrency"](#), [C7 "CurrencyAmount"](#)

Datatype: "[ActiveCurrencyAndAmount](#)" on page 205

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

8.1.6.6.4 Rate <Rate>*Presence:* [0..1]*Definition:* Pre-agreed increase or decrease rate that will be applied to the collection amount.*Datatype:* "PercentageRate" on page 218**8.1.6.7 MandateTypeInformation2***Definition:* Set of elements used to further detail the information related to the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180
	LocalInstrument <LclInstrm>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	CategoryPurpose <CtgyPurp>	[0..1]			181
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181
	Classification <Clssfctn>	[0..1]	±		182

8.1.6.7.1 ServiceLevel <SvcLvl>*Presence:* [0..1]*Definition:* Agreement under which or rules under which the mandate resides.**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

8.1.6.7.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.*Datatype:* "ExternalServiceLevel1Code" on page 213**8.1.6.7.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.*Datatype:* "Max35Text" on page 220

8.1.6.7.2 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181

8.1.6.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 211

8.1.6.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 220

8.1.6.7.3 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the mandate based on a set of pre-defined categories.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		181
Or}	Proprietary <Prtry>	[1..1]	Text		181

8.1.6.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 210

8.1.6.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 220

8.1.6.7.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "[MandateClassification1Choice](#)" on page 182 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		182
Or}	Proprietary <Prtry>	[1..1]	Text		182

8.1.6.8 MandateClassification1Choice

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		182
Or}	Proprietary <Prtry>	[1..1]	Text		182

8.1.6.8.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "[MandateClassification1Code](#)" on page 214

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

8.1.6.8.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "[Max35Text](#)" on page 220

8.1.7 Miscellaneous

8.1.7.1 OriginalMessageInformation1

Definition: Unique identification, as assigned by the original instructing party, to unambiguously identify the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	MessageNameIdentification <MsgNmId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[0..1]	DateTime		183

8.1.7.1.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original initiating party, to unambiguously identify the original mandate request message.

Datatype: "Max35Text" on page 220

8.1.7.1.2 MessageNameIdentification <MsgNmId>

Presence: [1..1]

Definition: Specifies the message name identifier to which the message refers.

Datatype: "Max35Text" on page 220

8.1.7.1.3 CreationDateTime <CreDtTm>

Presence: [0..1]

Definition: Date and time at which the message was created.

Datatype: "ISODatetime" on page 215

8.1.7.2 GroupHeader80

Definition: Set of characteristics shared by all individual transactions included in the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		183
	CreationDateTime <CreDtTm>	[1..1]	DateTime		184
	Authorisation <Authstn>	[0..2]	±		184
	InitiatingParty <InitgPty>	[0..1]	±		184
	InstructingAgent <InstgAgt>	[0..1]	±		184
	InstructedAgent <InstdAgt>	[0..1]	±		185

8.1.7.2.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the instructed party, to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 220

8.1.7.2.2 CreationDateTime <CreDtTm>*Presence:* [1..1]*Definition:* Date and time at which the message was created.*Datatype:* "ISODatetime" on page 215**8.1.7.2.3 Authorisation <Authstn>***Presence:* [0..2]*Definition:* User identification or any user key to be used to check the authority of the initiating party.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 188 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189

8.1.7.2.4 InitiatingParty <InitgPty>*Presence:* [0..1]*Definition:* Party that initiates the mandate message.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 192 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

8.1.7.2.5 InstructingAgent <InstgAgt>*Presence:* [0..1]*Definition:* Agent that instructs the next party in the chain to carry out an instruction.

Usage Rule:

In case of amendment and cancellation request messages, the instructing agent is the party sending the amendment and cancellation request message and not the party that sent the original mandate initiation request message.

In case of acceptance report message, the instructing agent is the party sending the acceptance report message and not the party that sent the original mandate request message.

InstructingAgent <InstgAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

8.1.7.2.6 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out an instruction.

Usage Rule:

In case of amendment and cancellation request messages, the instructed agent is the party receiving the amendment and cancellation request message and not the party that received the original mandate initiation request message.

In case of acceptance report message, the instructed agent is the party receiving the acceptance report message and not the party that received the original mandate request message.

InstructedAgent <InstdAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		169
	BranchIdentification <BrnchId>	[0..1]	±		170

8.1.7.3 Frequency37Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		186

8.1.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Frequency expressed as an ISO 20022 code.

Datatype: "[Frequency10Code](#)" on page 213

CodeName	Name	Definition
NEVR	Never	Event does never take place.

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
RATE	Rate	Event takes place based on a change of a rate.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
QURT	Quarterly	Event takes place every three months or four times a year.

8.1.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Frequency expressed as a proprietary code.

Datatype: "Max35Text" on page 220

8.1.7.4 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		186
Or	Period <Prd>	[1..1]			187
	Type <Tp>	[1..1]	CodeSet		187
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		187
Or}	PointInTime <PtInTm>	[1..1]			188
	Type <Tp>	[1..1]	CodeSet		188
	PointInTime <PtInTm>	[1..1]	Text		188

8.1.7.4.1 Type <Tp>

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: "Frequency6Code" on page 213

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.

CodeName	Name	Definition
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

8.1.7.4.2 Period <Prd>

Presence: [1..1]

Definition: Specifies a frequency in terms of a count per period within a specified period type.

Period <Prd> contains the following **FrequencyPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		187
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		187

8.1.7.4.2.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 213

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

8.1.7.4.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: "DecimalNumber" on page 217

8.1.7.4.3 PointInTime <PtInTm>

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

PointInTime <PtInTm> contains the following **FrequencyAndMoment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		188
	PointInTime <PtInTm>	[1..1]	Text		188

8.1.7.4.3.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 213

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

8.1.7.4.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 218

8.1.7.5 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189

8.1.7.5.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 207

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

8.1.7.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 219

8.1.7.6 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		190
	Envelope <Envlp>	[1..1]	(External Schema)		190

Constraints

- **SupplementaryDataRule**

This component may not be used without the explicit approval of a SEG and submission to the RA of ISO 20022 compliant structure(s) to be used in the Envelope element.

8.1.7.6.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "Max350Text" on page 220

8.1.7.6.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

8.1.8 Organisation Identification**8.1.8.1 OrganisationIdentification29**

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	190
	LEI <LEI>	[0..1]	IdentifierSet		191
	Other <Othr>	[0..*]			191
	Identification <Id>	[1..1]	Text		191
	SchemeName <SchmeNm>	[0..1]			191
{Or	Code <Cd>	[1..1]	CodeSet		191
Or}	Proprietary <Prtry>	[1..1]	Text		192
	Issuer <Issr>	[0..1]	Text		192

8.1.8.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 216

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

8.1.8.1.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 217

8.1.8.1.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		191
	SchemeName <SchmeNm>	[0..1]			191
{Or	Code <Cd>	[1..1]	CodeSet		191
Or}	Proprietary <Prtry>	[1..1]	Text		192
	Issuer <Issr>	[0..1]	Text		192

8.1.8.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 220

8.1.8.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		191
Or}	Proprietary <Prtry>	[1..1]	Text		192

8.1.8.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalOrganisationIdentification1Code" on page 212

8.1.8.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 220

8.1.8.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

8.1.9 Party Identification

8.1.9.1 PartyIdentification135

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		192
	PostalAddress <PstlAdr>	[0..1]	±		192
	Identification <Id>	[0..1]	±		193
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	193
	ContactDetails <CtctDtls>	[0..1]	±		194

8.1.9.1.1 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 219

8.1.9.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstAdr> contains the following elements (see "[PostalAddress24](#)" on page 201 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	±		202
	Department <Dept>	[0..1]	Text		202
	SubDepartment <SubDept>	[0..1]	Text		202
	StreetName <StrtNm>	[0..1]	Text		203
	BuildingNumber <BldgNb>	[0..1]	Text		203
	BuildingName <BldgNm>	[0..1]	Text		203
	Floor <Flr>	[0..1]	Text		203
	PostBox <PstBx>	[0..1]	Text		203
	Room <Room>	[0..1]	Text		203
	PostCode <PstCd>	[0..1]	Text		203
	TownName <TwnNm>	[0..1]	Text		203
	TownLocationName <TwnLctnNm>	[0..1]	Text		204
	DistrictName <DstrctNm>	[0..1]	Text		204
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		204
	Country <Ctry>	[0..1]	CodeSet	C5	204
	AddressLine <AdrLine>	[0..7]	Text		204

8.1.9.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "[Party38Choice](#)" on page 194 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		194
Or}	PrivateIdentification <PrvtId>	[1..1]	±		195

8.1.9.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 208

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

8.1.9.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact4" on page 198 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		198
	Name <Nm>	[0..1]	Text		199
	PhoneNumber <PhneNb>	[0..1]	Text		199
	MobileNumber <MobNb>	[0..1]	Text		199
	FaxNumber <FaxNb>	[0..1]	Text		199
	EmailAddress <EmailAdr>	[0..1]	Text		199
	EmailPurpose <EmailPurp>	[0..1]	Text		199
	JobTitle <JobTitl>	[0..1]	Text		199
	Responsibility <Rspnsblty>	[0..1]	Text		200
	Department <Dept>	[0..1]	Text		200
	Other <Othr>	[0..*]			200
	ChannelType <ChanlTp>	[1..1]	Text		200
	Identification <Id>	[0..1]	Text		200
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		200

8.1.9.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		194
Or}	PrivateIdentification <Prvtld>	[1..1]	±		195

8.1.9.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[OrganisationIdentification29](#)" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	190
	LEI <LEI>	[0..1]	IdentifierSet		191
	Other <Othr>	[0..*]			191
	Identification <Id>	[1..1]	Text		191
	SchemeName <SchmeNm>	[0..1]			191
{Or	Code <Cd>	[1..1]	CodeSet		191
Or}	Proprietary <Prtry>	[1..1]	Text		192
	Issuer <Issr>	[0..1]	Text		192

8.1.9.2.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following elements (see "[PersonIdentification13](#)" on page 195 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			196
	BirthDate <BirthDt>	[1..1]	Date		196
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		196
	CityOfBirth <CityOfBirth>	[1..1]	Text		196
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	197
	Other <Othr>	[0..*]			197
	Identification <Id>	[1..1]	Text		197
	SchemeName <SchmeNm>	[0..1]			197
{Or	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198
	Issuer <Issr>	[0..1]	Text		198

8.1.10 Person Identification

8.1.10.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			196
	BirthDate <BirthDt>	[1..1]	Date		196
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		196
	CityOfBirth <CityOfBirth>	[1..1]	Text		196
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	197
	Other <Othr>	[0..*]			197
	Identification <Id>	[1..1]	Text		197
	SchemeName <SchmeNm>	[0..1]			197
{Or	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198
	Issuer </Issr>	[0..1]	Text		198

8.1.10.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		196
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		196
	CityOfBirth <CityOfBirth>	[1..1]	Text		196
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	197

8.1.10.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 215

8.1.10.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 220

8.1.10.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 220

8.1.10.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 208

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

8.1.10.1.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		197
	SchemeName <SchmeNm>	[0..1]			197
{Or	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198
	Issuer <Issr>	[0..1]	Text		198

8.1.10.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 220

8.1.10.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		198
Or}	Proprietary <Prtry>	[1..1]	Text		198

8.1.10.1.2.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalPersonIdentification1Code" on page 212**8.1.10.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 220**8.1.10.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 220**8.1.10.2 Contact4***Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		198
	Name <Nm>	[0..1]	Text		199
	PhoneNumber <PhneNb>	[0..1]	Text		199
	MobileNumber <MobNb>	[0..1]	Text		199
	FaxNumber <FaxNb>	[0..1]	Text		199
	EmailAddress <EmailAdr>	[0..1]	Text		199
	EmailPurpose <EmailPurp>	[0..1]	Text		199
	JobTitle <JobTitl>	[0..1]	Text		199
	Responsibility <Rspnsblty>	[0..1]	Text		200
	Department <Dept>	[0..1]	Text		200
	Other <Othr>	[0..*]			200
	ChannelType <ChanlTp>	[1..1]	Text		200
	Identification <Id>	[0..1]	Text		200
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		200

8.1.10.2.1 NamePrefix <NmPrfx>*Presence:* [0..1]*Definition:* Specifies the terms used to formally address a person.*Datatype:* "NamePrefix2Code" on page 214

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

8.1.10.2.2 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 219

8.1.10.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 220

8.1.10.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 220

8.1.10.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 220

8.1.10.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 219

8.1.10.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 220

8.1.10.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 220

8.1.10.2.9 Responsibility <Rspnsbly>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 220

8.1.10.2.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 220

8.1.10.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		200
	Identification <Id>	[0..1]	Text		200

8.1.10.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 220

8.1.10.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 219

8.1.10.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 214

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.

CodeName	Name	Definition
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

8.1.11 Postal Address

8.1.11.1 PostalAddress24

Definition: Information that locates and identifies a specific address, as defined by postal services.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	±		202
	Department <Dept>	[0..1]	Text		202
	SubDepartment <SubDept>	[0..1]	Text		202
	StreetName <StrtNm>	[0..1]	Text		203
	BuildingNumber <BldgNb>	[0..1]	Text		203
	BuildingName <BldgNm>	[0..1]	Text		203
	Floor <Flr>	[0..1]	Text		203
	PostBox <PstBx>	[0..1]	Text		203
	Room <Room>	[0..1]	Text		203
	PostCode <PstCd>	[0..1]	Text		203
	TownName <TwnNm>	[0..1]	Text		203
	TownLocationName <TwnLctnNm>	[0..1]	Text		204
	DistrictName <DstrctNm>	[0..1]	Text		204
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		204
	Country <Ctry>	[0..1]	CodeSet	C5	204
	AddressLine <AdrLine>	[0..7]	Text		204

8.1.11.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	±		202

8.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 207

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

8.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 171 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		171
	Issuer <Issr>	[1..1]	Text		172
	SchemeName <SchmeNm>	[0..1]	Text		172

8.1.11.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 220

8.1.11.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 220

8.1.11.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 220

8.1.11.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 219

8.1.11.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 220

8.1.11.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 220

8.1.11.1.8 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 219

8.1.11.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 220

8.1.11.1.10 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 219

8.1.11.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 220

8.1.11.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 220

8.1.11.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 220

8.1.11.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 220

8.1.11.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 208

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

8.1.11.1.16 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 220

8.1.12 System Identification**8.1.12.1 ClearingSystemIdentification2Choice**

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	Text		205

8.1.12.1.1 Code <Cd>

Presence: [1..1]

Definition: Identification of a clearing system, in a coded form as published in an external list.

Datatype: "ExternalClearingSystemIdentification1Code" on page 210

8.1.12.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 220

8.2 Message Datatypes

8.2.1 Amount

8.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 206

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

8.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 207

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

The number of fractional digits (or minor unit of currency) must comply with ISO 4217.

Note: The decimal separator is a dot.

8.2.2 CodeSet

8.2.2.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}
---------	------------

Constraints

- **ActiveCurrency**

The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217

Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.

8.2.2.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

8.2.2.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

8.2.2.4 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and

CodeName	Name	Definition
		supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

8.2.2.5 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

8.2.2.6 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRE	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.

CodeName	Name	Definition
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

8.2.2.7 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.8 ExternalAuthenticationChannel1Code

Definition: Specifies the transaction authentication channel, as published in an external authentication channel code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.9 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.10 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.11 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	5

8.2.2.12 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.13 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	35

8.2.2.14 ExternalMandateReason1Code

Definition: Specifies the external mandate processing reason code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.15 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.16 ExternalMandateStatus1Code

Definition: Specifies the external mandate status code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.17 ExternalMandateSuspensionReason1Code

Definition: Specifies the external mandate suspension reason code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.18 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.19 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.20 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.21 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

8.2.2.22 Frequency10Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
NEVR	Never	Event does never take place.
YEAR	Annual	Event takes place every year or once a year.
RATE	Rate	Event takes place based on a change of a rate.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
QURT	Quarterly	Event takes place every three months or four times a year.

8.2.2.23 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

8.2.2.24 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

8.2.2.25 NamePrefix2Code

Definition: Specifies the terms used to formally address a person.

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

8.2.2.26 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

8.2.2.27 SequenceType2Code

Definition: Specifies whether a once off transaction is covered or whether recurring transactions are covered.

Type: CodeSet

CodeName	Name	Definition
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

8.2.3 Date

8.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

8.2.4 DateTime

8.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

8.2.5 IdentifierSet

8.2.5.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

Only a valid Business identifier code is allowed. Business identifier codes for financial or non-financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eight (8) or eleven (11) contiguous characters.

8.2.5.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

Valid BICs for financial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consist of eight (8) or eleven (11) contiguous characters.

8.2.5.3 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616: 2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.

8.2.5.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

8.2.6 Indicator

8.2.6.1 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

8.2.6.2 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

8.2.7 Quantity

8.2.7.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

8.2.8 Rate

8.2.8.1 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

8.2.9 Text

8.2.9.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}
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8.2.9.2 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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8.2.9.3 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

8.2.9.4 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

8.2.9.5 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

8.2.9.6 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

8.2.9.7 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

8.2.9.8 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

8.2.9.9 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

8.2.9.10 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

8.2.9.11 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

8.2.9.12 Max70Text

Definition: Specifies a character string with a maximum length of 70 characters.

Type: Text

Format

minLength	1
maxLength	70

8.2.9.13 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+", and "-" (up to 30 characters).

Type: Text

Format

pattern \+[0-9]{1,3}-[0-9()+\-\]{1,30}