ISO 20022

Cash Management - Cheques Management - ISO - Latest version

Cash Management - Charges and Cheques Management

Approved by the Payments SEG on 04 October 2021

This document provides details of the Message Definitions for Cash Management - Cheques Management - ISO - Latest version.

October 2021

Table of Contents

1   Message Set Overview

Introduction

Set of cash management messages that allow for the processing of charges and cheques. Those messages are the result of the reengineering of the proprietary FIN messages:

- MT110, MT111, MT112 for the cheque messages processing.

1.1   List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
camt.107.001.01 ChequePresentmentNotificationV01	The ChequePresentmentNotification message is sent by a drawer bank, or a bank acting on behalf of the drawer bank to the bank on which a/several cheque(s) has been drawn (the drawee bank). It is used to advise the drawee bank, or confirm to an enquiring bank, the details concerning the cheque(s) referred to in the message.
camt.108.001.01 ChequeCancellationOrStopRequestV01	The ChequeCancellationOrStopRequest message is sent by a drawer bank, or a bank acting on behalf of the drawer bank, to the agent on which a cheque has been drawn (the drawee bank) to request for the cancellation of the presentment and/or stop the payment of the cheque referred to in the message.
camt.109.001.01 ChequeCancellationOrStopReportV01	The ChequeCancellationOrStopReport message is sent by the drawee agent (on which a cheque is drawn) to the drawer agent or the agent acting on behalf of the drawer agent to indicate what actions have been taken in attempting to cancel the presentment and/or stop the payment of the cheque referred to in the message.

2 camt.107.001.01 ChequePresentmentNotificationV01

2.1 MessageDefinition Functionality

The ChequePresentmentNotification message is sent by a drawer bank, or a bank acting on behalf of the drawer bank to the bank on which a/several cheque(s) has been drawn (the drawee bank).

It is used to advise the drawee bank, or confirm to an enquiring bank, the details concerning the cheque(s) referred to in the message.

Outline

The ChequePresentmentNotificationV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics shared by all individual cheques included in the message.

B. Cheque

Specifies the details of the cheque.

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> <ChqPresntmntNtfctn>	[1..1]			
	GroupHeader *<GrpHdr>*	[1..1]	±		5
	Cheque *<Chq>*	[1..*]	±		6
	SupplementaryData *<SplmtryData>*	[0..*]	±	C10	8

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

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 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual cheques included in the message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader103" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		59
	CreationDateTime <CreDtTm>	[1..1]	DateTime		59
	NumberOfCheques <NbOfChqs>	[1..1]	Text		59
	ControlSum <CtrlSum>	[0..1]	Quantity		59

2.4.2　　Cheque <Chq>

Presence: [1..*]

Definition: Specifies the details of the cheque.

Cheque <Chq> contains the following elements (see <u>"Cheque13" on page 40</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		42
	ChequeNumber <*ChqNb*>	[1..1]	Text		42
	IssueDate <*IsseDt*>	[1..1]	Date		42
	StaleDate <*StlDt*>	[0..1]	Date		42
	Amount <*Amt*>	[1..1]	Amount	C1, C6	42
	ValueDate <*ValDt*>	[0..1]	±		43
	Payer <*Pyer*>	[0..1]	±		43
	PayerAccount <*PyerAcct*>	[0..1]		C9, C8	43
	Identification <*Id*>	[0..1]	±		44
	Type <*Tp*>	[0..1]	±		44
	Currency <*Ccy*>	[0..1]	CodeSet	C2	44
	Name <*Nm*>	[0..1]	Text		45
	Proxy <*Prxy*>	[0..1]	±		45
	DrawerAgent <*DrwrAgt*>	[0..1]	±		45
	DrawerAgentAccount <*DrwrAgtAcct*>	[0..1]		C9, C8	45
	Identification <*Id*>	[0..1]	±		46
	Type <*Tp*>	[0..1]	±		46
	Currency <*Ccy*>	[0..1]	CodeSet	C2	47
	Name <*Nm*>	[0..1]	Text		47
	Proxy <*Prxy*>	[0..1]	±		47
	Payee <*Pyee*>	[1..1]	±		47
	PayeeAccount <*PyeeAcct*>	[0..1]		C9, C8	48
	Identification <*Id*>	[0..1]	±		48
	Type <*Tp*>	[0..1]	±		49
	Currency <*Ccy*>	[0..1]	CodeSet	C2	49
	Name <*Nm*>	[0..1]	Text		49
	Proxy <*Prxy*>	[0..1]	±		50
	InstructionForChequeAgent <*InstrForChqAgt*>	[0..*]			50
	Code <*Cd*>	[0..1]	CodeSet		50
	InstructionInformation <*InstrInf*>	[0..1]	Text		50

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: C10 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 58 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		58
	Envelope *<Envlp>*	[1..1]	(External Schema)		58

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   camt.108.001.01 ChequeCancellationOrStopRequestV01

3.1   MessageDefinition Functionality

The ChequeCancellationOrStopRequest message is sent by a drawer bank, or a bank acting on behalf of the drawer bank, to the agent on which a cheque has been drawn (the drawee bank) to request for the cancellation of the presentment and/or stop the payment of the cheque referred to in the message.

Outline

The ChequeCancellationOrStopRequestV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics shared by all individual cheques included in the message.

B. Cheque

Specifies the details of the cheque.

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> <ChqCxlOrStopReq>	[1..1]			
	GroupHeader *<GrpHdr>*	[1..1]	±		12
	Cheque *<Chq>*	[1..*]			12
	InstructionIdentification *<InstrId>*	[0..1]	Text		13
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		14
	ChequeNumber *<ChqNb>*	[1..1]	Text		14
	IssueDate *<IsseDt>*	[1..1]	Date		14
	StaleDate *<StlDt>*	[0..1]	Date		14
	Amount *<Amt>*	[1..1]	Amount	C1, C6	14
	EffectiveDate *<FctvDt>*	[0..1]	±		15
	DrawerAgent *<DrwrAgt>*	[0..1]	±		15
	DrawerAgentAccount *<DrwrAgtAcct>*	[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
	Payee *<Pyee>*	[0..1]	±		17
	PayeeAccount *<PyeeAcct>*	[0..1]		C9, C8	18
	Identification *<Id>*	[0..1]	±		18
	Type *<Tp>*	[0..1]	±		19
	Currency *<Ccy>*	[0..1]	CodeSet	C2	19
	Name *<Nm>*	[0..1]	Text		19
	Proxy *<Prxy>*	[0..1]	±		20
	ChequeCancellationOrStopReason *<ChqCxlOrStopRsn>*	[0..1]			20
	Originator *<Orgtr>*	[0..1]	CodeSet		20
	Reason *<Rsn>*	[1..1]			21
{Or	**Code** *<Cd>*	[1..1]	CodeSet		21
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		21
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		21

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SupplementaryData <*SplmtryData*>	[0..*]	±	C10	21

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   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

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   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual cheques included in the message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader103" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		59
	CreationDateTime <CreDtTm>	[1..1]	DateTime		59
	NumberOfCheques <NbOfChqs>	[1..1]	Text		59
	ControlSum <CtrlSum>	[0..1]	Quantity		59

3.4.2   Cheque <Chq>

Presence: [1..*]

Definition: Specifies the details of the cheque.

Cheque <Chq> contains the following **Cheque15** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		13
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		14
	ChequeNumber *<ChqNb>*	[1..1]	Text		14
	IssueDate *<IsseDt>*	[1..1]	Date		14
	StaleDate *<StlDt>*	[0..1]	Date		14
	Amount *<Amt>*	[1..1]	Amount	C1, C6	14
	EffectiveDate *<FctvDt>*	[0..1]	±		15
	DrawerAgent *<DrwrAgt>*	[0..1]	±		15
	DrawerAgentAccount *<DrwrAgtAcct>*	[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
	Payee *<Pyee>*	[0..1]	±		17
	PayeeAccount *<PyeeAcct>*	[0..1]		C9, C8	18
	Identification *<Id>*	[0..1]	±		18
	Type *<Tp>*	[0..1]	±		19
	Currency *<Ccy>*	[0..1]	CodeSet	C2	19
	Name *<Nm>*	[0..1]	Text		19
	Proxy *<Prxy>*	[0..1]	±		20
	ChequeCancellationOrStopReason *<ChqCxlOrStopRsn>*	[0..1]			20
	Originator *<Orgtr>*	[0..1]	CodeSet		20
	Reason *<Rsn>*	[1..1]			21
{Or	**Code** *<Cd>*	[1..1]	CodeSet		21
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		21
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		21

3.4.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 85

3.4.2.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 85

3.4.2.3 ChequeNumber <ChqNb>

Presence: [1..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Datatype: "Max35Text" on page 85

3.4.2.4 IssueDate <IsseDt>

Presence: [1..1]

Definition: Date when the cheque has been issued by the payer.

Datatype: "ISODate" on page 81

3.4.2.5 StaleDate <StlDt>

Presence: [0..1]

Definition: Date after which a cheque is no longer valid.

Usage:

The validity period of a cheque is calculated from the issue date on the face of the cheque.

The period may be indicated on the face of the cheque itself such as "Valid for 90 days" or may be determined in accordance with domestic banking practice.

Not all countries will have a validity period.

Datatype: "ISODate" on page 81

3.4.2.6 Amount <Amt>

Presence: [1..1]

Definition: Specifies the amount of the cheque to be paid to the payee.

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

Datatype: "ActiveCurrencyAndAmount" on page 75

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.

3.4.2.7 EffectiveDate <FctvDt>

Presence: [0..1]

Definition: Date and time at which the cheque amount becomes available on the payee account.

EffectiveDate <FctvDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 50 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		51
Or}	DateTime *<DtTm>*	[1..1]	DateTime		51

3.4.2.8 DrawerAgent <DrwrAgt>

Presence: [0..1]

Definition: Specifies the agent servicing the account of the cheque payer.

DrawerAgent <DrwrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 55 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		55
	BranchIdentification *<BrnchId>*	[0..1]	±		56

3.4.2.9 DrawerAgentAccount <DrwrAgtAcct>

Presence: [0..1]

Definition: Specifies the cash account of the drawer agent.

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

DrawerAgentAccount <DrwrAgtAcct> 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
  ```

3.4.2.9.1 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 30 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C7	30
Or}	Other *<Othr>*	[1..1]	±		31

3.4.2.9.2 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 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

3.4.2.9.3 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 76

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.

3.4.2.9.4 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 85

3.4.2.9.5 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 29 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			29
{Or	Code *<Cd>*	[1..1]	CodeSet		30
Or}	Proprietary *<Prtry>*	[1..1]	Text		30
	Identification *<Id>*	[1..1]	Text		30

3.4.2.10 Payee <Pyee>

Presence: [0..1]

Definition: Party that receives an amount of money as specified in the cheque.

Payee <Pyee> contains the following elements (see "PartyIdentification135" on page 62 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		62
	PostalAddress <*PstlAdr*>	[0..1]	±		62
	Identification <*Id*>	[0..1]	±		63
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C5	63
	ContactDetails <*CtctDtls*>	[0..1]	±		64

3.4.2.11 PayeeAccount <PyeeAcct>

Presence: [0..1]

Definition: Specifies the cash account of the payee.

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

PayeeAccount <PyeeAcct> contains the following **CashAccount40** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		18
	Type <*Tp*>	[0..1]	±		19
	Currency <*Ccy*>	[0..1]	CodeSet	C2	19
	Name <*Nm*>	[0..1]	Text		19
	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
   ```

3.4.2.11.1 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 30 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C7	30
Or}	Other *<Othr>*	[1..1]	±		31

3.4.2.11.2 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 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

3.4.2.11.3 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 76

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.

3.4.2.11.4 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 85

3.4.2.11.5 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 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	Identification <Id>	[1..1]	Text		30

3.4.2.12 ChequeCancellationOrStopReason <ChqCxlOrStopRsn>

Presence: [0..1]

Definition: Specifies the reason for stopping the payment of the cheque or a request for reimbursement authorisation.

ChequeCancellationOrStopReason <ChqCxlOrStopRsn> contains the following **ChequeCancellationReason1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	CodeSet		20
	Reason <Rsn>	[1..1]			21
{Or	**Code** <Cd>	[1..1]	CodeSet		21
Or}	**Proprietary** <Prtry>	[1..1]	Text		21
	AdditionalInformation <AddtlInf>	[0..1]	Text		21

3.4.2.12.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the cancellation request.

Datatype: "ChequePartyRole1Code" on page 77

CodeName	Name	Definition
DWEA	DraweeAgent	Specifies the agent on which a cheque is drawn, that is the financial institution that services the account of the payee that issued the cheque.
DWRA	DrawerAgent	Specifies the agent servicing the account of the cheque payer.
PAYE	Payee	Party that receives an amount of money as specified in the cheque.

CodeName	Name	Definition
PAYR	Payer	Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

3.4.2.12.2 Reason <Rsn>

Presence: [1..1]

Definition: Specifies the reason for the cancellation request.

Reason <Rsn> contains one of the following **ChequeCancellationReason1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		21
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		21

3.4.2.12.2.1 Code <Cd>

Presence: [1..1]

Definition: Reason, as published in an external code set.

Datatype: "ExternalChequeCancellationReason1Code" on page 78

3.4.2.12.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason, in a proprietary form.

Datatype: "Max35Text" on page 85

3.4.2.12.3 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the cancellation request reason.

Datatype: "Max140Text" on page 84

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: C10 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 58 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		58
	Envelope *<Envlp>*	[1..1]	(External Schema)		58

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 camt.109.001.01 ChequeCancellationOrStopReportV01

4.1 MessageDefinition Functionality

The ChequeCancellationOrStopReport message is sent by the drawee agent (on which a cheque is drawn) to the drawer agent or the agent acting on behalf of the drawer agent to indicate what actions have been taken in attempting to cancel the presentment and/or stop the payment of the cheque referred to in the message.

Outline

The ChequeCancellationOrStopReportV01 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

   Set of characteristics shared by all individual cheques included in the message.

B. Cheque

   Specifies the details of the cheque.

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> <ChqCxlOrStopRpt>	[1..1]			
	GroupHeader *<GrpHdr>*	[1..1]	±		24
	Cheque *<Chq>*	[1..*]	±		25
	SupplementaryData *<SplmtryData>*	[0..*]	±	C10	26

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 **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**

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   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual cheques included in the message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader103" on page 59 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		59
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		59
	NumberOfCheques *<NbOfChqs>*	[1..1]	Text		59
	ControlSum *<CtrlSum>*	[0..1]	Quantity		59

4.4.2 Cheque <Chq>

Presence: [1..*]

Definition: Specifies the details of the cheque.

Cheque <Chq> contains the following elements (see "Cheque14" on page 31 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		32
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		33
	ChequeNumber <*ChqNb*>	[1..1]	Text		33
	IssueDate <*IsseDt*>	[1..1]	Date		33
	StaleDate <*StlDt*>	[0..1]	Date		33
	Amount <*Amt*>	[1..1]	Amount	C1, C6	33
	EffectiveDate <*FctvDt*>	[0..1]	±		34
	DrawerAgent <*DrwrAgt*>	[0..1]	±		34
	DrawerAgentAccount <*DrwrAgtAcct*>	[0..1]		C9, C8	34
	Identification <*Id*>	[0..1]	±		35
	Type <*Tp*>	[0..1]	±		35
	Currency <*Ccy*>	[0..1]	CodeSet	C2	35
	Name <*Nm*>	[0..1]	Text		36
	Proxy <*Prxy*>	[0..1]	±		36
	Payee <*Pyee*>	[0..1]	±		36
	PayeeAccount <*PyeeAcct*>	[0..1]		C9, C8	37
	Identification <*Id*>	[0..1]	±		37
	Type <*Tp*>	[0..1]	±		37
	Currency <*Ccy*>	[0..1]	CodeSet	C2	38
	Name <*Nm*>	[0..1]	Text		38
	Proxy <*Prxy*>	[0..1]	±		38
	ChequeCancellationOrStopStatus <*ChqCxlOrStopSts*>	[1..1]			39
	Originator <*Orgtr*>	[0..1]	CodeSet		39
	Status <*Sts*>	[1..1]			39
{Or	Code <*Cd*>	[1..1]	CodeSet		40
Or}	Proprietary <*Prtry*>	[1..1]	Text		40
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		40

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: C10 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 58 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		58
	Envelope *<Envlp>*	[1..1]	(External Schema)		58

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 Message Items Types

5.1 MessageComponents

5.1.1 Account

5.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

5.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 78

5.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Nature or use of the account in a proprietary form.

Datatype: "Max35Text" on page 85

5.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		28
	SchemeName *<SchmeNm>*	[0..1]			29
{Or	Code *<Cd>*	[1..1]	CodeSet		29
Or}	Proprietary *<Prtry>*	[1..1]	Text		29
	Issuer *<Issr>*	[0..1]	Text		29

5.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 84

5.1.1.2.2 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		29
Or}	Proprietary <*Prtry*>	[1..1]	Text		29

5.1.1.2.2.1 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 77

5.1.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 85

5.1.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 85

5.1.1.3 ProxyAccountIdentification1

Definition: Information related to a proxy identification of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			29
{Or	Code <*Cd*>	[1..1]	CodeSet		30
Or}	Proprietary <*Prtry*>	[1..1]	Text		30
	Identification <*Id*>	[1..1]	Text		30

5.1.1.3.1 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		30
Or}	Proprietary <Prtry>	[1..1]	Text		30

5.1.1.3.1.1 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 80

5.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 85

5.1.1.3.2 Identification <Id>

Presence: [1..1]

Definition: Identification used to indicate the account identification under another specified name.

Datatype: "Max2048Text" on page 84

5.1.2　　Account Identification

5.1.2.1 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	C7	30
Or}	Other <Othr>	[1..1]	±		31

5.1.2.1.1 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: C7 "IBAN"

Datatype: "IBAN2007Identifier" on page 82

Constraints

- **IBAN**

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

5.1.2.1.2 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 <u>"GenericAccountIdentification1" on page 28</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		28
	SchemeName *<SchmeNm>*	[0..1]			29
{Or	Code *<Cd>*	[1..1]	CodeSet		29
Or}	Proprietary *<Prtry>*	[1..1]	Text		29
	Issuer *<Issr>*	[0..1]	Text		29

5.1.3   Cheque

5.1.3.1 Cheque14

Definition: Characteristics of a cheque instruction, such as cheque type or cheque number.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		32
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		33
	ChequeNumber <*ChqNb*>	[1..1]	Text		33
	IssueDate <*IsseDt*>	[1..1]	Date		33
	StaleDate <*StlDt*>	[0..1]	Date		33
	Amount <*Amt*>	[1..1]	Amount	C1, C6	33
	EffectiveDate <*FctvDt*>	[0..1]	±		34
	DrawerAgent <*DrwrAgt*>	[0..1]	±		34
	DrawerAgentAccount <*DrwrAgtAcct*>	[0..1]		C9, C8	34
	Identification <*Id*>	[0..1]	±		35
	Type <*Tp*>	[0..1]	±		35
	Currency <*Ccy*>	[0..1]	CodeSet	C2	35
	Name <*Nm*>	[0..1]	Text		36
	Proxy <*Prxy*>	[0..1]	±		36
	Payee <*Pyee*>	[0..1]	±		36
	PayeeAccount <*PyeeAcct*>	[0..1]		C9, C8	37
	Identification <*Id*>	[0..1]	±		37
	Type <*Tp*>	[0..1]	±		37
	Currency <*Ccy*>	[0..1]	CodeSet	C2	38
	Name <*Nm*>	[0..1]	Text		38
	Proxy <*Prxy*>	[0..1]	±		38
	ChequeCancellationOrStopStatus <*ChqCxlOrStopSts*>	[1..1]			39
	Originator <*Orgtr*>	[0..1]	CodeSet		39
	Status <*Sts*>	[1..1]			39
{Or	Code <*Cd*>	[1..1]	CodeSet		40
Or}	Proprietary <*Prtry*>	[1..1]	Text		40
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		40

5.1.3.1.1 InstructionIdentification <InstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 85

5.1.3.1.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

Datatype: "Max35Text" on page 85

5.1.3.1.3 ChequeNumber <ChqNb>

Presence: [1..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Datatype: "Max35Text" on page 85

5.1.3.1.4 IssueDate <IsseDt>

Presence: [1..1]

Definition: Date when the cheque has been issued by the payer.

Datatype: "ISODate" on page 81

5.1.3.1.5 StaleDate <StlDt>

Presence: [0..1]

Definition: Date after which a cheque is no longer valid. The validity period of a cheque is calculated from the issue date on the face of the cheque. The period may be indicated on the face of the cheque itself such as "Valid for 90 days" or may be determined in accordance with domestic banking practice.

Not all countries will have a validity period.

Datatype: "ISODate" on page 81

5.1.3.1.6 Amount <Amt>

Presence: [1..1]

Definition: Specifies the amount of the cheque to be paid to the payee.

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

Datatype: "ActiveCurrencyAndAmount" on page 75

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.

5.1.3.1.7 EffectiveDate <FctvDt>

Presence: [0..1]

Definition: Date and time at which the cheque amount becomes available on the payee account.

EffectiveDate <FctvDt> contains one of the following elements (see <u>"DateAndDateTime2Choice" on page 50</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		51
Or}	DateTime *<DtTm>*	[1..1]	DateTime		51

5.1.3.1.8 DrawerAgent <DrwrAgt>

Presence: [0..1]

Definition: Specifies the agent servicing the account of the cheque payer.

DrawerAgent <DrwrAgt> contains the following elements (see <u>"BranchAndFinancialInstitutionIdentification6" on page 55</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		55
	BranchIdentification *<BrnchId>*	[0..1]	±		56

5.1.3.1.9 DrawerAgentAccount <DrwrAgtAcct>

Presence: [0..1]

Definition: Specifies the cash account of the drawer agent.

Impacted by: <u>C9 "IdentificationOrProxyPresenceRule"</u>, <u>C8 "IdentificationAndProxyGuideline"</u>

DrawerAgentAccount <DrwrAgtAcct> contains the following **CashAccount40** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		35
	Type *<Tp>*	[0..1]	±		35
	Currency *<Ccy>*	[0..1]	CodeSet	C2	35
	Name *<Nm>*	[0..1]	Text		36
	Proxy *<Prxy>*	[0..1]	±		36

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
  ```

5.1.3.1.9.1 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 30 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C7	30
Or}	Other *<Othr>*	[1..1]	±		31

5.1.3.1.9.2 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 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

5.1.3.1.9.3 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 76

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.

5.1.3.1.9.4 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 85

5.1.3.1.9.5 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 29 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			29
{Or	Code <*Cd*>	[1..1]	CodeSet		30
Or}	Proprietary <*Prtry*>	[1..1]	Text		30
	Identification <*Id*>	[1..1]	Text		30

5.1.3.1.10 Payee <Pyee>

Presence: [0..1]

Definition: Party that receives an amount of money as specified in the cheque.

Payee <Pyee> contains the following elements (see "PartyIdentification135" on page 62 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		62
	PostalAddress <*PstlAdr*>	[0..1]	±		62
	Identification <*Id*>	[0..1]	±		63
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C5	63
	ContactDetails <*CtctDtls*>	[0..1]	±		64

5.1.3.1.11 PayeeAccount <PyeeAcct>

Presence: [0..1]

Definition: Specifies the cash account of the payee.

Impacted by: <u>C9 "IdentificationOrProxyPresenceRule"</u>, <u>C8 "IdentificationAndProxyGuideline"</u>

PayeeAccount <PyeeAcct> contains the following **CashAccount40** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		37
	Type *<Tp>*	[0..1]	±		37
	Currency *<Ccy>*	[0..1]	CodeSet	C2	38
	Name *<Nm>*	[0..1]	Text		38
	Proxy *<Prxy>*	[0..1]	±		38

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
  ```

5.1.3.1.11.1 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 <u>"AccountIdentification4Choice" on page 30</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C7	30
Or}	Other *<Othr>*	[1..1]	±		31

5.1.3.1.11.2 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 28 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		28
Or}	Proprietary <Prtry>	[1..1]	Text		28

5.1.3.1.11.3 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 76

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.

5.1.3.1.11.4 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 85

5.1.3.1.11.5 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 29 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			29
{Or	Code *<Cd>*	[1..1]	CodeSet		30
Or}	Proprietary *<Prtry>*	[1..1]	Text		30
	Identification *<Id>*	[1..1]	Text		30

5.1.3.1.12 ChequeCancellationOrStopStatus <ChqCxlOrStopSts>

Presence: [1..1]

Definition: Specifies the status of the cancellation or stop request.

ChequeCancellationOrStopStatus <ChqCxlOrStopSts> contains the following **ChequeCancellationStatus1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	CodeSet		39
	Status *<Sts>*	[1..1]			39
{Or	Code *<Cd>*	[1..1]	CodeSet		40
Or}	Proprietary *<Prtry>*	[1..1]	Text		40
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		40

5.1.3.1.12.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the cancellation request.

Datatype: "ChequePartyRole1Code" on page 77

CodeName	Name	Definition
DWEA	DraweeAgent	Specifies the agent on which a cheque is drawn, that is the financial institution that services the account of the payee that issued the cheque.
DWRA	DrawerAgent	Specifies the agent servicing the account of the cheque payer.
PAYE	Payee	Party that receives an amount of money as specified in the cheque.
PAYR	Payer	Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

5.1.3.1.12.2 Status <Sts>

Presence: [1..1]

Definition: Specifies the status for the cancellation request.

Status <Sts> contains one of the following **ChequeCancellationStatus1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		40
Or}	Proprietary *<Prtry>*	[1..1]	Text		40

5.1.3.1.12.2.1 Code <Cd>

Presence: [1..1]

Definition: Status, in a coded form, as published in an external code set.

Datatype: "ExternalChequeCancellationStatus1Code" on page 79

5.1.3.1.12.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Status, in a proprietary form.

Datatype: "Max35Text" on page 85

5.1.3.1.12.3 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details on the cancellation request reason.

Datatype: "Max140Text" on page 84

5.1.3.2 Cheque13

Definition: Characteristics of a cheque instruction, such as cheque type or cheque number.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		42
	ChequeNumber *<ChqNb>*	[1..1]	Text		42
	IssueDate *<IsseDt>*	[1..1]	Date		42
	StaleDate *<StlDt>*	[0..1]	Date		42
	Amount *<Amt>*	[1..1]	Amount	C1, C6	42
	ValueDate *<ValDt>*	[0..1]	±		43
	Payer *<Pyer>*	[0..1]	±		43
	PayerAccount *<PyerAcct>*	[0..1]		C9, C8	43
	Identification *<Id>*	[0..1]	±		44
	Type *<Tp>*	[0..1]	±		44
	Currency *<Ccy>*	[0..1]	CodeSet	C2	44
	Name *<Nm>*	[0..1]	Text		45
	Proxy *<Prxy>*	[0..1]	±		45
	DrawerAgent *<DrwrAgt>*	[0..1]	±		45
	DrawerAgentAccount *<DrwrAgtAcct>*	[0..1]		C9, C8	45
	Identification *<Id>*	[0..1]	±		46
	Type *<Tp>*	[0..1]	±		46
	Currency *<Ccy>*	[0..1]	CodeSet	C2	47
	Name *<Nm>*	[0..1]	Text		47
	Proxy *<Prxy>*	[0..1]	±		47
	Payee *<Pyee>*	[1..1]	±		47
	PayeeAccount *<PyeeAcct>*	[0..1]		C9, C8	48
	Identification *<Id>*	[0..1]	±		48
	Type *<Tp>*	[0..1]	±		49
	Currency *<Ccy>*	[0..1]	CodeSet	C2	49
	Name *<Nm>*	[0..1]	Text		49
	Proxy *<Prxy>*	[0..1]	±		50
	InstructionForChequeAgent *<InstrForChqAgt>*	[0..*]			50
	Code *<Cd>*	[0..1]	CodeSet		50
	InstructionInformation *<InstrInf>*	[0..1]	Text		50

5.1.3.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.

Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Datatype: "Max35Text" on page 85

5.1.3.2.2 ChequeNumber <ChqNb>

Presence: [1..1]

Definition: Unique and unambiguous identifier for a cheque as assigned by the agent.

Datatype: "Max35Text" on page 85

5.1.3.2.3 IssueDate <IsseDt>

Presence: [1..1]

Definition: Date when the cheque has been issued by the payer.

Datatype: "ISODate" on page 81

5.1.3.2.4 StaleDate <StlDt>

Presence: [0..1]

Definition: Date after which a cheque is no longer valid. The validity period of a cheque is calculated from the issue date on the face of the cheque. The period may be indicated on the face of the cheque itself such as "Valid for 90 days" or may be determined in accordance with domestic banking practice.

Not all countries will have a validity period.

Datatype: "ISODate" on page 81

5.1.3.2.5 Amount <Amt>

Presence: [1..1]

Definition: Specifies the amount of the cheque to be paid to the payee.

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

Datatype: "ActiveCurrencyAndAmount" on page 75

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.

5.1.3.2.6 ValueDate <ValDt>

Presence: [0..1]

Definition: Date and time at which the cheque amount becomes available on the payee account.

ValueDate <ValDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		51
Or}	DateTime <DtTm>	[1..1]	DateTime		51

5.1.3.2.7 Payer <Pyer>

Presence: [0..1]

Definition: Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

Payer <Pyer> contains the following elements (see "PartyIdentification135" on page 62 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		62
	PostalAddress <PstlAdr>	[0..1]	±		62
	Identification <Id>	[0..1]	±		63
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	63
	ContactDetails <CtctDtls>	[0..1]	±		64

5.1.3.2.8 PayerAccount <PyerAcct>

Presence: [0..1]

Definition: Specifies the cash account of the payer.

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

PayerAccount <PyerAcct> contains the following **CashAccount40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		44
	Type <Tp>	[0..1]	±		44
	Currency <Ccy>	[0..1]	CodeSet	C2	44
	Name <Nm>	[0..1]	Text		45
	Proxy <Prxy>	[0..1]	±		45

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
  ```

5.1.3.2.8.1 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 30 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C7	30
Or}	Other *<Othr>*	[1..1]	±		31

5.1.3.2.8.2 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 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

5.1.3.2.8.3 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 76

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.

5.1.3.2.8.4 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 85

5.1.3.2.8.5 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 29 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			29
{Or	Code *<Cd>*	[1..1]	CodeSet		30
Or}	Proprietary *<Prtry>*	[1..1]	Text		30
	Identification *<Id>*	[1..1]	Text		30

5.1.3.2.9 DrawerAgent <DrwrAgt>

Presence: [0..1]

Definition: Specifies the agent servicing the account of the cheque payer.

DrawerAgent <DrwrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 55 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		55
	BranchIdentification *<BrnchId>*	[0..1]	±		56

5.1.3.2.10 DrawerAgentAccount <DrwrAgtAcct>

Presence: [0..1]

Definition: Specifies the cash account of the drawer agent.

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

DrawerAgentAccount <DrwrAgtAcct> contains the following **CashAccount40** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		46
	Type *<Tp>*	[0..1]	±		46
	Currency *<Ccy>*	[0..1]	CodeSet	C2	47
	Name *<Nm>*	[0..1]	Text		47
	Proxy *<Prxy>*	[0..1]	±		47

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
```

5.1.3.2.10.1 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 30 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C7	30
Or}	Other *<Othr>*	[1..1]	±		31

5.1.3.2.10.2 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 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

5.1.3.2.10.3 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 76

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.

5.1.3.2.10.4 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 85

5.1.3.2.10.5 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 29 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			29
{Or	Code <*Cd*>	[1..1]	CodeSet		30
Or}	Proprietary <*Prtry*>	[1..1]	Text		30
	Identification <*Id*>	[1..1]	Text		30

5.1.3.2.11 Payee <Pyee>

Presence: [1..1]

Definition: Party that receives an amount of money as specified in the cheque.

Payee **<Pyee>** contains the following elements (see "PartyIdentification135" on page 62 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		62
	PostalAddress *<PstlAdr>*	[0..1]	±		62
	Identification *<Id>*	[0..1]	±		63
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	63
	ContactDetails *<CtctDtls>*	[0..1]	±		64

5.1.3.2.12 PayeeAccount <PyeeAcct>

Presence: [0..1]

Definition: Specifies the cash account of the payee.

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

PayeeAccount <PyeeAcct> contains the following **CashAccount40** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		48
	Type *<Tp>*	[0..1]	±		49
	Currency *<Ccy>*	[0..1]	CodeSet	C2	49
	Name *<Nm>*	[0..1]	Text		49
	Proxy *<Prxy>*	[0..1]	±		50

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
  ```

5.1.3.2.12.1 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 30 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C7	30
Or}	Other <Othr>	[1..1]	±		31

5.1.3.2.12.2 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 28 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		28
Or}	Proprietary <Prtry>	[1..1]	Text		28

5.1.3.2.12.3 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 76

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.

5.1.3.2.12.4 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 85

5.1.3.2.12.5 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 29 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			29
{Or	Code *<Cd>*	[1..1]	CodeSet		30
Or}	Proprietary *<Prtry>*	[1..1]	Text		30
	Identification *<Id>*	[1..1]	Text		30

5.1.3.2.13 InstructionForChequeAgent <InstrForChqAgt>

Presence: [0..*]

Definition: Further information related to the processing of the cheque instruction that may need to be acted upon by the agent processing the cheque.

InstructionForChequeAgent <InstrForChqAgt> contains the following **InstructionForChequeAgent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		50
	InstructionInformation *<InstrInf>*	[0..1]	Text		50

5.1.3.2.13.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the cheque, intended for the receiving agent.

Datatype: "ExternalChequeAgentInstruction1Code" on page 78

5.1.3.2.13.2 InstructionInformation <InstrInf>

Presence: [0..1]

Definition: Further information complementing the coded instruction or instruction to the cheque agent that is bilaterally agreed or specific to a user community.

Datatype: "Max140Text" on page 84

5.1.4   Date Time

5.1.4.1 DateAndDateTime2Choice

Definition: Choice between a date or a date and time format.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		51
Or}	DateTime *<DtTm>*	[1..1]	DateTime		51

5.1.4.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 81

5.1.4.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 81

5.1.5 Financial Institution Identification

5.1.5.1 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]	±		51
	MemberIdentification *<MmbId>*	[1..1]	Text		51

5.1.5.1.1 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 74 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		75
Or}	Proprietary *<Prtry>*	[1..1]	Text		75

5.1.5.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 85

5.1.5.2 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	52
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		52
	LEI <*LEI*>	[0..1]	IdentifierSet		52
	Name <*Nm*>	[0..1]	Text		52
	PostalAddress <*PstlAdr*>	[0..1]	±		53
	Other <*Othr*>	[0..1]	±		53

5.1.5.2.1 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 82

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.

5.1.5.2.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

Definition: Information used to identify a member within a clearing system.

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see "ClearingSystemMemberIdentification2" on page 51 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <*ClrSysId*>	[0..1]	±		51
	MemberIdentification <*MmbId*>	[1..1]	Text		51

5.1.5.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 83

5.1.5.2.4 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 84

5.1.5.2.5 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 71 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	±		72
	Department <Dept>	[0..1]	Text		72
	SubDepartment <SubDept>	[0..1]	Text		72
	StreetName <StrtNm>	[0..1]	Text		73
	BuildingNumber <BldgNb>	[0..1]	Text		73
	BuildingName <BldgNm>	[0..1]	Text		73
	Floor <Flr>	[0..1]	Text		73
	PostBox <PstBx>	[0..1]	Text		73
	Room <Room>	[0..1]	Text		73
	PostCode <PstCd>	[0..1]	Text		73
	TownName <TwnNm>	[0..1]	Text		73
	TownLocationName <TwnLctnNm>	[0..1]	Text		74
	DistrictName <DstrctNm>	[0..1]	Text		74
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		74
	Country <Ctry>	[0..1]	CodeSet	C5	74
	AddressLine <AdrLine>	[0..7]	Text		74

5.1.5.2.6 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 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		56
	SchemeName <SchmeNm>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		57
Or}	Proprietary <Prtry>	[1..1]	Text		57
	Issuer <Issr>	[0..1]	Text		57

5.1.5.3 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		54
	LEI <LEI>	[0..1]	IdentifierSet		54
	Name <Nm>	[0..1]	Text		54
	PostalAddress <PstlAdr>	[0..1]	±		54

5.1.5.3.1 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a branch of a financial institution.

Datatype: "Max35Text" on page 85

5.1.5.3.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification for the branch of the financial institution.

Datatype: "LEIIdentifier" on page 83

5.1.5.3.3 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 84

5.1.5.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 71 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	±		72
	Department <Dept>	[0..1]	Text		72
	SubDepartment <SubDept>	[0..1]	Text		72
	StreetName <StrtNm>	[0..1]	Text		73
	BuildingNumber <BldgNb>	[0..1]	Text		73
	BuildingName <BldgNm>	[0..1]	Text		73
	Floor <Flr>	[0..1]	Text		73
	PostBox <PstBx>	[0..1]	Text		73
	Room <Room>	[0..1]	Text		73
	PostCode <PstCd>	[0..1]	Text		73
	TownName <TwnNm>	[0..1]	Text		73
	TownLocationName <TwnLctnNm>	[0..1]	Text		74
	DistrictName <DstrctNm>	[0..1]	Text		74
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		74
	Country <Ctry>	[0..1]	CodeSet	C5	74
	AddressLine <AdrLine>	[0..7]	Text		74

5.1.5.4 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]	±		55
	BranchIdentification <BrnchId>	[0..1]	±		56

5.1.5.4.1 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 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	52
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		52
	LEI <LEI>	[0..1]	IdentifierSet		52
	Name <Nm>	[0..1]	Text		52
	PostalAddress <PstlAdr>	[0..1]	±		53
	Other <Othr>	[0..1]	±		53

5.1.5.4.2 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 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		54
	LEI <LEI>	[0..1]	IdentifierSet		54
	Name <Nm>	[0..1]	Text		54
	PostalAddress <PstlAdr>	[0..1]	±		54

5.1.5.5 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		56
	SchemeName <SchmeNm>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		57
Or}	Proprietary <Prtry>	[1..1]	Text		57
	Issuer <Issr>	[0..1]	Text		57

5.1.5.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 85

5.1.5.5.2 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		57
Or}	Proprietary *<Prtry>*	[1..1]	Text		57

5.1.5.5.2.1 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 79

5.1.5.5.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 85

5.1.5.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 85

5.1.6   Identification Information

5.1.6.1 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		57
	Issuer *<Issr>*	[1..1]	Text		58
	SchemeName *<SchmeNm>*	[0..1]	Text		58

5.1.6.1.1 Identification <Id>

Presence: [1..1]

Definition: Proprietary information, often a code, issued by the data source scheme issuer.

Datatype: "Exact4AlphaNumericText" on page 83

5.1.6.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 85

5.1.6.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 85

5.1.7   Miscellaneous

5.1.7.1 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		58
	Envelope *<Envlp>*	[1..1]	(External Schema)		58

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.

5.1.7.1.1 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 85

5.1.7.1.2 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.

5.1.7.2 GroupHeader103

Definition: Set of characteristics shared by all individual cheques included in the message.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		59
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		59
	NumberOfCheques *<NbOfChqs>*	[1..1]	Text		59
	ControlSum *<CtrlSum>*	[0..1]	Quantity		59

5.1.7.2.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain 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 85

5.1.7.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Datatype: "ISODateTime" on page 81

5.1.7.2.3 NumberOfCheques <NbOfChqs>

Presence: [1..1]

Definition: Number of individual cheques contained in the message.

Datatype: "Max15NumericText" on page 84

5.1.7.2.4 ControlSum <CtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the message, irrespective of currencies.

Datatype: "DecimalNumber" on page 83

5.1.8 Organisation Identification

5.1.8.1 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	60
	LEI <*LEI*>	[0..1]	IdentifierSet		60
	Other <*Othr*>	[0..*]			60
	Identification <*Id*>	[1..1]	Text		61
	SchemeName <*SchmeNm*>	[0..1]			61
{Or	Code <*Cd*>	[1..1]	CodeSet		61
Or}	Proprietary <*Prtry*>	[1..1]	Text		61
	Issuer <*Issr*>	[0..1]	Text		61

5.1.8.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 82

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.

5.1.8.1.2 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identification as an alternate identification for a party.

Datatype: "LEIIdentifier" on page 83

5.1.8.1.3 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		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61

5.1.8.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 85

5.1.8.1.3.2 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		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

5.1.8.1.3.2.1 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 79

5.1.8.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 85

5.1.8.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 85

5.1.9   Party Identification

5.1.9.1 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		62
	PostalAddress <*PstlAdr*>	[0..1]	±		62
	Identification <*Id*>	[0..1]	±		63
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C5	63
	ContactDetails <*CtctDtls*>	[0..1]	±		64

5.1.9.1.1 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 84

5.1.9.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 71 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	±		72
	Department <Dept>	[0..1]	Text		72
	SubDepartment <SubDept>	[0..1]	Text		72
	StreetName <StrtNm>	[0..1]	Text		73
	BuildingNumber <BldgNb>	[0..1]	Text		73
	BuildingName <BldgNm>	[0..1]	Text		73
	Floor <Flr>	[0..1]	Text		73
	PostBox <PstBx>	[0..1]	Text		73
	Room <Room>	[0..1]	Text		73
	PostCode <PstCd>	[0..1]	Text		73
	TownName <TwnNm>	[0..1]	Text		73
	TownLocationName <TwnLctnNm>	[0..1]	Text		74
	DistrictName <DstrctNm>	[0..1]	Text		74
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		74
	Country <Ctry>	[0..1]	CodeSet	C5	74
	AddressLine <AdrLine>	[0..7]	Text		74

5.1.9.1.3 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 64 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		64
Or}	PrivateIdentification <PrvtId>	[1..1]	±		65

5.1.9.1.4 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 77

Constraints

- **Country**

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

5.1.9.1.5 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 68 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		68
	Name <*Nm*>	[0..1]	Text		69
	PhoneNumber <*PhneNb*>	[0..1]	Text		69
	MobileNumber <*MobNb*>	[0..1]	Text		69
	FaxNumber <*FaxNb*>	[0..1]	Text		69
	EmailAddress <*EmailAdr*>	[0..1]	Text		69
	EmailPurpose <*EmailPurp*>	[0..1]	Text		69
	JobTitle <*JobTitl*>	[0..1]	Text		69
	Responsibility <*Rspnsblty*>	[0..1]	Text		70
	Department <*Dept*>	[0..1]	Text		70
	Other <*Othr*>	[0..*]			70
	ChannelType <*ChanlTp*>	[1..1]	Text		70
	Identification <*Id*>	[0..1]	Text		70
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		70

5.1.9.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <*OrgId*>	[1..1]	±		64
Or}	PrivateIdentification <*PrvtId*>	[1..1]	±		65

5.1.9.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	60
	LEI <LEI>	[0..1]	IdentifierSet		60
	Other <Othr>	[0..*]			60
	Identification <Id>	[1..1]	Text		61
	SchemeName <SchmeNm>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Issuer <Issr>	[0..1]	Text		61

5.1.9.2.2 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 65 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			66
	BirthDate <BirthDt>	[1..1]	Date		66
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		66
	CityOfBirth <CityOfBirth>	[1..1]	Text		66
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	67
	Other <Othr>	[0..*]			67
	Identification <Id>	[1..1]	Text		67
	SchemeName <SchmeNm>	[0..1]			67
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	Text		68
	Issuer <Issr>	[0..1]	Text		68

5.1.10   Person Identification

5.1.10.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			66
	BirthDate *<BirthDt>*	[1..1]	Date		66
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		66
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		66
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C5	67
	Other *<Othr>*	[0..*]			67
	Identification *<Id>*	[1..1]	Text		67
	SchemeName *<SchmeNm>*	[0..1]			67
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	Text		68
	Issuer *<Issr>*	[0..1]	Text		68

5.1.10.1.1 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		66
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		66
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		66
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C5	67

5.1.10.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 81

5.1.10.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 85

5.1.10.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 85

5.1.10.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 77

Constraints

- **Country**

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

5.1.10.1.2 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		67
	SchemeName *<SchmeNm>*	[0..1]			67
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	Text		68
	Issuer *<Issr>*	[0..1]	Text		68

5.1.10.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 85

5.1.10.1.2.2 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		68
Or}	Proprietary *<Prtry>*	[1..1]	Text		68

5.1.10.1.2.2.1 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 80

5.1.10.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the identification scheme, in a free text form.

Datatype: "Max35Text" on page 85

5.1.10.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 85

5.1.10.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		68
	Name <*Nm*>	[0..1]	Text		69
	PhoneNumber <*PhneNb*>	[0..1]	Text		69
	MobileNumber <*MobNb*>	[0..1]	Text		69
	FaxNumber <*FaxNb*>	[0..1]	Text		69
	EmailAddress <*EmailAdr*>	[0..1]	Text		69
	EmailPurpose <*EmailPurp*>	[0..1]	Text		69
	JobTitle <*JobTitl*>	[0..1]	Text		69
	Responsibility <*Rspnsblty*>	[0..1]	Text		70
	Department <*Dept*>	[0..1]	Text		70
	Other <*Othr*>	[0..*]			70
	ChannelType <*ChanlTp*>	[1..1]	Text		70
	Identification <*Id*>	[0..1]	Text		70
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		70

5.1.10.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

Definition: Specifies the terms used to formally address a person.

Datatype: "NamePrefix2Code" on page 80

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).

5.1.10.2.2 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 84

5.1.10.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

Definition: Collection of information that identifies a phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 85

5.1.10.2.4 MobileNumber <MobNb>

Presence: [0..1]

Definition: Collection of information that identifies a mobile phone number, as defined by telecom services.

Datatype: "PhoneNumber" on page 85

5.1.10.2.5 FaxNumber <FaxNb>

Presence: [0..1]

Definition: Collection of information that identifies a FAX number, as defined by telecom services.

Datatype: "PhoneNumber" on page 85

5.1.10.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

Definition: Address for electronic mail (e-mail).

Datatype: "Max2048Text" on page 84

5.1.10.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

Definition: Purpose for which an email address may be used.

Datatype: "Max35Text" on page 85

5.1.10.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 85

5.1.10.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 85

5.1.10.2.10 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 85

5.1.10.2.11 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 *<ChanlTp>*	[1..1]	Text		70
	Identification *<Id>*	[0..1]	Text		70

5.1.10.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

Definition: Method used to contact the financial institution's contact for the specific tax region.

Datatype: "Max4Text" on page 85

5.1.10.2.11.2 Identification <Id>

Presence: [0..1]

Definition: Communication value such as phone number or email address.

Datatype: "Max128Text" on page 83

5.1.10.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 80

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.

5.1.11   Postal Address

5.1.11.1 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]			71
{Or	Code *<Cd>*	[1..1]	CodeSet		72
Or}	Proprietary *<Prtry>*	[1..1]	±		72
	Department *<Dept>*	[0..1]	Text		72
	SubDepartment *<SubDept>*	[0..1]	Text		72
	StreetName *<StrtNm>*	[0..1]	Text		73
	BuildingNumber *<BldgNb>*	[0..1]	Text		73
	BuildingName *<BldgNm>*	[0..1]	Text		73
	Floor *<Flr>*	[0..1]	Text		73
	PostBox *<PstBx>*	[0..1]	Text		73
	Room *<Room>*	[0..1]	Text		73
	PostCode *<PstCd>*	[0..1]	Text		73
	TownName *<TwnNm>*	[0..1]	Text		73
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		74
	DistrictName *<DstrctNm>*	[0..1]	Text		74
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		74
	Country *<Ctry>*	[0..1]	CodeSet	C5	74
	AddressLine *<AdrLine>*	[0..7]	Text		74

5.1.11.1.1 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		72
Or}	Proprietary <Prtry>	[1..1]	±		72

5.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 76

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.

5.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 57 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		57
	Issuer <Issr>	[1..1]	Text		58
	SchemeName <SchmeNm>	[0..1]	Text		58

5.1.11.1.2 Department <Dept>

Presence: [0..1]

Definition: Identification of a division of a large organisation or building.

Datatype: "Max70Text" on page 85

5.1.11.1.3 SubDepartment <SubDept>

Presence: [0..1]

Definition: Identification of a sub-division of a large organisation or building.

Datatype: "Max70Text" on page 85

5.1.11.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 85

5.1.11.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Datatype: "Max16Text" on page 84

5.1.11.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 85

5.1.11.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 85

5.1.11.1.8 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 84

5.1.11.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 85

5.1.11.1.10 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 84

5.1.11.1.11 TownName <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Datatype: "Max35Text" on page 85

5.1.11.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 85

5.1.11.1.13 DistrictName <DstrctNm>

Presence: [0..1]

Definition: Identifies a subdivision within a country sub-division.

Datatype: "Max35Text" on page 85

5.1.11.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

Definition: Identifies a subdivision of a country such as state, region, county.

Datatype: "Max35Text" on page 85

5.1.11.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 77

Constraints

- **Country**

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

5.1.11.1.16 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 85

5.1.12   System Identification

5.1.12.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		75
Or}	Proprietary *<Prtry>*	[1..1]	Text		75

5.1.12.1.1 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 79

5.1.12.1.2 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 85

5.2 Message Datatypes

5.2.1 Amount

5.2.1.1 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 76

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.

5.2.2   CodeSet

5.2.2.1 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.

5.2.2.2 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.

5.2.2.3 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.

CodeName	Name	Definition
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

5.2.2.4 ChequePartyRole1Code

Definition: Specifies the roles of the parties linked to a cheque.

Type: CodeSet

CodeName	Name	Definition
DWEA	DraweeAgent	Specifies the agent on which a cheque is drawn, that is the financial institution that services the account of the payee that issued the cheque.
DWRA	DrawerAgent	Specifies the agent servicing the account of the cheque payer.
PAYE	Payee	Party that receives an amount of money as specified in the cheque.
PAYR	Payer	Party that issues a cheque ordering the drawee agent to pay a specific amount, upon demand, to the payee.

5.2.2.5 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).

5.2.2.6 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

5.2.2.7 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

5.2.2.8 ExternalChequeAgentInstruction1Code

Definition: Specifies the external instruction code, as provided to a cheque agent for processing, in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code set published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

5.2.2.9 ExternalChequeCancellationReason1Code

Definition: Specifies the external cheque cancellation reason code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code set published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

5.2.2.10 ExternalChequeCancellationStatus1Code

Definition: Specifies the external cheque cancellation status code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code set published separately.

External code sets can be downloaded from www.iso20022.org.

Type: CodeSet

Format

minLength	1
maxLength	4

5.2.2.11 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

5.2.2.12 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

5.2.2.13 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

5.2.2.14 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

5.2.2.15 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

5.2.2.16 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).

5.2.2.17 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.

5.2.3　　Date

5.2.3.1 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

5.2.4　　DateTime

5.2.4.1 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

5.2.5   IdentifierSet

5.2.5.1 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.

5.2.5.2 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.

5.2.5.3 IBAN2007Identifier

Definition: The International Bank Account Number is a code used internationally by financial institutions to uniquely identify the account of a customer at a financial institution as described in the 2007 edition of the ISO 13616 standard "Banking and related financial services - International Bank Account Number (IBAN)" and replaced by the more recent edition of the standard.

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.

5.2.5.4 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}

5.2.6　　Quantity

5.2.6.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

5.2.7　　Text

5.2.7.1 Exact4AlphaNumericText

Definition: Specifies an alphanumeric string with a length of 4 characters.

Type: Text

Format

pattern	[a-zA-Z0-9]{4}

5.2.7.2 Max128Text

Definition: Specifies a character string with a maximum length of 128 characters.

Type: Text

Format

minLength	1
maxLength	128

5.2.7.3 Max140Text

Definition: Specifies a character string with a maximum length of 140 characters.

Type: Text

Format

minLength	1
maxLength	140

5.2.7.4 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

5.2.7.5 Max16Text

Definition: Specifies a character string with a maximum length of 16 characters.

Type: Text

Format

minLength	1
maxLength	16

5.2.7.6 Max2048Text

Definition: Specifies a character string with a maximum length of 2048 characters.

Type: Text

Format

minLength	1
maxLength	2048

5.2.7.7 Max34Text

Definition: Specifies a character string with a maximum length of 34 characters.

Type: Text

Format

minLength	1
maxLength	34

5.2.7.8 Max350Text

Definition: Specifies a character string with a maximum length of 350 characters.

Type: Text

Format

minLength	1
maxLength	350

5.2.7.9 Max35Text

Definition: Specifies a character string with a maximum length of 35 characters.

Type: Text

Format

minLength	1
maxLength	35

5.2.7.10 Max4Text

Definition: Specifies a character string with a maximum length of 4 characters.

Type: Text

Format

minLength	1
maxLength	4

5.2.7.11 Max70Text

Definition: Specifies a character string with a maximum length of 70characters.

Type: Text

Format

minLength	1
maxLength	70

5.2.7.12 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}