ISO 20022

Creditor Payment Activation Request - Maintenance 2022 - 2023

Message Definition Report - Part 2

Approved by the Payments SEG on 23rd January 2023.

This document provides details of the Message Definitions for Creditor Payment Activation Request - Maintenance 2022 - 2023.

March 2023

Table of Contents

1   Message Set Overview

Introduction

This document describes the Creditor Payment Activation Request message set. It includes the new version of the ISO 20022 MessageDefinitions that have been added as part of the maintenance cycle 2022/2023 (MCR #208) and approved by the Payments Standards Evaluation Group on 23rd January 2023 as ISO 20022 MessageDefinitions.

1.1   List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pain.013.001.10 CreditorPaymentActivationRequestV10	The CreditorPaymentActivationRequest message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor.
pain.014.001.10 CreditorPaymentActivationRequestStatusReportV10	The CreditorPaymentActivationRequestStatusReport message is sent by a party to the next party in the creditor payment activation request chain. It is used to inform the latter about the positive or negative status of a creditor payment activation request (either single or file).

2 pain.013.001.10 CreditorPaymentActivationRequestV10

2.1 MessageDefinition Functionality

The CreditorPaymentActivationRequest message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor.

Outline

The CreditorPaymentActivationRequestV10 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation.

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> <CdtrPmtActvtnReq>	[1..1]		C25	
	GroupHeader *<GrpHdr>*	[1..1]	±		10
	PaymentInformation *<PmtInf>*	[1..*]		C5, C7, C8, C9, C10, C13, C14, C23, C24, C6, C28	10
	PaymentInformationIdentification *<PmtInfId>*	[0..1]	Text		15
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		15
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			15
	CreditAdvice *<CdtAdvc>*	[0..1]			16
{Or	**Code** *<Cd>*	[1..1]	CodeSet		16
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		16
	DebitAdvice *<DbtAdvc>*	[0..1]			16
{Or	**Code** *<Cd>*	[1..1]	CodeSet		17
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		17
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		17
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		18
	ExpiryDate *<XpryDt>*	[0..1]	±		18
	PaymentCondition *<PmtCond>*	[0..1]			18
	AmountModificationAllowed *<AmtModAllwd>*	[1..1]	Indicator		19
	EarlyPaymentAllowed *<EarlyPmtAllwd>*	[1..1]	Indicator		19
	DelayPenalty *<DelyPnlty>*	[0..1]	Text		19
	ImmediatePaymentRebate *<ImdtPmtRbt>*	[0..1]			19
{Or	**Amount** *<Amt>*	[1..1]	Amount	C1, C15	20
Or}	**Rate** *<Rate>*	[1..1]	Rate		20
	GuaranteedPaymentRequested *<GrntedPmtReqd>*	[1..1]	Indicator		20
	Debtor *<Dbtr>*	[1..1]	±		20
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C19, C18	21
	DebtorAgent *<DbtrAgt>*	[1..1]	±		21

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C19, C18	22
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		22
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		23
	CreditTransferTransaction <*CdtTrfTx*>	[1..*]		C20, C21, C22, C27, C29	23
	PaymentIdentification <*PmtId*>	[1..1]	±		25
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		26
	PaymentCondition <*PmtCond*>	[0..1]			26
	AmountModificationAllowed <*AmtModAllwd*>	[1..1]	Indicator		26
	EarlyPaymentAllowed <*EarlyPmtAllwd*>	[1..1]	Indicator		27
	DelayPenalty <*DelyPnlty*>	[0..1]	Text		27
	ImmediatePaymentRebate <*ImdtPmtRbt*>	[0..1]			27
{Or	**Amount** <*Amt*>	[1..1]	Amount	C1, C15	27
Or}	**Rate** <*Rate*>	[1..1]	Rate		28
	GuaranteedPaymentRequested <*GrntedPmtReqd*>	[1..1]	Indicator		28
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		28
	Amount <*Amt*>	[1..1]	±		28
	ChargeBearer <*ChrgBr*>	[1..1]	CodeSet		29
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		29
	ChequeInstruction <*ChqInstr*>	[0..1]	±	C11	30
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		30
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		31
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		31
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		31
	CreditorAgent <*CdtrAgt*>	[1..1]	±		32
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C19, C18	32
	Creditor <*Cdtr*>	[1..1]	±		33
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C19, C18	33
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		34

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		34
	Purpose <*Purp*>	[0..1]	±		34
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		35
	Tax <*Tax*>	[0..1]	±		35
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		37
	RemittanceInformation <*RmtInf*>	[0..1]	±		37
	EnclosedFile <*NclsdFile*>	[0..*]	±		37
	SupplementaryData <*SplmtryData*>	[0..*]	±	C26	38
	SupplementaryData <*SplmtryData*>	[0..*]	±	C26	38

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   ChargeBearerRule

If ChargeBearer is present, then CreditTransferTransaction/ChargeBearer is not allowed.

If CreditTransferTransaction/ChargeBearer is present, then ChargeBearer is not allowed.

CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

C6   ChequeFromGuideline

CreditTransferTransaction/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransaction/UltimateDebtor or Debtor.

C7   ChequeInstructionDeliverToCreditorAgentGuideline

If CreditTransferTransaction/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransaction/ChequeInstruction/DeliverTo may only be present if different than CreditTransferTransaction/Creditor.

C8   ChequeInstructionDeliverToCreditorGuideline

If CreditTransferTransaction/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransaction/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransaction/Creditor.

C9   ChequeInstructionDeliverToDebtorGuideline

If CreditTransferTransaction/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransaction/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransaction/ChequeInstruction/DeliverTo may only be present if different than Debtor.

C10   ChequeInstructionRule

If PaymentMethod is CHK (Cheque), then CreditTransferTransaction/ChequeInstruction is optional.

If PaymentMethod is different from CHK (Cheque), then CreditTransferTransaction/ChequeInstruction is not allowed.

Rule rationale: ChequeInstructionDetails may be present if the payment method is Cheque. It must not be present if the payment method is 'Transfer'.

C11   ChequeMaturityDateRule

If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

C12   Country

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

C13   CreditorAgentRule

If PaymentMethod is CHK (Cheque) and if CreditTransferTransaction/ ChequeInstruction/ DeliveryMethod is present and is equal to CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransaction/CreditorAgent is mandatory.

If PaymentMethod is CHK (Cheque) and if CreditTransferTransaction/ ChequeInstruction/ DeliveryMethod is not present or is not equal to CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransaction/CreditorAgent is not allowed.

C14   CreditorAndOrCreditorAgentRule

If PaymentMethod is CHK (Cheque), then CreditTransferTransaction/CreditorAccount is not allowed.

If PaymentMethod is different from CHK (Cheque) and if CreditTransferTransaction/Creditor is not present, then CreditTransferTransaction/CreditorAccount is mandatory.

If PaymentMethod is different from CHK (Cheque) and if CreditTransferTransaction/Creditor is present, then CreditTransferTransaction/CreditorAccount is optional.

C15 CurrencyAmount

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

Note: The decimal separator is a dot.

C16 CurrencyAmount

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

Note: The decimal separator is a dot.

C17 IBAN

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

C18 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.

C19 IdentificationOrProxyPresenceRule

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

C20 InstructionForCreditorAgentRule

If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

C21 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C22 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C23 PaymentTypeInformationRule

If PaymentTypeInformation is present, then CreditTransferTransaction/ PaymentTypeInformation is not allowed.

C24 RequestedExecutionDateRule

RequestedExecutionDate must be absent or CreditTransferTransaction/ RequestedExecutionDate must be absent. Both may be absent.

C25 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C26   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.

C27   UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C28   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C29   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C30   ValidationByTable

Must be a valid terrestrial language.

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 transactions included in the message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader105" on page 101 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		101
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		101
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		101
	ControlSum <*CtrlSum*>	[0..1]	Quantity		101
	InitiatingParty <*InitgPty*>	[1..1]	±		102
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		102

2.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that applies to the debit side of the payment transactions included in the creditor payment initiation.

Impacted by: C5 "ChargeBearerRule", C7 "ChequeInstructionDeliverToCreditorAgentGuideline", C8 "ChequeInstructionDeliverToCreditorGuideline", C9 "ChequeInstructionDeliverToDebtorGuideline", C10 "ChequeInstructionRule", C13 "CreditorAgentRule", C14 "CreditorAndOrCreditorAgentRule", C23

"PaymentTypeInformationRule", C24 "RequestedExecutionDateRule", C6 "ChequeFromGuideline", C28 "UltimateDebtorGuideline"

PaymentInformation <PmtInf> contains the following **PaymentInstruction42** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification *<PmtInfId>*	[0..1]	Text		15
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		15
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			15
	CreditAdvice *<CdtAdvc>*	[0..1]			16
{Or	**Code** *<Cd>*	[1..1]	CodeSet		16
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		16
	DebitAdvice *<DbtAdvc>*	[0..1]			16
{Or	**Code** *<Cd>*	[1..1]	CodeSet		17
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		17
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		17
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		18
	ExpiryDate *<XpryDt>*	[0..1]	±		18
	PaymentCondition *<PmtCond>*	[0..1]			18
	AmountModificationAllowed *<AmtModAllwd>*	[1..1]	Indicator		19
	EarlyPaymentAllowed *<EarlyPmtAllwd>*	[1..1]	Indicator		19
	DelayPenalty *<DelyPnlty>*	[0..1]	Text		19
	ImmediatePaymentRebate *<ImdtPmtRbt>*	[0..1]			19
{Or	**Amount** *<Amt>*	[1..1]	Amount	C1, C15	20
Or}	**Rate** *<Rate>*	[1..1]	Rate		20
	GuaranteedPaymentRequested *<GrntedPmtReqd>*	[1..1]	Indicator		20
	Debtor *<Dbtr>*	[1..1]	±		20
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C19, C18	21
	DebtorAgent *<DbtrAgt>*	[1..1]	±		21
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C19, C18	22
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		22
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		23
	CreditTransferTransaction *<CdtTrfTx>*	[1..*]		C20, C21, C22, C27, C29	23
	PaymentIdentification *<PmtId>*	[1..1]	±		25

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		26
	PaymentCondition <PmtCond>	[0..1]			26
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		26
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		27
	DelayPenalty <DelyPnlty>	[0..1]	Text		27
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			27
{Or	**Amount** <Amt>	[1..1]	Amount	C1, C15	27
Or}	**Rate** <Rate>	[1..1]	Rate		28
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		28
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		28
	Amount <Amt>	[1..1]	±		28
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		29
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		29
	ChequeInstruction <ChqInstr>	[0..1]	±	C11	30
	UltimateDebtor <UltmtDbtr>	[0..1]	±		30
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		31
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		31
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		31
	CreditorAgent <CdtrAgt>	[1..1]	±		32
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C19, C18	32
	Creditor <Cdtr>	[1..1]	±		33
	CreditorAccount <CdtrAcct>	[0..1]	±	C19, C18	33
	UltimateCreditor <UltmtCdtr>	[0..1]	±		34
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		34
	Purpose <Purp>	[0..1]	±		34
	RegulatoryReporting <RgltryRptg>	[0..10]	±		35
	Tax <Tax>	[0..1]	±		35
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		37
	RemittanceInformation <RmtInf>	[0..1]	±		37
	EnclosedFile <NclsdFile>	[0..*]	±		37
	SupplementaryData <SplmtryData>	[0..*]	±	C26	38

Constraints

- **ChargeBearerRule**

  If ChargeBearer is present, then CreditTransferTransaction/ChargeBearer is not allowed.

  If CreditTransferTransaction/ChargeBearer is present, then ChargeBearer is not allowed.

  CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

- **ChequeFromGuideline**

  CreditTransferTransaction/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransaction/UltimateDebtor or Debtor.

- **ChequeInstructionDeliverToCreditorAgentGuideline**

  If CreditTransferTransaction/ChequeInstruction/DeliveryMethod is present and is CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransaction/ChequeInstruction/DeliverTo may only be present if different than CreditTransferTransaction/Creditor.

- **ChequeInstructionDeliverToCreditorGuideline**

  If CreditTransferTransaction/ChequeInstruction/DeliveryMethod is present and is CRCD (CourierToCreditor), MLCD (MailToCreditor), PUCD (PickUpByCreditor) or RGCD (RegisteredMailToCreditor), then CreditTransferTransaction/ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransaction/Creditor.

- **ChequeInstructionDeliverToDebtorGuideline**

  If CreditTransferTransaction/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransaction/ChequeInstruction/DeliveryMethod/Code is CRDB (CourierToDebtor), MLDB (MailToDebtor), PUDB (PickUpByDebtor) or RGDB (RegisteredMailToDebtor), then CreditTransferTransaction/ChequeInstruction/DeliverTo may only be present if different than Debtor.

- **ChequeInstructionRule**

  If PaymentMethod is CHK (Cheque), then CreditTransferTransaction/ChequeInstruction is optional.

  If PaymentMethod is different from CHK (Cheque), then CreditTransferTransaction/ ChequeInstruction is not allowed.

  Rule rationale: ChequeInstructionDetails may be present if the payment method is Cheque. It must not be present if the payment method is 'Transfer'.

- **CreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and if CreditTransferTransaction/ ChequeInstruction/ DeliveryMethod is present and is equal to CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransaction/CreditorAgent is mandatory.

  If PaymentMethod is CHK (Cheque) and if CreditTransferTransaction/ ChequeInstruction/ DeliveryMethod is not present or is not equal to CRFA (CourierToFinalAgent), MLFA (MailToFinalAgent), PUFA (PickUpByFinalAgent) or RGFA (RegisteredMailToFinalAgent), then CreditTransferTransaction/CreditorAgent is not allowed.

- **CreditorAndOrCreditorAgentRule**

  If PaymentMethod is CHK (Cheque), then CreditTransferTransaction/CreditorAccount is not allowed.

  If PaymentMethod is different from CHK (Cheque) and if CreditTransferTransaction/Creditor is not present, then CreditTransferTransaction/CreditorAccount is mandatory.

  If PaymentMethod is different from CHK (Cheque) and if CreditTransferTransaction/Creditor is present, then CreditTransferTransaction/CreditorAccount is optional.

- **PaymentTypeInformationRule**

  If PaymentTypeInformation is present, then CreditTransferTransaction/PaymentTypeInformation is not allowed.

- **RequestedExecutionDateRule**

  RequestedExecutionDate must be absent or CreditTransferTransaction/RequestedExecutionDate must be absent. Both may be absent.

  ```
  Following Must be True
      /RequestedExecutionDate Must be absent
   Or    /CreditTransferTransaction[*]/RequestedExecutionDate Must be absent
  ```

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

2.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [0..1]

Definition: Reference assigned by a sending party to unambiguously identify the payment information block within the message.

Datatype: "Max35Text" on page 220

2.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod7Code" on page 213

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

2.4.2.3 RequestedAdviceType <ReqdAdvcTp>

Presence: [0..1]

Definition: Type of advice details requested.

RequestedAdviceType <ReqdAdvcTp> contains the following **AdviceType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditAdvice *<CdtAdvc>*	[0..1]			16
{Or	**Code** *<Cd>*	[1..1]	CodeSet		16
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		16
	DebitAdvice *<DbtAdvc>*	[0..1]			16
{Or	**Code** *<Cd>*	[1..1]	CodeSet		17
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		17

2.4.2.3.1 CreditAdvice <CdtAdvc>

Presence: [0..1]

Definition: Type of credit advice requested.

CreditAdvice <CdtAdvc> contains one of the following **AdviceType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		16
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		16

2.4.2.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 201

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

2.4.2.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 220

2.4.2.3.2 DebitAdvice <DbtAdvc>

Presence: [0..1]

Definition: Type de debit advice requested.

DebitAdvice <DbtAdvc> contains one of the following **AdviceType1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		17
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		17

2.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 201

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

2.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 220

2.4.2.4 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 127 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		128
	ServiceLevel <*SvcLvl*>	[0..*]			128
{Or	Code <*Cd*>	[1..1]	CodeSet		128
Or}	Proprietary <*Prtry*>	[1..1]	Text		128
	LocalInstrument <*LclInstrm*>	[0..1]			129
{Or	Code <*Cd*>	[1..1]	CodeSet		129
Or}	Proprietary <*Prtry*>	[1..1]	Text		129
	CategoryPurpose <*CtgyPurp*>	[0..1]			129
{Or	Code <*Cd*>	[1..1]	CodeSet		129
Or}	Proprietary <*Prtry*>	[1..1]	Text		130

2.4.2.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.

Usage: This is the date on which the debtor's account(s) is (are) to be debited.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 75 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		75
Or}	DateTime <*DtTm*>	[1..1]	DateTime		75

2.4.2.6 ExpiryDate <XpryDt>

Presence: [0..1]

Definition: Date by which the debtor must have accepted or rejected the request.

Usage:

Beyond this date, the request becomes void and cannot be processed anymore.

ExpiryDate <XpryDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 75 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		75
Or}	DateTime <*DtTm*>	[1..1]	DateTime		75

2.4.2.7 PaymentCondition <PmtCond>

Presence: [0..1]

Definition: Conditions for the execution of the payment.

PaymentCondition <PmtCond> contains the following **PaymentCondition1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <*AmtModAllwd*>	[1..1]	Indicator		19
	EarlyPaymentAllowed <*EarlyPmtAllwd*>	[1..1]	Indicator		19
	DelayPenalty <*DelyPnlty*>	[0..1]	Text		19
	ImmediatePaymentRebate <*ImdtPmtRbt*>	[0..1]			19
{Or	**Amount** <*Amt*>	[1..1]	Amount	C1, C15	20
Or}	**Rate** <*Rate*>	[1..1]	Rate		20
	GuaranteedPaymentRequested <*GrntedPmtReqd*>	[1..1]	Indicator		20

2.4.2.7.1 AmountModificationAllowed <AmtModAllwd>

Presence: [1..1]

Definition: Indicates if the debtor is allowed to pay a different amount then the requested amount.

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

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.7.2 EarlyPaymentAllowed <EarlyPmtAllwd>

Presence: [1..1]

Definition: Indicates if the debtor is allowed to pay before the requested execution date.

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

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.7.3 DelayPenalty <DelyPnlty>

Presence: [0..1]

Definition: Penalty to be applied for a delayed payment, that is when the payment is made after the requested execution date.

Datatype: "Max140Text" on page 219

2.4.2.7.4 ImmediatePaymentRebate <ImdtPmtRbt>

Presence: [0..1]

Definition: Discount rate applied for immediate payment upon receipt of the request.

ImmediatePaymentRebate <ImdtPmtRbt> contains one of the following **AmountOrRate1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Amount** *<Amt>*	[1..1]	Amount	C1, C15	20
Or}	**Rate** *<Rate>*	[1..1]	Rate		20

2.4.2.7.4.1 Amount <Amt>

Presence: [1..1]

Definition: Amount expressed as an amount of money.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 198

Constraints

• **ActiveCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.7.4.2 Rate <Rate>

Presence: [1..1]

Definition: Amount expressed as a rate.

Datatype: "PercentageRate" on page 218

2.4.2.7.5 GuaranteedPaymentRequested <GrntedPmtReqd>

Presence: [1..1]

Definition: Indicates if a payment guarantee is requested, assuming a payment guarantee contract exists between the different actors.

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

• *Meaning When True:* True

• *Meaning When False:* False

2.4.2.8 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

2.4.2.9 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Impacted by: C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		61
	Type <Tp>	[0..1]	±		61
	Currency <Ccy>	[0..1]	CodeSet	C2	61
	Name <Nm>	[0..1]	Text		62
	Proxy <Prxy>	[0..1]	±		62

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
 Or    /Proxy Must be present
```

2.4.2.10 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		88
	BranchIdentification <BrnchId>	[0..1]	±		89

2.4.2.11 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		61
	Type <Tp>	[0..1]	±		61
	Currency <Ccy>	[0..1]	CodeSet	C2	61
	Name <Nm>	[0..1]	Text		62
	Proxy <Prxy>	[0..1]	±		62

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
   Or    /Proxy Must be present
  ```

2.4.2.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

2.4.2.13 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 201

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

2.4.2.14 CreditTransferTransaction <CdtTrfTx>

Presence: [1..*]

Definition: Payment processes required to transfer cash from the debtor to the creditor.

Impacted by: C20 "InstructionForCreditorAgentRule", C21 "IntermediaryAgent2Rule", C22 "IntermediaryAgent3Rule", C27 "UltimateCreditorGuideline", C29 "UltimateDebtorGuideline"

CreditTransferTransaction <CdtTrfTx> contains the following **CreditTransferTransaction57** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentIdentification *<PmtId>*	[1..1]	±		25
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		26
	PaymentCondition *<PmtCond>*	[0..1]			26
	AmountModificationAllowed *<AmtModAllwd>*	[1..1]	Indicator		26
	EarlyPaymentAllowed *<EarlyPmtAllwd>*	[1..1]	Indicator		27
	DelayPenalty *<DelyPnlty>*	[0..1]	Text		27
	ImmediatePaymentRebate *<ImdtPmtRbt>*	[0..1]			27
{Or	**Amount** *<Amt>*	[1..1]	Amount	C1, C15	27
Or}	**Rate** *<Rate>*	[1..1]	Rate		28
	GuaranteedPaymentRequested *<GrntedPmtReqd>*	[1..1]	Indicator		28
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		28
	Amount *<Amt>*	[1..1]	±		28
	ChargeBearer *<ChrgBr>*	[1..1]	CodeSet		29
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±		29
	ChequeInstruction *<ChqInstr>*	[0..1]	±	C11	30
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		30
	IntermediaryAgent1 *<IntrmyAgt1>*	[0..1]	±		31
	IntermediaryAgent2 *<IntrmyAgt2>*	[0..1]	±		31
	IntermediaryAgent3 *<IntrmyAgt3>*	[0..1]	±		31
	CreditorAgent *<CdtrAgt>*	[1..1]	±		32
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C19, C18	32
	Creditor *<Cdtr>*	[1..1]	±		33
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C19, C18	33
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		34
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..*]	±		34
	Purpose *<Purp>*	[0..1]	±		34
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		35
	Tax *<Tax>*	[0..1]	±		35
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		37

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceInformation <*RmtInf*>	[0..1]	±		37
	EnclosedFile <*NclsdFile*>	[0..*]	±		37
	SupplementaryData <*SplmtryData*>	[0..*]	±	C26	38

Constraints

- **InstructionForCreditorAgentRule**

  If InstructionForCreditorAgent/Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.

  ```
  On Condition
      /InstructionForCreditorAgent[*]/Code is within DataType <<Code>>
  ValidationRulePayCreditorByCheque1Code
  Following Must be True
      /CreditorAccount Must be absent
  ```

- **IntermediaryAgent2Rule**

  If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is present
  Following Must be True
      /IntermediaryAgent1 Must be present
  ```

- **IntermediaryAgent3Rule**

  If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is present
  Following Must be True
      /IntermediaryAgent2 Must be present
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

2.4.2.14.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 93 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		94
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		94
	UETR <*UETR*>	[0..1]	IdentifierSet		94

2.4.2.14.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		128
	ServiceLevel *<SvcLvl>*	[0..*]			128
{Or	Code *<Cd>*	[1..1]	CodeSet		128
Or}	Proprietary *<Prtry>*	[1..1]	Text		128
	LocalInstrument *<LclInstrm>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		129
	CategoryPurpose *<CtgyPurp>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		130

2.4.2.14.3 PaymentCondition <PmtCond>

Presence: [0..1]

Definition: Conditions for the execution of the payment.

PaymentCondition <PmtCond> contains the following **PaymentCondition1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed *<AmtModAllwd>*	[1..1]	Indicator		26
	EarlyPaymentAllowed *<EarlyPmtAllwd>*	[1..1]	Indicator		27
	DelayPenalty *<DelyPnlty>*	[0..1]	Text		27
	ImmediatePaymentRebate *<ImdtPmtRbt>*	[0..1]			27
{Or	**Amount** *<Amt>*	[1..1]	Amount	C1, C15	27
Or}	**Rate** *<Rate>*	[1..1]	Rate		28
	GuaranteedPaymentRequested *<GrntedPmtReqd>*	[1..1]	Indicator		28

2.4.2.14.3.1 AmountModificationAllowed <AmtModAllwd>

Presence: [1..1]

Definition: Indicates if the debtor is allowed to pay a different amount then the requested amount.

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

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.14.3.2 EarlyPaymentAllowed <EarlyPmtAllwd>

Presence: [1..1]

Definition: Indicates if the debtor is allowed to pay before the requested execution date.

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

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.14.3.3 DelayPenalty <DelyPnlty>

Presence: [0..1]

Definition: Penalty to be applied for a delayed payment, that is when the payment is made after the requested execution date.

Datatype: "Max140Text" on page 219

2.4.2.14.3.4 ImmediatePaymentRebate <ImdtPmtRbt>

Presence: [0..1]

Definition: Discount rate applied for immediate payment upon receipt of the request.

ImmediatePaymentRebate <ImdtPmtRbt> contains one of the following **AmountOrRate1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Amount** *<Amt>*	[1..1]	Amount	C1, C15	27
Or}	**Rate** *<Rate>*	[1..1]	Rate		28

2.4.2.14.3.4.1 Amount <Amt>

Presence: [1..1]

Definition: Amount expressed as an amount of money.

Impacted by: C1 "ActiveCurrency", C15 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 198

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.14.3.4.2 Rate <Rate>

Presence: [1..1]

Definition: Amount expressed as a rate.

Datatype: "PercentageRate" on page 218

2.4.2.14.3.5 GuaranteedPaymentRequested <GrntedPmtReqd>

Presence: [1..1]

Definition: Indicates if a payment guarantee is requested, assuming a payment guarantee contract exists between the different actors.

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

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.14.4 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment. If payment by cheque, the date when the cheque must be generated by the bank.

Usage: This is the date on which the debtor's account(s) is (are) to be debited.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 75 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		75
Or}	DateTime *<DtTm>*	[1..1]	DateTime		75

2.4.2.14.5 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 65 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C2, C7	65
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			66
	Amount *<Amt>*	[1..1]	Amount	C2, C7	66
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C2	66

2.4.2.14.6 ChargeBearer <ChrgBr>

Presence: [1..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Datatype: "ChargeBearerType1Code" on page 201

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

2.4.2.14.7 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "CreditTransferMandateData1" on page 75 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		76
	Type <Tp>	[0..1]	±		76
	DateOfSignature <DtOfSgntr>	[0..1]	Date		77
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		77
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		77
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		77
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		77
	Frequency <Frqcy>	[0..1]	±		77
	Reason <Rsn>	[0..1]			78
{Or	Code <Cd>	[1..1]	CodeSet		78
Or}	Proprietary <Prtry>	[1..1]	Text		78

2.4.2.14.8 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C11 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following elements (see "Cheque16" on page 68 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		69
	ChequeNumber <*ChqNb*>	[0..1]	Text		70
	ChequeFrom <*ChqFr*>	[0..1]			70
	Name <*Nm*>	[1..1]	Text		70
	Address <*Adr*>	[1..1]	±		71
	DeliveryMethod <*DlvryMtd*>	[0..1]			71
{Or	Code <*Cd*>	[1..1]	CodeSet		71
Or}	Proprietary <*Prtry*>	[1..1]	Text		72
	DeliverTo <*DlvrTo*>	[0..1]			72
	Name <*Nm*>	[1..1]	Text		72
	Address <*Adr*>	[1..1]	±		73
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		73
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		74
	FormsCode <*FrmsCd*>	[0..1]	Text		74
	MemoField <*MemoFld*>	[0..2]	Text		74
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		74
	PrintLocation <*PrtLctn*>	[0..1]	Text		74
	Signature <*Sgntr*>	[0..5]	Text		74

Constraints

- **ChequeMaturityDateRule**

  If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

  ```
  On Condition
      /ChequeMaturityDate is present
  Following Must be True
      /ChequeType Must be present
   And    /ChequeType Must be within DataType <<Code>> ChequeType3Code
  ```

2.4.2.14.9 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

2.4.2.14.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2.

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

2.4.2.14.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

2.4.2.14.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor's agent and the creditor's agent.

Usage: If IntermediaryAgent3 is present, then it identifies the agent between the IntermediaryAgent 2 and the CreditorAgent.

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		88
	BranchIdentification <BrnchId>	[0..1]	±		89

2.4.2.14.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		88
	BranchIdentification <BrnchId>	[0..1]	±		89

2.4.2.14.14 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		61
	Type <Tp>	[0..1]	±		61
	Currency <Ccy>	[0..1]	CodeSet	C2	61
	Name <Nm>	[0..1]	Text		62
	Proxy <Prxy>	[0..1]	±		62

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
 Or     /Proxy Must be present
```

2.4.2.14.15 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

2.4.2.14.16 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C19 "IdentificationOrProxyPresenceRule", C18 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		61
	Type *<Tp>*	[0..1]	±		61
	Currency *<Ccy>*	[0..1]	CodeSet	C2	61
	Name *<Nm>*	[0..1]	Text		62
	Proxy *<Prxy>*	[0..1]	±		62

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
 Or    /Proxy Must be present
```

2.4.2.14.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

2.4.2.14.18 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.

InstructionForCreditorAgent <InstrForCdtrAgt> contains the following elements (see "InstructionForCreditorAgent3" on page 127 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		127
	InstructionInformation <InstrInf>	[0..1]	Text		127

2.4.2.14.19 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 114 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		114
Or}	Proprietary <Prtry>	[1..1]	Text		114

2.4.2.14.20 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 139 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		140
	Authority <Authrty>	[0..1]			140
	Name <Nm>	[0..1]	Text		140
	Country <Ctry>	[0..1]	CodeSet	C5	140
	Details <Dtls>	[0..*]			140
	Type <Tp>	[0..1]	Text		141
	Date <Dt>	[0..1]	Date		141
	Country <Ctry>	[0..1]	CodeSet	C5	141
	Code <Cd>	[0..1]	Text		141
	Amount <Amt>	[0..1]	Amount	C2, C7	141
	Information <Inf>	[0..*]	Text		142

2.4.2.14.21 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 186 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		188
	Debtor <Dbtr>	[0..1]	±		188
	AdministrationZone <AdmstnZone>	[0..1]	Text		188
	ReferenceNumber <RefNb>	[0..1]	Text		188
	Method <Mtd>	[0..1]	Text		188
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C7	189
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C7	189
	Date <Dt>	[0..1]	Date		189
	SequenceNumber <SeqNb>	[0..1]	Quantity		189
	Record <Rcrd>	[0..*]			190
	Type <Tp>	[0..1]	Text		190
	Category <Ctgy>	[0..1]	Text		190
	CategoryDetails <CtgyDtls>	[0..1]	Text		191
	DebtorStatus <DbtrSts>	[0..1]	Text		191
	CertificateIdentification <CertId>	[0..1]	Text		191
	FormsCode <FrmsCd>	[0..1]	Text		191
	Period <Prd>	[0..1]			191
	Year <Yr>	[0..1]	Year		191
	Type <Tp>	[0..1]	CodeSet		191
	FromToDate <FrToDt>	[0..1]	±		192
	TaxAmount <TaxAmt>	[0..1]			193
	Rate <Rate>	[0..1]	Rate		193
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C7	193
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C7	194
	Details <Dtls>	[0..*]			194
	Period <Prd>	[0..1]			194
	Year <Yr>	[0..1]	Year		195
	Type <Tp>	[0..1]	CodeSet		195
	FromToDate <FrToDt>	[0..1]	±		196
	Amount <Amt>	[1..1]	Amount	C2, C7	196
	AdditionalInformation <AddtlInf>	[0..1]	Text		196

2.4.2.14.22 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

Definition: Provides information related to the handling of the remittance information by any of the agents in the transaction processing chain.

RelatedRemittanceInformation <RltdRmtInf> contains the following elements (see "RemittanceLocation7" on page 142 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		142
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]	±		142

2.4.2.14.23 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 174 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		174
	Structured *<Strd>*	[0..*]	±		174

2.4.2.14.24 EnclosedFile <NclsdFile>

Presence: [0..*]

Definition: Document or template enclosed in the notification.

Usage: The use of the EnclosedFile element must be bilaterally agreed.

EnclosedFile <NclsdFile> contains the following elements (see "Document12" on page 81 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]	±		81
	Identification <*Id*>	[1..1]	Text		81
	IssueDate <*IsseDt*>	[1..1]	±		81
	Name <*Nm*>	[0..1]	Text		82
	LanguageCode <*LangCd*>	[0..1]	CodeSet	C24	82
	Format <*Frmt*>	[1..1]			82
{Or	Code <*Cd*>	[1..1]	CodeSet		82
Or}	Proprietary <*Prtry*>	[1..1]	±		82
	FileName <*FileNm*>	[0..1]	Text		83
	DigitalSignature <*DgtlSgntr*>	[0..1]			83
	Party <*Pty*>	[1..1]	±		83
	Signature <*Sgntr*>	[1..1]	(External Schema)		83
	Enclosure <*Nclsr*>	[1..1]	Binary		84

2.4.2.14.25 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C26 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 98 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		99
	Envelope <*Envlp*>	[1..1]	(External Schema)		99

Constraints

- **SupplementaryDataRule**

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

2.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C26 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 98 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		99
	Envelope *<Envlp>*	[1..1]	(External Schema)		99

Constraints

• **SupplementaryDataRule**

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

3   pain.014.001.10 CreditorPaymentActivationRequestStatusReportV10

3.1   MessageDefinition Functionality

The CreditorPaymentActivationRequestStatusReport message is sent by a party to the next party in the creditor payment activation request chain. It is used to inform the latter about the positive or negative status of a creditor payment activation request (either single or file).

Outline

The CreditorPaymentActivationRequestStatusReportV10 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformationAndStatus

    Original group information concerning the group of transactions, to which the status report message refers to.

C. OriginalPaymentInformationAndStatus

    Information concerning the original payment information, to which the status report message refers.

D. 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> <CdtrPmtActvtnReqStsRpt>	[1..1]		C8, C9, C10, C11, C22	
	GroupHeader *<GrpHdr>*	[1..1]	±		45
	OriginalGroupInformationAndStatus *<OrgnlGrpInfAndSts>*	[1..1]		C20, C15	45
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		46
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		46
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		46
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		47
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		47
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		47
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C21	47
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		47
	OriginalPaymentInformationAndStatus *<OrgnlPmtInfAndSts>*	[0..*]		C16, C17, C18, C19	48
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		50
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		50
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		51
	PaymentInformationStatus *<PmtInfSts>*	[0..1]	CodeSet		51
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C21	51
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		51
	TransactionInformationAndStatus *<TxInfAndSts>*	[0..*]			52
	StatusIdentification *<StsId>*	[0..1]	Text		52
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		53
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		53
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		53
	TransactionStatus *<TxSts>*	[0..1]	CodeSet		53
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C21	53
	PaymentConditionStatus *<PmtCondSts>*	[0..1]			54

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AcceptedAmount <*AccptdAmt*>	[0..1]	Amount	C1, C6	54
	GuaranteedPayment <*GrntedPmt*>	[1..1]	Indicator		55
	EarlyPayment <*EarlyPmt*>	[1..1]	Indicator		55
	ChargesInformation <*ChrgsInf*>	[0..*]	±		55
	DebtorDecisionDateTime <*DbtrDcsnDtTm*>	[0..1]	DateTime		56
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		56
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		56
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		56
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		56
	EnclosedFile <*NclsdFile*>	[0..*]	±		57
	SupplementaryData <*SplmtryData*>	[0..*]	±	C23	58
	SupplementaryData <*SplmtryData*>	[0..*]	±	C23	59

3.3   Constraints

C1   ActiveCurrency

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

C2   ActiveOrHistoricCurrency

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

C3   AnyBIC

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

C4   BICFI

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

C5   Country

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

C6   CurrencyAmount

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

Note: The decimal separator is a dot.

C7   CurrencyAmount

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

Note: The decimal separator is a dot.

C8   GroupStatusAcceptedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProcess), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT (Rejected).

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> ValidationRuleStatus1Code
 And    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
within DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C9   GroupStatusPendingRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to PDNG (Pending), then OriginalPaymentInformationAndStatus/PaymentInformationStatus must be different from RJCT (Rejected).

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> ValidationRulePending1Code
 And    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
within DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C10   GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD (Received), then OriginalPaymentInformationAndStatus/PaymentInformationStatus is not allowed.

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> ValidationRuleReceived1Code
 And    /OriginalPaymentInformationAndStatus[1] is present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
absent
```

This constraint is defined at the MessageDefinition level.

C11   **GroupStatusRejectedRule**

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT (Rejected), then OriginalPaymentInformationAndStatus/PaymentInformationStatus, if present, must be equal to RJCT (Rejected).

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> ValidationRuleRejected1Code
 And    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
within DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C12   **IBAN**

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

C13   **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.

C14   **IdentificationOrProxyPresenceRule**

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

C15   **NumberOfTransactionPerStatusGuideline**

OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

C16   **PaymentInformationStatusAcceptedRule**

If PaymentInformationStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProcess), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

C17   **PaymentInformationStatusPendingRule**

If PaymentInformationStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

C18   **PaymentInformationStatusReceivedRule**

If PaymentInformationStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

C19   **PaymentInformationStatusRejectedRule**

If PaymentInformationStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

C20   **StatusReasonInformationRule**

If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

C21 **StatusReasonRule**

If Reason/Code is equal to NARR, then AddititionalInformation must be present.

C22 **SupplementaryDataRule**

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

This constraint is defined at the MessageDefinition level.

C23 **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.

C24 **ValidationByTable**

Must be a valid terrestrial language.

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 transactions included in the message.

GroupHeader <GrpHdr> contains the following elements (see <u>"GroupHeader106" on page 99</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		99
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		99
	InitiatingParty *<InitgPty>*	[1..1]	±		100
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		100
	DebtorAgent *<DbtrAgt>*	[0..1]	±		100
	CreditorAgent *<CdtrAgt>*	[0..1]	±		100

3.4.2　　OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [1..1]

Definition: Original group information concerning the group of transactions, to which the status report message refers to.

Impacted by: <u>C20 "StatusReasonInformationRule"</u>, <u>C15 "NumberOfTransactionPerStatusGuideline"</u>

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following
OriginalGroupInformation30 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		46
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		46
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		46
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		47
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		47
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		47
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C21	47
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		47

Constraints

- **NumberOfTransactionPerStatusGuideline**

  OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if
  GroupStatus equals 'PART'.

- **StatusReasonInformationRule**

  If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/
  AdditionalInformation must be absent.

  ```
  On Condition
      /GroupStatus is present
   And    /GroupStatus is not within DataType <<Code>>
  ValidationRulePendingAndRejected1Code
  Following Must be True
      /StatusReasonInformation[*]/AdditionalInformation[*] Must be absent
  ```

3.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the original instructing party, to unambiguously
identify the original message.

Datatype: "Max35Text" on page 220

3.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

Definition: Specifies the original message name identifier to which the message refers.

Datatype: "Max35Text" on page 220

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 215

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original message.

Datatype: "Max15NumericText" on page 219

3.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 218

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 209

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Set of elements used to provide detailed information on the status reason.

Impacted by: C21 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 183 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		184
	Reason *<Rsn>*	[0..1]			184
{Or	Code *<Cd>*	[1..1]	CodeSet		185
Or}	Proprietary *<Prtry>*	[1..1]	Text		185
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		185

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

```
On Condition
    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
 And     /Reason is present
 And     /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

3.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

Definition: Detailed information on the number of transactions for each identical transaction status.

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 114 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		115
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		115
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		115

3.4.3 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..*]

Definition: Information concerning the original payment information, to which the status report message refers.

Impacted by: C16 "PaymentInformationStatusAcceptedRule", C17 "PaymentInformationStatusPendingRule", C18 "PaymentInformationStatusReceivedRule", C19 "PaymentInformationStatusRejectedRule"

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following **OriginalPaymentInstruction46** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		50
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		50
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		51
	PaymentInformationStatus *<PmtInfSts>*	[0..1]	CodeSet		51
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C21	51
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		51
	TransactionInformationAndStatus *<TxInfAndSts>*	[0..*]			52
	StatusIdentification *<StsId>*	[0..1]	Text		52
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		53
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		53
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		53
	TransactionStatus *<TxSts>*	[0..1]	CodeSet		53
	StatusReasonInformation *<StsRsnInf>*	[0..*]	±	C21	53
	PaymentConditionStatus *<PmtCondSts>*	[0..1]			54
	AcceptedAmount *<AccptdAmt>*	[0..1]	Amount	C1, C6	54
	GuaranteedPayment *<GrntedPmt>*	[1..1]	Indicator		55
	EarlyPayment *<EarlyPmt>*	[1..1]	Indicator		55
	ChargesInformation *<ChrgsInf>*	[0..*]	±		55
	DebtorDecisionDateTime *<DbtrDcsnDtTm>*	[0..1]	DateTime		56
	AcceptanceDateTime *<AccptncDtTm>*	[0..1]	DateTime		56
	AccountServicerReference *<AcctSvcrRef>*	[0..1]	Text		56
	ClearingSystemReference *<ClrSysRef>*	[0..1]	Text		56
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		56
	EnclosedFile *<NclsdFile>*	[0..*]	±		57
	SupplementaryData *<SplmtryData>*	[0..*]	±	C23	58

Constraints

- **PaymentInformationStatusAcceptedRule**

  If PaymentInformationStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP (AcceptedSettlementInProcess), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>>
ValidationRuleStatus1Code
 And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code
```

- **PaymentInformationStatusPendingRule**

  If PaymentInformationStatus is present and is equal to PDNG, then
  TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>>
ValidationRulePending1Code
 And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code
```

- **PaymentInformationStatusReceivedRule**

  If PaymentInformationStatus is present and is equal to RCVD, then
  TransactionInformationAndStatus/TransactionStatus is not allowed.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>>
ValidationRuleReceived1Code
 And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent
```

- **PaymentInformationStatusRejectedRule**

  If PaymentInformationStatus is present and is equal to RJCT, then
  TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

```
On Condition
    /PaymentInformationStatus is present
 And    /PaymentInformationStatus is within DataType <<Code>>
ValidationRuleRejected1Code
 And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be within DataType
<<Code>> ValidationRuleRejected1Code
```

3.4.3.1 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

Presence: [1..1]

Definition: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.

Datatype: "Max35Text" on page 220

3.4.3.2 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

Definition: Number of individual transactions contained in the original payment information group.

Datatype: "Max15NumericText" on page 219

3.4.3.3 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

Definition: Total of all individual amounts included in the original payment information group, irrespective of currencies.

Datatype: "DecimalNumber" on page 218

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "ExternalPaymentGroupStatus1Code" on page 209

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C21 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		184
	Reason <Rsn>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	AdditionalInformation <Addtlnf>	[0..*]	Text		185

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then Addititionalnformation must be present.

```
On Condition
    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

3.4.3.6 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

Definition: Detailed information on the number of transactions for each identical transaction status.

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 114 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		115
	DetailedStatus <DtldSts>	[1..1]	CodeSet		115
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		115

3.4.3.7 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

Definition: Provides information on the original transactions to which the status report message refers.

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction145** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		52
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		53
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		53
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		53
	TransactionStatus <TxSts>	[0..1]	CodeSet		53
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C21	53
	PaymentConditionStatus <PmtCondSts>	[0..1]			54
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C6	54
	GuaranteedPayment <GrntedPmt>	[1..1]	Indicator		55
	EarlyPayment <EarlyPmt>	[1..1]	Indicator		55
	ChargesInformation <ChrgsInf>	[0..*]	±		55
	DebtorDecisionDateTime <DbtrDcsnDtTm>	[0..1]	DateTime		56
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		56
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		56
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		56
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		56
	EnclosedFile <NclsdFile>	[0..*]	±		57
	SupplementaryData <SplmtryData>	[0..*]	±	C23	58

3.4.3.7.1 StatusIdentification <StsId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

Datatype: "Max35Text" on page 220

3.4.3.7.2 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 220

3.4.3.7.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

Datatype: "Max35Text" on page 220

3.4.3.7.4 OriginalUETR <OrgnlUETR>

Presence: [0..1]

Definition: Universally unique identifier to provide the original end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 217

3.4.3.7.5 TransactionStatus <TxSts>

Presence: [0..1]

Definition: Specifies the status of a transaction, as published in an external payment transaction status code list.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 209

3.4.3.7.6 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C21 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 183 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		184
	Reason <Rsn>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	Text		185
	AdditionalInformation <AddtlInf>	[0..*]	Text		185

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation must be present.

```
On Condition
    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

3.4.3.7.7 PaymentConditionStatus <PmtCondSts>

Presence: [0..1]

Definition: Status related to the requested conditions for the execution of the payment.

PaymentConditionStatus <PmtCondSts> contains the following **PaymentConditionStatus1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C6	54
	GuaranteedPayment <GrntedPmt>	[1..1]	Indicator		55
	EarlyPayment <EarlyPmt>	[1..1]	Indicator		55

3.4.3.7.7.1 AcceptedAmount <AccptdAmt>

Presence: [0..1]

Definition: Amount accepted to be paid.

Usage:

May only be present when AmountModificationAllowed is present in the request.

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

Datatype: "ActiveCurrencyAndAmount" on page 198

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.

3.4.3.7.7.2 GuaranteedPayment <GrntedPmt>

Presence: [1..1]

Definition: Indicates if the DebtorAgent guarantees the payment, assuming a payment guarantee contract exists between the different actors.

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

- *Meaning When True:* True

- *Meaning When False:* False

3.4.3.7.7.3 EarlyPayment <EarlyPmt>

Presence: [1..1]

Definition: Indicates if the debtor will pay before the requested execution date.

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

- *Meaning When True:* True

- *Meaning When False:* False

3.4.3.7.8 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges related to the processing of the rejection of the instruction.

Usage: This is passed on for information purposes only. Settlement of the charges will be done separately.

ChargesInformation <ChrgsInf> contains the following elements (see "Charges12" on page 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C7	67
	Agent <Agt>	[1..1]	±		68
	Type <Tp>	[0..1]			68
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	±		68

3.4.3.7.9 DebtorDecisionDateTime <DbtrDcsnDtTm>

Presence: [0..1]

Definition: Date and time on when the debtor has accepted or rejected the request.

Datatype: "ISODateTime" on page 215

3.4.3.7.10 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

Definition: Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds.

Datatype: "ISODateTime" on page 215

3.4.3.7.11 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

Definition: Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.

Datatype: "Max35Text" on page 220

3.4.3.7.12 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

Definition: Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.

Datatype: "Max35Text" on page 220

3.4.3.7.13 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

Definition: Key elements used to identify the original transaction that is being referred to.

OriginalTransactionReference <OrgnlTxRef> contains the following elements (see "OriginalTransactionReference38" on page 102 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[0..1]	±		103
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		104
	ExpiryDate <XpryDt>	[0..1]	±		104
	PaymentCondition <PmtCond>	[0..1]			104
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		105
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		105
	DelayPenalty <DelyPnlty>	[0..1]	Text		105
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			105
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	106
Or}	Rate <Rate>	[1..1]	Rate		106
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		106
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		106
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		107
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		107
	RemittanceInformation <RmtInf>	[0..1]	±		108
	EnclosedFile <NclsdFile>	[0..*]	±		108
	UltimateDebtor <UltmtDbtr>	[0..1]	±		109
	Debtor <Dbtr>	[0..1]	±		109
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	110
	DebtorAgent <DbtrAgt>	[0..1]	±		110
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	111
	CreditorAgent <CdtrAgt>	[1..1]	±		111
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	112
	Creditor <Cdtr>	[1..1]	±		112
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	113
	UltimateCreditor <UltmtCdtr>	[0..1]	±		113

3.4.3.7.14 EnclosedFile <NclsdFile>

Presence: [0..*]

Definition: Document or template enclosed in the notification.

Usage: The use of the EnclosedFile element must be bilaterally agreed.

EnclosedFile <NclsdFile> contains the following elements (see "Document12" on page 81 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]	±		81
	Identification <*Id*>	[1..1]	Text		81
	IssueDate <*IsseDt*>	[1..1]	±		81
	Name <*Nm*>	[0..1]	Text		82
	LanguageCode <*LangCd*>	[0..1]	CodeSet	C24	82
	Format <*Frmt*>	[1..1]			82
{Or	Code <*Cd*>	[1..1]	CodeSet		82
Or}	Proprietary <*Prtry*>	[1..1]	±		82
	FileName <*FileNm*>	[0..1]	Text		83
	DigitalSignature <*DgtlSgntr*>	[0..1]			83
	Party <*Pty*>	[1..1]	±		83
	Signature <*Sgntr*>	[1..1]	(External Schema)		83
	Enclosure <*Nclsr*>	[1..1]	Binary		84

3.4.3.7.15 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C23 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 98 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		99
	Envelope <*Envlp*>	[1..1]	(External Schema)		99

Constraints

- **SupplementaryDataRule**

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

3.4.4　SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C23 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 98 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		99
	Envelope *<Envlp>*	[1..1]	(External Schema)		99

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   Message Items Types

4.1   MessageComponents

4.1.1   Account

4.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		60
Or}	Proprietary <*Prtry*>	[1..1]	Text		60

4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 205

4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 220

4.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		61
	Type <*Tp*>	[0..1]	±		61
	Currency <*Ccy*>	[0..1]	CodeSet	C2	61
	Name <*Nm*>	[0..1]	Text		62
	Proxy <*Prxy*>	[0..1]	±		62

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
   Or     /Proxy Must be present
  ```

4.1.1.2.1 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 64 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C12	64
Or}	Other *<Othr>*	[1..1]	±		65

4.1.1.2.2 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 60 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		60
Or}	Proprietary *<Prtry>*	[1..1]	Text		60

4.1.1.2.3 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 200

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.1.2.4 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 221

4.1.1.2.5 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 63 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Identification <Id>	[1..1]	Text		64

4.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		62
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	Issuer <Issr>	[0..1]	Text		63

4.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 220

4.1.1.3.2 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		63
Or}	Proprietary <Prtry>	[1..1]	Text		63

4.1.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Name of the identification scheme, in a coded form as published in an external list.

Datatype: "ExternalAccountIdentification1Code" on page 205

4.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 220

4.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.1.4 ProxyAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		64
Or}	Proprietary <Prtry>	[1..1]	Text		64
	Identification <Id>	[1..1]	Text		64

4.1.1.4.1 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		64
Or}	Proprietary *<Prtry>*	[1..1]	Text		64

4.1.1.4.1.1 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 210

4.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 220

4.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 220

4.1.2   Account Identification

4.1.2.1 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	C12	64
Or}	Other *<Othr>*	[1..1]	±		65

4.1.2.1.1 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: C12 "IBAN"

Datatype: "IBAN2007Identifier" on page 216

Constraints

- **IBAN**

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

4.1.2.1.2 Other <Othr>

Presence: [1..1]

Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.

Other <Othr> contains the following elements (see "GenericAccountIdentification1" on page 62 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		62
	SchemeName <SchmeNm>	[0..1]			63
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	Issuer <Issr>	[0..1]	Text		63

4.1.3   Amount

4.1.3.1 AmountType4Choice

Definition: Specifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C7	65
Or}	EquivalentAmount <EqvtAmt>	[1..1]			66
	Amount <Amt>	[1..1]	Amount	C2, C7	66
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	66

4.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Usage: This amount has to be transported unchanged through the transaction chain.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

4.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

EquivalentAmount <EqvtAmt> contains the following **EquivalentAmount2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C7	66
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C2	66

4.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

4.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

Definition: Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 200

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.4   Charge

4.1.4.1 Charges12

Definition: Provides information on the charges related to the payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C7	67
	Agent *<Agt>*	[1..1]	±		68
	Type *<Tp>*	[0..1]			68
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	±		68

4.1.4.1.1 Amount <Amt>

Presence: [1..1]

Definition: Transaction charges to be paid by the charge bearer.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.4.1.2 Agent <Agt>

Presence: [1..1]

Definition: Agent that takes the transaction charges or to which the transaction charges are due.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

4.1.4.1.3 Type <Tp>

Presence: [0..1]

Definition: Defines the type of charges.

Type <Tp> contains one of the following **ChargeType3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	±		68

4.1.4.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 206

4.1.4.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of charge in a proprietary form, as defined by the issuer.

Proprietary <Prtry> contains the following elements (see "GenericIdentification3" on page 95 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		95
	Issuer *<Issr>*	[0..1]	Text		95

4.1.5   Cheque

4.1.5.1 Cheque16

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		69
	ChequeNumber <ChqNb>	[0..1]	Text		70
	ChequeFrom <ChqFr>	[0..1]			70
	Name <Nm>	[1..1]	Text		70
	Address <Adr>	[1..1]	±		71
	DeliveryMethod <DlvryMtd>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		71
Or}	Proprietary <Prtry>	[1..1]	Text		72
	DeliverTo <DlvrTo>	[0..1]			72
	Name <Nm>	[1..1]	Text		72
	Address <Adr>	[1..1]	±		73
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		73
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		74
	FormsCode <FrmsCd>	[0..1]	Text		74
	MemoField <MemoFld>	[0..2]	Text		74
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		74
	PrintLocation <PrtLctn>	[0..1]	Text		74
	Signature <Sgntr>	[0..5]	Text		74

Constraints

- **ChequeMaturityDateRule**

  If ChequeMaturityDate is present, then ChequeType must be present and equal to DRFT or ELDR.

```
On Condition
    /ChequeMaturityDate is present
Following Must be True
    /ChequeType Must be present
 And    /ChequeType Must be within DataType <<Code>> ChequeType3Code
```

4.1.5.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 202

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.

CodeName	Name	Definition
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

4.1.5.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 220

4.1.5.1.3 ChequeFrom <ChqFr>

Presence: [0..1]

Definition: Identifies the party that ordered the issuance of the cheque.

ChequeFrom <ChqFr> contains the following **NameAndAddress16** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[1..1]	Text		70
	Address *<Adr>*	[1..1]	±		71

4.1.5.1.3.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 219

4.1.5.1.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress24" on page 135</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			136
{Or	Code <*Cd*>	[1..1]	CodeSet		136
Or}	Proprietary <*Prtry*>	[1..1]	±		137
	Department <*Dept*>	[0..1]	Text		137
	SubDepartment <*SubDept*>	[0..1]	Text		137
	StreetName <*StrtNm*>	[0..1]	Text		137
	BuildingNumber <*BldgNb*>	[0..1]	Text		137
	BuildingName <*BldgNm*>	[0..1]	Text		138
	Floor <*Flr*>	[0..1]	Text		138
	PostBox <*PstBx*>	[0..1]	Text		138
	Room <*Room*>	[0..1]	Text		138
	PostCode <*PstCd*>	[0..1]	Text		138
	TownName <*TwnNm*>	[0..1]	Text		138
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		138
	DistrictName <*DstrctNm*>	[0..1]	Text		138
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		139
	Country <*Ctry*>	[0..1]	CodeSet	C5	139
	AddressLine <*AdrLine*>	[0..7]	Text		139

4.1.5.1.4 DeliveryMethod <DlvryMtd>

Presence: [0..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

DeliveryMethod <DlvryMtd> contains one of the following **ChequeDeliveryMethod1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		71
Or}	Proprietary <*Prtry*>	[1..1]	Text		72

4.1.5.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the delivery method of the cheque by the debtor's agent.

Datatype: "ChequeDelivery1Code" on page 202

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

4.1.5.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a proprietary delivery method of the cheque by the debtor's agent.

Datatype: "Max35Text" on page 220

4.1.5.1.5 DeliverTo <DlvrTo>

Presence: [0..1]

Definition: Party to whom the debtor's agent needs to send the cheque.

DeliverTo <DlvrTo> contains the following **NameAndAddress16** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		72
	Address <*Adr*>	[1..1]	±		73

4.1.5.1.5.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 219

4.1.5.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 135 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			136
{Or	Code <*Cd*>	[1..1]	CodeSet		136
Or}	Proprietary <*Prtry*>	[1..1]	±		137
	Department <*Dept*>	[0..1]	Text		137
	SubDepartment <*SubDept*>	[0..1]	Text		137
	StreetName <*StrtNm*>	[0..1]	Text		137
	BuildingNumber <*BldgNb*>	[0..1]	Text		137
	BuildingName <*BldgNm*>	[0..1]	Text		138
	Floor <*Flr*>	[0..1]	Text		138
	PostBox <*PstBx*>	[0..1]	Text		138
	Room <*Room*>	[0..1]	Text		138
	PostCode <*PstCd*>	[0..1]	Text		138
	TownName <*TwnNm*>	[0..1]	Text		138
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		138
	DistrictName <*DstrctNm*>	[0..1]	Text		138
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		139
	Country <*Ctry*>	[0..1]	CodeSet	C5	139
	AddressLine <*AdrLine*>	[0..7]	Text		139

4.1.5.1.6 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.

Datatype: "Priority2Code" on page 213

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

Definition: Date when the draft becomes payable and the debtor's account is debited.

Datatype: "ISODate" on page 215

4.1.5.1.8 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

Datatype: "Max35Text" on page 220

4.1.5.1.9 MemoField <MemoFld>

Presence: [0..2]

Definition: Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

Datatype: "Max35Text" on page 220

4.1.5.1.10 RegionalClearingZone <RgnlClrZone>

Presence: [0..1]

Definition: Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

Datatype: "Max35Text" on page 220

4.1.5.1.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 220

4.1.5.1.12 Signature <Sgntr>

Presence: [0..5]

Definition: Signature to be used by the cheque servicer on a specific cheque to be printed.

Datatype: "Max70Text" on page 221

4.1.6   Date Period

4.1.6.1 DatePeriod2

Definition: Range of time defined by a start date and an end date.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		75
	ToDate <*ToDt*>	[1..1]	Date		75

4.1.6.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 215

4.1.6.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 215

4.1.7 Date Time

4.1.7.1 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		75
Or}	DateTime *<DtTm>*	[1..1]	DateTime		75

4.1.7.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 215

4.1.7.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 215

4.1.8 Direct Debit

4.1.8.1 CreditTransferMandateData1

Definition: Provides further details related to a credit transfer mandate signed between the creditor and the debtor.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		76
	Type *<Tp>*	[0..1]	±		76
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		77
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		77
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		77
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		77
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		77
	Frequency *<Frqcy>*	[0..1]	±		77
	Reason *<Rsn>*	[0..1]			78
{Or	Code *<Cd>*	[1..1]	CodeSet		78
Or}	Proprietary *<Prtry>*	[1..1]	Text		78

4.1.8.1.1 MandateIdentification <MndtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

Datatype: "Max35Text" on page 220

4.1.8.1.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains the following elements (see "MandateTypeInformation2" on page 96 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceLevel *<SvcLvl>*	[0..1]			96
{Or	Code *<Cd>*	[1..1]	CodeSet		97
Or}	Proprietary *<Prtry>*	[1..1]	Text		97
	LocalInstrument *<LclInstrm>*	[0..1]			97
{Or	Code *<Cd>*	[1..1]	CodeSet		97
Or}	Proprietary *<Prtry>*	[1..1]	Text		97
	CategoryPurpose *<CtgyPurp>*	[0..1]			97
{Or	Code *<Cd>*	[1..1]	CodeSet		98
Or}	Proprietary *<Prtry>*	[1..1]	Text		98
	Classification *<Clssfctn>*	[0..1]	±		98

4.1.8.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been signed by the debtor.

Datatype: "ISODate" on page 215

4.1.8.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

Definition: Date on which the credit transfer mandate has been verified.

Datatype: "ISODateTime" on page 215

4.1.8.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

Definition: Additional security provisions, such as a digital signature, as provided by the debtor.

Datatype: "Max10KBinary" on page 200

4.1.8.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

Definition: Date of the first payment of a recurrent credit transfer as per the mandate.

Datatype: "ISODate" on page 215

4.1.8.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

Definition: Date of the final payment of a recurrent credit transfer as per the mandate.

Datatype: "ISODate" on page 215

4.1.8.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which credit transfer instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		91
Or	Period *<Prd>*	[1..1]			91
	Type *<Tp>*	[1..1]	CodeSet		91
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		92
Or}	PointInTime *<PtInTm>*	[1..1]			92
	Type *<Tp>*	[1..1]	CodeSet		92
	PointInTime *<PtInTm>*	[1..1]	Text		93

4.1.8.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the setup of the credit transfer mandate.

Usage:

The reason will allow the user to distinguish between different mandates for the same creditor.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		78
Or}	Proprietary <*Prtry*>	[1..1]	Text		78

4.1.8.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 208

4.1.8.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 221

4.1.9   Document

4.1.9.1 CreditorReferenceInformation2

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			78
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			79
{Or	Code <*Cd*>	[1..1]	CodeSet		79
Or}	Proprietary <*Prtry*>	[1..1]	Text		79
	Issuer <*Issr*>	[0..1]	Text		80
	Reference <*Ref*>	[0..1]	Text		80

4.1.9.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			79
{Or	Code <*Cd*>	[1..1]	CodeSet		79
Or}	Proprietary <*Prtry*>	[1..1]	Text		79
	Issuer <*Issr*>	[0..1]	Text		80

4.1.9.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		79
Or}	Proprietary <*Prtry*>	[1..1]	Text		79

4.1.9.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, in a coded form.

Datatype: "DocumentType3Code" on page 204

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

4.1.9.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 220

4.1.9.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 220

4.1.9.1.2 Reference <Ref>

Presence: [0..1]

Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money.

If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification.

Datatype: "Max35Text" on page 220

4.1.9.2 DocumentType1Choice

Definition: Choice of format for the document type.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		80
Or}	Proprietary <Prtry>	[1..1]	±		80

4.1.9.2.1 Code <Cd>

Presence: [1..1]

Definition: Document type, in a coded form.

Datatype: "ExternalDocumentType1Code" on page 207

4.1.9.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document type, in a proprietary form.

Proprietary <Prtry> contains the following elements (see "GenericIdentification1" on page 93 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		93
	SchemeName <SchmeNm>	[0..1]	Text		93
	Issuer <Issr>	[0..1]	Text		93

4.1.9.3 Document12

Definition: Information about a document.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]	±		81
	Identification *<Id>*	[1..1]	Text		81
	IssueDate *<IsseDt>*	[1..1]	±		81
	Name *<Nm>*	[0..1]	Text		82
	LanguageCode *<LangCd>*	[0..1]	CodeSet	C24	82
	Format *<Frmt>*	[1..1]			82
{Or	Code *<Cd>*	[1..1]	CodeSet		82
Or}	Proprietary *<Prtry>*	[1..1]	±		82
	FileName *<FileNm>*	[0..1]	Text		83
	DigitalSignature *<DgtlSgntr>*	[0..1]			83
	Party *<Pty>*	[1..1]	±		83
	Signature *<Sgntr>*	[1..1]	(External Schema)		83
	Enclosure *<Nclsr>*	[1..1]	Binary		84

4.1.9.3.1 Type <Tp>

Presence: [1..1]

Definition: Type of document or template.

Type <Tp> contains one of the following elements (see <u>"DocumentType1Choice" on page 80</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		80
Or}	Proprietary *<Prtry>*	[1..1]	±		80

4.1.9.3.2 Identification <Id>

Presence: [1..1]

Definition: Identification of the document or template.

Datatype: <u>"Max35Text" on page 220</u>

4.1.9.3.3 IssueDate <IsseDt>

Presence: [1..1]

Definition: Issue date or date time of the document.

IssueDate <IsseDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 75 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		75
Or}	DateTime *<DtTm>*	[1..1]	DateTime		75

4.1.9.3.4 Name <Nm>

Presence: [0..1]

Definition: Name of document or transaction, for example, tax invoice.

Datatype: "Max140Text" on page 219

4.1.9.3.5 LanguageCode <LangCd>

Presence: [0..1]

Definition: Unique identifier for a language used in the document.

Impacted by: C24 "ValidationByTable"

Datatype: "LanguageCode" on page 211

Constraints

- **ValidationByTable**

  Must be a valid terrestrial language.

4.1.9.3.6 Format <Frmt>

Presence: [1..1]

Definition: Format of the document or template, such as PDF, XML, XSLT.

Format <Frmt> contains one of the following **DocumentFormat1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		82
Or}	Proprietary *<Prtry>*	[1..1]	±		82

4.1.9.3.6.1 Code <Cd>

Presence: [1..1]

Definition: Document format.

Datatype: "ExternalDocumentFormat1Code" on page 207

4.1.9.3.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document format expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see <u>"GenericIdentification1" on page 93</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		93
	SchemeName <*SchmeNm*>	[0..1]	Text		93
	Issuer <*Issr*>	[0..1]	Text		93

4.1.9.3.7 FileName <FileNm>

Presence: [0..1]

Definition: Technical name of the file.

Datatype: <u>"Max140Text" on page 219</u>

4.1.9.3.8 DigitalSignature <DgtlSgntr>

Presence: [0..1]

Definition: Digital signature of the enclosed binary file.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Party <*Pty*>	[1..1]	±		83
	Signature <*Sgntr*>	[1..1]	(External Schema)		83

4.1.9.3.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see <u>"PartyIdentification135" on page 123</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		123
	PostalAddress <*PstlAdr*>	[0..1]	±		123
	Identification <*Id*>	[0..1]	±		124
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C5	124
	ContactDetails <*CtctDtls*>	[0..1]	±		125

4.1.9.3.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

Specifies a data structure that allows to include any valid XML Structure (e.g. through an XML Schema). The property namespace is set to 'any'.

The processContents value is 'skip' which according to the above specification and to Iso20022: 2013 means that the application will not perform further validation processing.

4.1.9.3.9 Enclosure <Nclsr>

Presence: [1..1]

Definition: Binary file representing the enclosed document or template, such as a PDF file, image file, XML file, MT message.

Datatype: "Max10MbBinary" on page 200

4.1.10 Financial Institution Identification

4.1.10.1 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]	±		84
	MemberIdentification *<MmbId>*	[1..1]	Text		84

4.1.10.1.1 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 185 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		185
Or}	Proprietary *<Prtry>*	[1..1]	Text		185

4.1.10.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 220

4.1.10.2 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	85
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		85
	LEI *<LEI>*	[0..1]	IdentifierSet		85
	Name *<Nm>*	[0..1]	Text		85
	PostalAddress *<PstlAdr>*	[0..1]	±		86
	Other *<Othr>*	[0..1]	±		86

4.1.10.2.1 BICFI <BICFI>

Presence: [0..1]

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Impacted by: C4 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 216

Constraints

- **BICFI**

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

4.1.10.2.2 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 84 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		84
	MemberIdentification *<MmbId>*	[1..1]	Text		84

4.1.10.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 217

4.1.10.2.4 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 219

4.1.10.2.5 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 135 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			136
{Or	Code <*Cd*>	[1..1]	CodeSet		136
Or}	Proprietary <*Prtry*>	[1..1]	±		137
	Department <*Dept*>	[0..1]	Text		137
	SubDepartment <*SubDept*>	[0..1]	Text		137
	StreetName <*StrtNm*>	[0..1]	Text		137
	BuildingNumber <*BldgNb*>	[0..1]	Text		137
	BuildingName <*BldgNm*>	[0..1]	Text		138
	Floor <*Flr*>	[0..1]	Text		138
	PostBox <*PstBx*>	[0..1]	Text		138
	Room <*Room*>	[0..1]	Text		138
	PostCode <*PstCd*>	[0..1]	Text		138
	TownName <*TwnNm*>	[0..1]	Text		138
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		138
	DistrictName <*DstrctNm*>	[0..1]	Text		138
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		139
	Country <*Ctry*>	[0..1]	CodeSet	C5	139
	AddressLine <*AdrLine*>	[0..7]	Text		139

4.1.10.2.6 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 89 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		89
	SchemeName <SchmeNm>	[0..1]			90
{Or	Code <Cd>	[1..1]	CodeSet		90
Or}	Proprietary <Prtry>	[1..1]	Text		90
	Issuer <Issr>	[0..1]	Text		90

4.1.10.3 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		87
	LEI <LEI>	[0..1]	IdentifierSet		87
	Name <Nm>	[0..1]	Text		87
	PostalAddress <PstlAdr>	[0..1]	±		87

4.1.10.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 220

4.1.10.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 217

4.1.10.3.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 219

4.1.10.3.4 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 135 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			136
{Or	Code *<Cd>*	[1..1]	CodeSet		136
Or}	Proprietary *<Prtry>*	[1..1]	±		137
	Department *<Dept>*	[0..1]	Text		137
	SubDepartment *<SubDept>*	[0..1]	Text		137
	StreetName *<StrtNm>*	[0..1]	Text		137
	BuildingNumber *<BldgNb>*	[0..1]	Text		137
	BuildingName *<BldgNm>*	[0..1]	Text		138
	Floor *<Flr>*	[0..1]	Text		138
	PostBox *<PstBx>*	[0..1]	Text		138
	Room *<Room>*	[0..1]	Text		138
	PostCode *<PstCd>*	[0..1]	Text		138
	TownName *<TwnNm>*	[0..1]	Text		138
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		138
	DistrictName *<DstrctNm>*	[0..1]	Text		138
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		139
	Country *<Ctry>*	[0..1]	CodeSet	C5	139
	AddressLine *<AdrLine>*	[0..7]	Text		139

4.1.10.4 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]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

4.1.10.4.1 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 84 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	85
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		85
	LEI <LEI>	[0..1]	IdentifierSet		85
	Name <Nm>	[0..1]	Text		85
	PostalAddress <PstlAdr>	[0..1]	±		86
	Other <Othr>	[0..1]	±		86

4.1.10.4.2 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 87 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		87
	LEI <LEI>	[0..1]	IdentifierSet		87
	Name <Nm>	[0..1]	Text		87
	PostalAddress <PstlAdr>	[0..1]	±		87

4.1.10.5 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		89
	SchemeName <SchmeNm>	[0..1]			90
{Or	Code <Cd>	[1..1]	CodeSet		90
Or}	Proprietary <Prtry>	[1..1]	Text		90
	Issuer <Issr>	[0..1]	Text		90

4.1.10.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 220

4.1.10.5.2 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		90
Or}	Proprietary *<Prtry>*	[1..1]	Text		90

4.1.10.5.2.1 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 207

4.1.10.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 220

4.1.10.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.11   Frequency

4.1.11.1 Frequency36Choice

Definition: Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		91
Or	Period *<Prd>*	[1..1]			91
	Type *<Tp>*	[1..1]	CodeSet		91
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		92
Or}	PointInTime *<PtInTm>*	[1..1]			92
	Type *<Tp>*	[1..1]	CodeSet		92
	PointInTime *<PtInTm>*	[1..1]	Text		93

4.1.11.1.1 Type <Tp>

Presence: [1..1]

Definition: Specifies a frequency in terms of a specified period type.

Datatype: "Frequency6Code" on page 211

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

4.1.11.1.2 Period <Prd>

Presence: [1..1]

Definition: Specifies a frequency in terms of a count per period within a specified period type.

Period <Prd> contains the following **FrequencyPeriod1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]	CodeSet		91
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		92

4.1.11.1.2.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 211

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.

CodeName	Name	Definition
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

4.1.11.1.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

Definition: Number of instructions to be created and processed during the specified period.

Datatype: "DecimalNumber" on page 218

4.1.11.1.3 PointInTime <PtInTm>

Presence: [1..1]

Definition: Specifies a frequency in terms of an exact point in time or moment within a specified period type.

PointInTime <PtInTm> contains the following **FrequencyAndMoment1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]	CodeSet		92
	PointInTime *<PtInTm>*	[1..1]	Text		93

4.1.11.1.3.1 Type <Tp>

Presence: [1..1]

Definition: Period for which the number of instructions are to be created and processed.

Datatype: "Frequency6Code" on page 211

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.

CodeName	Name	Definition
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

4.1.11.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

Definition: Further information on the exact point in time the event should take place.

Datatype: "Exact2NumericText" on page 218

4.1.12   Identification Information

4.1.12.1 GenericIdentification1

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		93
	SchemeName *<SchmeNm>*	[0..1]	Text		93
	Issuer *<Issr>*	[0..1]	Text		93

4.1.12.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 220

4.1.12.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 220

4.1.12.1.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.12.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		94
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		94
	UETR *<UETR>*	[0..1]	IdentifierSet		94

4.1.12.2.1 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 220

4.1.12.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.

Datatype: "Max35Text" on page 220

4.1.12.2.3 UETR <UETR>

Presence: [0..1]

Definition: Universally unique identifier to provide an end-to-end reference of a payment transaction.

Datatype: "UUIDv4Identifier" on page 217

4.1.12.3 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		94
	Issuer *<Issr>*	[1..1]	Text		95
	SchemeName *<SchmeNm>*	[0..1]	Text		95

4.1.12.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 218

4.1.12.3.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.12.3.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 220

4.1.12.4 GenericIdentification3

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		95
	Issuer *<Issr>*	[0..1]	Text		95

4.1.12.4.1 Identification <Id>

Presence: [1..1]

Definition: Name or number assigned by an entity to enable recognition of that entity, for example, account identifier.

Datatype: "Max35Text" on page 220

4.1.12.4.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.13   Mandate

4.1.13.1 MandateClassification1Choice

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96

4.1.13.1.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "MandateClassification1Code" on page 212

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

4.1.13.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 220

4.1.13.2 MandateTypeInformation2

Definition: Set of elements used to further detail the information related to the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ServiceLevel *<SvcLvl>*	[0..1]			96
{Or	Code *<Cd>*	[1..1]	CodeSet		97
Or}	Proprietary *<Prtry>*	[1..1]	Text		97
	LocalInstrument *<LclInstrm>*	[0..1]			97
{Or	Code *<Cd>*	[1..1]	CodeSet		97
Or}	Proprietary *<Prtry>*	[1..1]	Text		97
	CategoryPurpose *<CtgyPurp>*	[0..1]			97
{Or	Code *<Cd>*	[1..1]	CodeSet		98
Or}	Proprietary *<Prtry>*	[1..1]	Text		98
	Classification *<Clssfctn>*	[0..1]	±		98

4.1.13.2.1 ServiceLevel <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the mandate resides.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		97
Or}	Proprietary <*Prtry*>	[1..1]	Text		97

4.1.13.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 210

4.1.13.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 220

4.1.13.2.2 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		97
Or}	Proprietary <*Prtry*>	[1..1]	Text		97

4.1.13.2.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 208

4.1.13.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 220

4.1.13.2.3 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the mandate based on a set of pre-defined categories.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		98
Or}	Proprietary *<Prtry>*	[1..1]	Text		98

4.1.13.2.3.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 205

4.1.13.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 220

4.1.13.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "MandateClassification1Choice" on page 95 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		96
Or}	Proprietary *<Prtry>*	[1..1]	Text		96

4.1.14   Miscellaneous

4.1.14.1 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		99
	Envelope *<Envlp>*	[1..1]	(External Schema)		99

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.

4.1.14.1.1 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 220

4.1.14.1.2 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.

4.1.14.2 GroupHeader106

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		99
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		99
	InitiatingParty *<InitgPty>*	[1..1]	±		100
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		100
	DebtorAgent *<DbtrAgt>*	[0..1]	±		100
	CreditorAgent *<CdtrAgt>*	[0..1]	±		100

4.1.14.2.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference 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 220

4.1.14.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the status report was created by the instructing party.

Datatype: "ISODateTime" on page 215

4.1.14.2.3 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

4.1.14.2.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		88
	BranchIdentification <BrnchId>	[0..1]	±		89

4.1.14.2.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		88
	BranchIdentification <BrnchId>	[0..1]	±		89

4.1.14.2.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

4.1.14.3 GroupHeader105

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		101
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		101
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		101
	ControlSum *<CtrlSum>*	[0..1]	Quantity		101
	InitiatingParty *<InitgPty>*	[1..1]	±		102
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		102

4.1.14.3.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference 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 220

4.1.14.3.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 215

4.1.14.3.3 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 219

4.1.14.3.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 218

4.1.14.3.5 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party initiating the creditor payment activation request. This can either be the creditor himself or the party that initiates the request on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.14.3.6 ForwardingAgent <FwdgAgt>

Presence: [0..1]

Definition: Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

4.1.14.4 OriginalTransactionReference38

Definition: Key elements used to refer the original transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[0..1]	±		103
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		104
	ExpiryDate <*XpryDt*>	[0..1]	±		104
	PaymentCondition <*PmtCond*>	[0..1]			104
	AmountModificationAllowed <*AmtModAllwd*>	[1..1]	Indicator		105
	EarlyPaymentAllowed <*EarlyPmtAllwd*>	[1..1]	Indicator		105
	DelayPenalty <*DelyPnlty*>	[0..1]	Text		105
	ImmediatePaymentRebate <*ImdtPmtRbt*>	[0..1]			105
{Or	Amount <*Amt*>	[1..1]	Amount	C1, C6	106
Or}	Rate <*Rate*>	[1..1]	Rate		106
	GuaranteedPaymentRequested <*GrntedPmtReqd*>	[1..1]	Indicator		106
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		106
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		107
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		107
	RemittanceInformation <*RmtInf*>	[0..1]	±		108
	EnclosedFile <*NclsdFile*>	[0..*]	±		108
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		109
	Debtor <*Dbtr*>	[0..1]	±		109
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C14, C13	110
	DebtorAgent <*DbtrAgt*>	[0..1]	±		110
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±	C14, C13	111
	CreditorAgent <*CdtrAgt*>	[1..1]	±		111
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C14, C13	112
	Creditor <*Cdtr*>	[1..1]	±		112
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C14, C13	113
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		113

4.1.14.4.1 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 65 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C2, C7	65
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			66
	Amount *<Amt>*	[1..1]	Amount	C2, C7	66
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C2	66

4.1.14.4.2 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank.

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 75 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		75
Or}	DateTime *<DtTm>*	[1..1]	DateTime		75

4.1.14.4.3 ExpiryDate <XpryDt>

Presence: [0..1]

Definition: Date by which the debtor must have accepted or rejected the request.

Usage:

Beyond this date, the request becomes void and cannot be processed anymore.

ExpiryDate <XpryDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 75 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		75
Or}	DateTime *<DtTm>*	[1..1]	DateTime		75

4.1.14.4.4 PaymentCondition <PmtCond>

Presence: [0..1]

Definition: Conditions for the execution of the payment.

PaymentCondition <PmtCond> contains the following **PaymentCondition1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		105
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		105
	DelayPenalty <DelyPnlty>	[0..1]	Text		105
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			105
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	106
Or}	Rate <Rate>	[1..1]	Rate		106
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		106

4.1.14.4.4.1 AmountModificationAllowed <AmtModAllwd>

Presence: [1..1]

Definition: Indicates if the debtor is allowed to pay a different amount then the requested amount.

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

- *Meaning When True:* True

- *Meaning When False:* False

4.1.14.4.4.2 EarlyPaymentAllowed <EarlyPmtAllwd>

Presence: [1..1]

Definition: Indicates if the debtor is allowed to pay before the requested execution date.

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

- *Meaning When True:* True

- *Meaning When False:* False

4.1.14.4.4.3 DelayPenalty <DelyPnlty>

Presence: [0..1]

Definition: Penalty to be applied for a delayed payment, that is when the payment is made after the requested execution date.

Datatype: "Max140Text" on page 219

4.1.14.4.4.4 ImmediatePaymentRebate <ImdtPmtRbt>

Presence: [0..1]

Definition: Discount rate applied for immediate payment upon receipt of the request.

ImmediatePaymentRebate <ImdtPmtRbt> contains one of the following **AmountOrRate1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Amount <*Amt*>	[1..1]	Amount	C1, C6	106
Or}	Rate <*Rate*>	[1..1]	Rate		106

4.1.14.4.4.4.1 Amount <Amt>

Presence: [1..1]

Definition: Amount expressed as an amount of money.

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

Datatype: "ActiveCurrencyAndAmount" on page 198

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.

4.1.14.4.4.4.2 Rate <Rate>

Presence: [1..1]

Definition: Amount expressed as a rate.

Datatype: "PercentageRate" on page 218

4.1.14.4.4.5 GuaranteedPaymentRequested <GrntedPmtReqd>

Presence: [1..1]

Definition: Indicates if a payment guarantee is requested, assuming a payment guarantee contract exists between the different actors.

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

- *Meaning When True:* True

- *Meaning When False:* False

4.1.14.4.5 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 127 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		128
	ServiceLevel *<SvcLvl>*	[0..*]			128
{Or	Code *<Cd>*	[1..1]	CodeSet		128
Or}	Proprietary *<Prtry>*	[1..1]	Text		128
	LocalInstrument *<LclInstrm>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		129
	CategoryPurpose *<CtgyPurp>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		130

4.1.14.4.6 PaymentMethod <PmtMtd>

Presence: [0..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Datatype: "PaymentMethod4Code" on page 212

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

4.1.14.4.7 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

Definition: Provides further details of the mandate signed between the creditor and the debtor.

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "CreditTransferMandateData1" on page 75 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		76
	Type *<Tp>*	[0..1]	±		76
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		77
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		77
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		77
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		77
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		77
	Frequency *<Frqcy>*	[0..1]	±		77
	Reason *<Rsn>*	[0..1]			78
{Or	Code *<Cd>*	[1..1]	CodeSet		78
Or}	Proprietary *<Prtry>*	[1..1]	Text		78

4.1.14.4.8 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation21" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured *<Ustrd>*	[0..*]	Text		174
	Structured *<Strd>*	[0..*]	±		174

4.1.14.4.9 EnclosedFile <NclsdFile>

Presence: [0..*]

Definition: Document or template enclosed in the notification.

Usage: The use of the EnclosedFile element must be bilaterally agreed.

EnclosedFile <NclsdFile> contains the following elements (see "Document12" on page 81 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]	±		81
	Identification <*Id*>	[1..1]	Text		81
	IssueDate <*IsseDt*>	[1..1]	±		81
	Name <*Nm*>	[0..1]	Text		82
	LanguageCode <*LangCd*>	[0..1]	CodeSet	C24	82
	Format <*Frmt*>	[1..1]			82
{Or	Code <*Cd*>	[1..1]	CodeSet		82
Or}	Proprietary <*Prtry*>	[1..1]	±		82
	FileName <*FileNm*>	[0..1]	Text		83
	DigitalSignature <*DgtlSgntr*>	[0..1]			83
	Party <*Pty*>	[1..1]	±		83
	Signature <*Sgntr*>	[1..1]	(External Schema)		83
	Enclosure <*Nclsr*>	[1..1]	Binary		84

4.1.14.4.10 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		123
	PostalAddress <*PstlAdr*>	[0..1]	±		123
	Identification <*Id*>	[0..1]	±		124
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C5	124
	ContactDetails <*CtctDtls*>	[0..1]	±		125

4.1.14.4.11 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

4.1.14.4.12 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		61
	Type <Tp>	[0..1]	±		61
	Currency <Ccy>	[0..1]	CodeSet	C2	61
	Name <Nm>	[0..1]	Text		62
	Proxy <Prxy>	[0..1]	±		62

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
 Or    /Proxy Must be present
```

4.1.14.4.13 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		88
	BranchIdentification *<BrnchId>*	[0..1]	±		89

4.1.14.4.14 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		61
	Type *<Tp>*	[0..1]	±		61
	Currency *<Ccy>*	[0..1]	CodeSet	C2	61
	Name *<Nm>*	[0..1]	Text		62
	Proxy *<Prxy>*	[0..1]	±		62

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
 Or    /Proxy Must be present
```

4.1.14.4.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 88 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		88
	BranchIdentification <*BrnchId*>	[0..1]	±		89

4.1.14.4.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction.

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		61
	Type <*Tp*>	[0..1]	±		61
	Currency <*Ccy*>	[0..1]	CodeSet	C2	61
	Name <*Nm*>	[0..1]	Text		62
	Proxy <*Prxy*>	[0..1]	±		62

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
 Or    /Proxy Must be present
```

4.1.14.4.17 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

4.1.14.4.18 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		61
	Type <Tp>	[0..1]	±		61
	Currency <Ccy>	[0..1]	CodeSet	C2	61
	Name <Nm>	[0..1]	Text		62
	Proxy <Prxy>	[0..1]	±		62

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
   Or    /Proxy Must be present
  ```

4.1.14.4.19 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		123
	PostalAddress <PstlAdr>	[0..1]	±		123
	Identification <Id>	[0..1]	±		124
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C5	124
	ContactDetails <CtctDtls>	[0..1]	±		125

4.1.14.5 Purpose2Choice

Definition: Specifies the underlying reason for the payment transaction.

Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		114
Or}	Proprietary <Prtry>	[1..1]	Text		114

4.1.14.5.1 Code <Cd>

Presence: [1..1]

Definition: Underlying reason for the payment transaction, as published in an external purpose code list.

Datatype: "ExternalPurpose1Code" on page 210

4.1.14.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 220

4.1.14.6 NumberOfTransactionsPerStatus5

Definition: Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		115
	DetailedStatus <DtldSts>	[1..1]	CodeSet		115
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		115

4.1.14.6.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message, detailed per status.

Datatype: "Max15NumericText" on page 219

4.1.14.6.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 209

4.1.14.6.3 DetailedControlSum <DtldCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 218

4.1.14.7 RemittanceAmount2

Definition: Nature of the amount and currency on a document referred to in the remittance section, typically either the original amount due/payable or the amount actually remitted for the referenced document.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C2, C7	116
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			117
	Type *<Tp>*	[0..1]			117
{Or	Code *<Cd>*	[1..1]	CodeSet		117
Or}	Proprietary *<Prtry>*	[1..1]	Text		117
	Amount *<Amt>*	[1..1]	Amount	C2, C7	117
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C2, C7	118
	TaxAmount *<TaxAmt>*	[0..*]			118
	Type *<Tp>*	[0..1]			118
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119
	Amount *<Amt>*	[1..1]	Amount	C2, C7	119
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			119
	Amount *<Amt>*	[1..1]	Amount	C2, C7	120
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		120
	Reason *<Rsn>*	[0..1]	Text		120
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		120
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C7	121

4.1.14.7.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.14.7.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.

DiscountAppliedAmount <DscntApldAmt> contains the following **DiscountAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	Amount <Amt>	[1..1]	Amount	C2, C7	117

4.1.14.7.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type <Tp> contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117

4.1.14.7.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalDiscountAmountType1Code" on page 206

4.1.14.7.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 220

4.1.14.7.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.7.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount specified for the referred document is the amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.7.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Quantity of cash resulting from the calculation of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			118
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119
	Amount *<Amt>*	[1..1]	Amount	C2, C7	119

4.1.14.7.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type **<Tp>** contains one of the following **TaxAmountType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119

4.1.14.7.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalTaxAmountType1Code" on page 211

4.1.14.7.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 220

4.1.14.7.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.14.7.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the document adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C7	120
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		120
	Reason <Rsn>	[0..1]	Text		120
	AdditionalInformation <AddtlInf>	[0..1]	Text		120

4.1.14.7.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.14.7.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 203

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

4.1.14.7.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 221

4.1.14.7.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 219

4.1.14.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.15   Organisation Identification

4.1.15.1 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	121
	LEI <*LEI*>	[0..1]	IdentifierSet		122
	Other <*Othr*>	[0..*]			122
	Identification <*Id*>	[1..1]	Text		122
	SchemeName <*SchmeNm*>	[0..1]			122
{Or	Code <*Cd*>	[1..1]	CodeSet		122
Or}	Proprietary <*Prtry*>	[1..1]	Text		123
	Issuer <*Issr*>	[0..1]	Text		123

4.1.15.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 216

Constraints

- **AnyBIC**

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

4.1.15.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 217

4.1.15.1.3 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		122
	SchemeName *<SchmeNm>*	[0..1]			122
{Or	Code *<Cd>*	[1..1]	CodeSet		122
Or}	Proprietary *<Prtry>*	[1..1]	Text		123
	Issuer *<Issr>*	[0..1]	Text		123

4.1.15.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 220

4.1.15.1.3.2 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		122
Or}	Proprietary *<Prtry>*	[1..1]	Text		123

4.1.15.1.3.2.1 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 208

4.1.15.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 220

4.1.15.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.16   Party Identification

4.1.16.1 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		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.16.1.1 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 219

4.1.16.1.2 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 135 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			136
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	±		137
	Department <Dept>	[0..1]	Text		137
	SubDepartment <SubDept>	[0..1]	Text		137
	StreetName <StrtNm>	[0..1]	Text		137
	BuildingNumber <BldgNb>	[0..1]	Text		137
	BuildingName <BldgNm>	[0..1]	Text		138
	Floor <Flr>	[0..1]	Text		138
	PostBox <PstBx>	[0..1]	Text		138
	Room <Room>	[0..1]	Text		138
	PostCode <PstCd>	[0..1]	Text		138
	TownName <TwnNm>	[0..1]	Text		138
	TownLocationName <TwnLctnNm>	[0..1]	Text		138
	DistrictName <DstrctNm>	[0..1]	Text		138
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		139
	Country <Ctry>	[0..1]	CodeSet	C5	139
	AddressLine <AdrLine>	[0..7]	Text		139

4.1.16.1.3 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 125 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		125
Or}	PrivateIdentification <PrvtId>	[1..1]	±		126

4.1.16.1.4 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 203

Constraints

• **Country**

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

4.1.16.1.5 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 132 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		133
	Name *<Nm>*	[0..1]	Text		133
	PhoneNumber *<PhneNb>*	[0..1]	Text		133
	MobileNumber *<MobNb>*	[0..1]	Text		134
	FaxNumber *<FaxNb>*	[0..1]	Text		134
	EmailAddress *<EmailAdr>*	[0..1]	Text		134
	EmailPurpose *<EmailPurp>*	[0..1]	Text		134
	JobTitle *<JobTitl>*	[0..1]	Text		134
	Responsibility *<Rspnsblty>*	[0..1]	Text		134
	Department *<Dept>*	[0..1]	Text		134
	Other *<Othr>*	[0..*]			134
	ChannelType *<ChanlTp>*	[1..1]	Text		135
	Identification *<Id>*	[0..1]	Text		135
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		135

4.1.16.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		125
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		126

4.1.16.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see
"OrganisationIdentification29" on page 121 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	121
	LEI <LEI>	[0..1]	IdentifierSet		122
	Other <Othr>	[0..*]			122
	Identification <Id>	[1..1]	Text		122
	SchemeName <SchmeNm>	[0..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		122
Or}	Proprietary <Prtry>	[1..1]	Text		123
	Issuer <Issr>	[0..1]	Text		123

4.1.16.2.2 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 130 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			130
	BirthDate <BirthDt>	[1..1]	Date		130
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		131
	CityOfBirth <CityOfBirth>	[1..1]	Text		131
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C5	131
	Other <Othr>	[0..*]			131
	Identification <Id>	[1..1]	Text		131
	SchemeName <SchmeNm>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		132
Or}	Proprietary <Prtry>	[1..1]	Text		132
	Issuer <Issr>	[0..1]	Text		132

4.1.17   Payment

4.1.17.1 InstructionForCreditorAgent3

Definition: Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		127
	InstructionInformation *<InstrInf>*	[0..1]	Text		127

4.1.17.1.1 Code <Cd>

Presence: [0..1]

Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.

Datatype: "ExternalCreditorAgentInstruction1Code" on page 206

4.1.17.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 219

4.1.18   Payment Type

4.1.18.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		128
	ServiceLevel *<SvcLvl>*	[0..*]			128
{Or	Code *<Cd>*	[1..1]	CodeSet		128
Or}	Proprietary *<Prtry>*	[1..1]	Text		128
	LocalInstrument *<LclInstrm>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		129
	CategoryPurpose *<CtgyPurp>*	[0..1]			129
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		130

4.1.18.1.1 InstructionPriority <InstrPrty>

Presence: [0..1]

Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.

Datatype: "Priority2Code" on page 213

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.1.18.1.2 ServiceLevel <SvcLvl>

Presence: [0..*]

Definition: Agreement under which or rules under which the transaction should be processed.

ServiceLevel <SvcLvl> contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		128
Or}	Proprietary *<Prtry>*	[1..1]	Text		128

4.1.18.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

Datatype: "ExternalServiceLevel1Code" on page 210

4.1.18.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

Datatype: "Max35Text" on page 220

4.1.18.1.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

LocalInstrument <LclInstrm> contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		129

4.1.18.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the local instrument, as published in an external local instrument code list.

Datatype: "ExternalLocalInstrument1Code" on page 208

4.1.18.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the local instrument, as a proprietary code.

Datatype: "Max35Text" on page 220

4.1.18.1.4 CategoryPurpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.

CategoryPurpose <CtgyPurp> contains one of the following **CategoryPurpose1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		129
Or}	Proprietary *<Prtry>*	[1..1]	Text		130

4.1.18.1.4.1 Code <Cd>

Presence: [1..1]

Definition: Category purpose, as published in an external category purpose code list.

Datatype: "ExternalCategoryPurpose1Code" on page 205

4.1.18.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 220

4.1.19 Person Identification

4.1.19.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			130
	BirthDate <*BirthDt*>	[1..1]	Date		130
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		131
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		131
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C5	131
	Other <*Othr*>	[0..*]			131
	Identification <*Id*>	[1..1]	Text		131
	SchemeName <*SchmeNm*>	[0..1]			132
{Or	Code <*Cd*>	[1..1]	CodeSet		132
Or}	Proprietary <*Prtry*>	[1..1]	Text		132
	Issuer <*Issr*>	[0..1]	Text		132

4.1.19.1.1 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		130
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		131
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		131
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C5	131

4.1.19.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 215

4.1.19.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 220

4.1.19.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 220

4.1.19.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 203

Constraints

- **Country**

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

4.1.19.1.2 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		131
	SchemeName <*SchmeNm*>	[0..1]			132
{Or	Code <*Cd*>	[1..1]	CodeSet		132
Or}	Proprietary <*Prtry*>	[1..1]	Text		132
	Issuer <*Issr*>	[0..1]	Text		132

4.1.19.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 220

4.1.19.1.2.2 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		132
Or}	Proprietary *<Prtry>*	[1..1]	Text		132

4.1.19.1.2.2.1 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 209

4.1.19.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 220

4.1.19.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 220

4.1.19.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		133
	Name <Nm>	[0..1]	Text		133
	PhoneNumber <PhneNb>	[0..1]	Text		133
	MobileNumber <MobNb>	[0..1]	Text		134
	FaxNumber <FaxNb>	[0..1]	Text		134
	EmailAddress <EmailAdr>	[0..1]	Text		134
	EmailPurpose <EmailPurp>	[0..1]	Text		134
	JobTitle <JobTitl>	[0..1]	Text		134
	Responsibility <Rspnsblty>	[0..1]	Text		134
	Department <Dept>	[0..1]	Text		134
	Other <Othr>	[0..*]			134
	ChannelType <ChanlTp>	[1..1]	Text		135
	Identification <Id>	[0..1]	Text		135
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		135

4.1.19.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 212

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).

4.1.19.2.2 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Datatype: "Max140Text" on page 219

4.1.19.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 221

4.1.19.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 221

4.1.19.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 221

4.1.19.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 220

4.1.19.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 220

4.1.19.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 220

4.1.19.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 220

4.1.19.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 221

4.1.19.2.11 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		135
	Identification *<Id>*	[0..1]	Text		135

4.1.19.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 221

4.1.19.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 219

4.1.19.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 213

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.

4.1.20   Postal Address

4.1.20.1 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]			136
{Or	Code *<Cd>*	[1..1]	CodeSet		136
Or}	Proprietary *<Prtry>*	[1..1]	±		137
	Department *<Dept>*	[0..1]	Text		137
	SubDepartment *<SubDept>*	[0..1]	Text		137
	StreetName *<StrtNm>*	[0..1]	Text		137
	BuildingNumber *<BldgNb>*	[0..1]	Text		137
	BuildingName *<BldgNm>*	[0..1]	Text		138
	Floor *<Flr>*	[0..1]	Text		138
	PostBox *<PstBx>*	[0..1]	Text		138
	Room *<Room>*	[0..1]	Text		138
	PostCode *<PstCd>*	[0..1]	Text		138
	TownName *<TwnNm>*	[0..1]	Text		138
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		138
	DistrictName *<DstrctNm>*	[0..1]	Text		138
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		139
	Country *<Ctry>*	[0..1]	CodeSet	C5	139
	AddressLine *<AdrLine>*	[0..7]	Text		139

4.1.20.1.1 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		136
Or}	Proprietary *<Prtry>*	[1..1]	±		137

4.1.20.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 201

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
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.

4.1.20.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 94 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		94
	Issuer *<Issr>*	[1..1]	Text		95
	SchemeName *<SchmeNm>*	[0..1]	Text		95

4.1.20.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 221

4.1.20.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 221

4.1.20.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 221

4.1.20.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 220

4.1.20.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 220

4.1.20.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 221

4.1.20.1.8 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 220

4.1.20.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 221

4.1.20.1.10 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 220

4.1.20.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 220

4.1.20.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 220

4.1.20.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 220

4.1.20.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 220

4.1.20.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 203

Constraints

- **Country**

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

4.1.20.1.16 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 221

4.1.21   Regulatory Reporting

4.1.21.1 RegulatoryReporting3

Definition: Information needed due to regulatory and/or statutory requirements.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <*DbtCdtRptgInd*>	[0..1]	CodeSet		140
	Authority <*Authrty*>	[0..1]			140
	Name <*Nm*>	[0..1]	Text		140
	Country <*Ctry*>	[0..1]	CodeSet	C5	140
	Details <*Dtls*>	[0..*]			140
	Type <*Tp*>	[0..1]	Text		141
	Date <*Dt*>	[0..1]	Date		141
	Country <*Ctry*>	[0..1]	CodeSet	C5	141
	Code <*Cd*>	[0..1]	Text		141
	Amount <*Amt*>	[0..1]	Amount	C2, C7	141
	Information <*Inf*>	[0..*]	Text		142

4.1.21.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Datatype: "RegulatoryReportingType1Code" on page 213

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

4.1.21.1.2 Authority <Authrty>

Presence: [0..1]

Definition: Entity requiring the regulatory reporting information.

Authority <Authrty> contains the following **RegulatoryAuthority2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		140
	Country *<Ctry>*	[0..1]	CodeSet	C5	140

4.1.21.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 219

4.1.21.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 203

Constraints

• **Country**

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

4.1.21.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details **<Dtls>** contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		141
	Date <*Dt*>	[0..1]	Date		141
	Country <*Ctry*>	[0..1]	CodeSet	C5	141
	Code <*Cd*>	[0..1]	Text		141
	Amount <*Amt*>	[0..1]	Amount	C2, C7	141
	Information <*Inf*>	[0..*]	Text		142

4.1.21.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 220

4.1.21.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 215

4.1.21.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C5 "Country"

Datatype: "CountryCode" on page 203

Constraints

• **Country**

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

4.1.21.1.3.4 Code <Cd>

Presence: [0..1]

Definition: Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

Datatype: "Max10Text" on page 219

4.1.21.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.21.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 220

4.1.22   Remittance

4.1.22.1 RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		142
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]	±		142

4.1.22.1.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice.

Datatype: "Max35Text" on page 220

4.1.22.1.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [0..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following elements (see "RemittanceLocationData1" on page 181 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Method *<Mtd>*	[1..1]	CodeSet		182
	ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		182
	PostalAddress *<PstlAdr>*	[0..1]			182
	Name *<Nm>*	[1..1]	Text		182
	Address *<Adr>*	[1..1]	±		183

4.1.22.2 StructuredRemittanceInformation17

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation *<RfrdDocInf>*	[0..*]			146
	Type *<Tp>*	[0..1]			148
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			148
{Or	Code *<Cd>*	[1..1]	CodeSet		148
Or}	Proprietary *<Prtry>*	[1..1]	Text		149
	Issuer *<Issr>*	[0..1]	Text		149
	Number *<Nb>*	[0..1]	Text		149
	RelatedDate *<RltdDt>*	[0..1]	Date		150
	LineDetails *<LineDtls>*	[0..*]			150
	Identification *<Id>*	[1..*]			151
	Type *<Tp>*	[0..1]			152
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			152
{Or	Code *<Cd>*	[1..1]	CodeSet		152
Or}	Proprietary *<Prtry>*	[1..1]	Text		152
	Issuer *<Issr>*	[0..1]	Text		153
	Number *<Nb>*	[0..1]	Text		153
	RelatedDate *<RltdDt>*	[0..1]	Date		153
	Description *<Desc>*	[0..1]	Text		153
	Amount *<Amt>*	[0..1]			153
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C2, C7	154
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			155
	Type *<Tp>*	[0..1]			155
{Or	Code *<Cd>*	[1..1]	CodeSet		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		155
	Amount *<Amt>*	[1..1]	Amount	C2, C7	155
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C2, C7	156
	TaxAmount *<TaxAmt>*	[0..*]			156
	Type *<Tp>*	[0..1]			156
{Or	Code *<Cd>*	[1..1]	CodeSet		157
Or}	Proprietary *<Prtry>*	[1..1]	Text		157
	Amount *<Amt>*	[1..1]	Amount	C2, C7	157

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			157
	Amount *<Amt>*	[1..1]	Amount	C2, C7	158
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		158
	Reason *<Rsn>*	[0..1]	Text		158
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		158
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C7	159
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		159
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		160
	Invoicer *<Invcr>*	[0..1]	±		161
	Invoicee *<Invcee>*	[0..1]	±		161
	TaxRemittance *<TaxRmt>*	[0..1]			162
	Creditor *<Cdtr>*	[0..1]	±		164
	Debtor *<Dbtr>*	[0..1]	±		164
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		164
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		165
	ReferenceNumber *<RefNb>*	[0..1]	Text		165
	Method *<Mtd>*	[0..1]	Text		165
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C7	165
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C7	166
	Date *<Dt>*	[0..1]	Date		166
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		166
	Record *<Rcrd>*	[0..*]			166
	Type *<Tp>*	[0..1]	Text		167
	Category *<Ctgy>*	[0..1]	Text		167
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		167
	DebtorStatus *<DbtrSts>*	[0..1]	Text		168
	CertificateIdentification *<CertId>*	[0..1]	Text		168
	FormsCode *<FrmsCd>*	[0..1]	Text		168
	Period *<Prd>*	[0..1]			168
	Year *<Yr>*	[0..1]	Year		168
	Type *<Tp>*	[0..1]	CodeSet		168

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromToDate <*FrToDt*>	[0..1]	±		169
	TaxAmount <*TaxAmt*>	[0..1]			170
	Rate <*Rate*>	[0..1]	Rate		170
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C7	170
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C7	170
	Details <*Dtls*>	[0..*]			171
	Period <*Prd*>	[0..1]			171
	Year <*Yr*>	[0..1]	Year		171
	Type <*Tp*>	[0..1]	CodeSet		172
	FromToDate <*FrToDt*>	[0..1]	±		172
	Amount <*Amt*>	[1..1]	Amount	C2, C7	173
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		173
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]	±		173
	AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		174

4.1.22.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

Definition: Provides the identification and the content of the referred document.

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation7 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			148
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			148
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		149
	Issuer <*Issr*>	[0..1]	Text		149
	Number <*Nb*>	[0..1]	Text		149
	RelatedDate <*RltdDt*>	[0..1]	Date		150
	LineDetails <*LineDtls*>	[0..*]			150
	Identification <*Id*>	[1..*]			151
	Type <*Tp*>	[0..1]			152
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			152
{Or	Code <*Cd*>	[1..1]	CodeSet		152
Or}	Proprietary <*Prtry*>	[1..1]	Text		152
	Issuer <*Issr*>	[0..1]	Text		153
	Number <*Nb*>	[0..1]	Text		153
	RelatedDate <*RltdDt*>	[0..1]	Date		153
	Description <*Desc*>	[0..1]	Text		153
	Amount <*Amt*>	[0..1]			153
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C2, C7	154
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			155
	Type <*Tp*>	[0..1]			155
{Or	Code <*Cd*>	[1..1]	CodeSet		155
Or}	Proprietary <*Prtry*>	[1..1]	Text		155
	Amount <*Amt*>	[1..1]	Amount	C2, C7	155
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C2, C7	156
	TaxAmount <*TaxAmt*>	[0..*]			156
	Type <*Tp*>	[0..1]			156
{Or	Code <*Cd*>	[1..1]	CodeSet		157
Or}	Proprietary <*Prtry*>	[1..1]	Text		157
	Amount <*Amt*>	[1..1]	Amount	C2, C7	157

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			157
	Amount <Amt>	[1..1]	Amount	C2, C7	158
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		158
	Reason <Rsn>	[0..1]	Text		158
	AdditionalInformation <AddtlInf>	[0..1]	Text		158
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C7	159

4.1.22.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **ReferredDocumentType4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			148
{Or	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Issuer <Issr>	[0..1]	Text		149

4.1.22.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

CodeOrProprietary <CdOrPrtry> contains one of the following **ReferredDocumentType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		149

4.1.22.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 204

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.

CodeName	Name	Definition
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

4.1.22.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 220

4.1.22.2.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document type.

Datatype: "Max35Text" on page 220

4.1.22.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 220

4.1.22.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 215

4.1.22.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

Definition: Set of elements used to provide the content of the referred document line.

LineDetails <LineDtls> contains the following **DocumentLineInformation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..*]			151
	Type *<Tp>*	[0..1]			152
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			152
{Or	Code *<Cd>*	[1..1]	CodeSet		152
Or}	Proprietary *<Prtry>*	[1..1]	Text		152
	Issuer *<Issr>*	[0..1]	Text		153
	Number *<Nb>*	[0..1]	Text		153
	RelatedDate *<RltdDt>*	[0..1]	Date		153
	Description *<Desc>*	[0..1]	Text		153
	Amount *<Amt>*	[0..1]			153
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C2, C7	154
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			155
	Type *<Tp>*	[0..1]			155
{Or	Code *<Cd>*	[1..1]	CodeSet		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		155
	Amount *<Amt>*	[1..1]	Amount	C2, C7	155
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C2, C7	156
	TaxAmount *<TaxAmt>*	[0..*]			156
	Type *<Tp>*	[0..1]			156
{Or	Code *<Cd>*	[1..1]	CodeSet		157
Or}	Proprietary *<Prtry>*	[1..1]	Text		157
	Amount *<Amt>*	[1..1]	Amount	C2, C7	157
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			157
	Amount *<Amt>*	[1..1]	Amount	C2, C7	158
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		158
	Reason *<Rsn>*	[0..1]	Text		158
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		158
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C7	159

4.1.22.2.1.4.1 Identification <Id>

Presence: [1..*]

Definition: Provides identification of the document line.

Identification <Id> contains the following **DocumentLineIdentification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			152
	CodeOrProprietary <CdOrPrtry>	[1..1]			152
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	Issuer <Issr>	[0..1]	Text		153
	Number <Nb>	[0..1]	Text		153
	RelatedDate <RltdDt>	[0..1]	Date		153

4.1.22.2.1.4.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document line identification.

Type <Tp> contains the following **DocumentLineType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			152
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	Issuer <Issr>	[0..1]	Text		153

4.1.22.2.1.4.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document line identification.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentLineType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152

4.1.22.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 207

4.1.22.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of the remittance document.

Datatype: "Max35Text" on page 220

4.1.22.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 220

4.1.22.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 220

4.1.22.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 215

4.1.22.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 220

4.1.22.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Amount <Amt> contains the following **RemittanceAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C7	154
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			155
	Type <Tp>	[0..1]			155
{Or	Code <Cd>	[1..1]	CodeSet		155
Or}	Proprietary <Prtry>	[1..1]	Text		155
	Amount <Amt>	[1..1]	Amount	C2, C7	155
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C7	156
	TaxAmount <TaxAmt>	[0..*]			156
	Type <Tp>	[0..1]			156
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		157
	Amount <Amt>	[1..1]	Amount	C2, C7	157
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			157
	Amount <Amt>	[1..1]	Amount	C2, C7	158
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		158
	Reason <Rsn>	[0..1]	Text		158
	AdditionalInformation <AddtlInf>	[0..1]	Text		158
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C7	159

4.1.22.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

Definition: Amount specified is the exact amount due and payable to the creditor.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.1.4.3.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: Amount of discount to be applied to the amount due and payable to the creditor.

DiscountAppliedAmount <DscntApldAmt> contains the following **DiscountAmountAndType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			155
{Or	Code *<Cd>*	[1..1]	CodeSet		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		155
	Amount *<Amt>*	[1..1]	Amount	C2, C7	155

4.1.22.2.1.4.3.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type <Tp> contains one of the following **DiscountAmountType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		155

4.1.22.2.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalDiscountAmountType1Code" on page 206

4.1.22.2.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 220

4.1.22.2.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.22.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.22.2.1.4.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Amount of the tax.

TaxAmount <TaxAmt> contains the following **TaxAmountAndType1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			156
{Or	Code <*Cd*>	[1..1]	CodeSet		157
Or}	Proprietary <*Prtry*>	[1..1]	Text		157
	Amount <*Amt*>	[1..1]	Amount	C2, C7	157

4.1.22.2.1.4.3.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

Type **<Tp>** contains one of the following **TaxAmountType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		157
Or}	Proprietary *<Prtry>*	[1..1]	Text		157

4.1.22.2.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, in a coded form.

Datatype: "ExternalTaxAmountType1Code" on page 211

4.1.22.2.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the amount type, in a free-text form.

Datatype: "Max35Text" on page 220

4.1.22.2.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

Definition: Specifies detailed information on the amount and reason of the adjustment.

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C7	158
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		158
	Reason <Rsn>	[0..1]	Text		158
	AdditionalInformation <AddtlInf>	[0..1]	Text		158

4.1.22.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

Definition: Specifies whether the adjustment must be subtracted or added to the total amount.

Datatype: "CreditDebitCode" on page 203

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.
DBIT	Debit	Operation is a decrease.

4.1.22.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 221

4.1.22.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 219

4.1.22.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

ReferredDocumentAmount <RfrdDocAmt> contains the following elements (see "RemittanceAmount2" on page 115 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C2, C7	116
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			117
	Type *<Tp>*	[0..1]			117
{Or	Code *<Cd>*	[1..1]	CodeSet		117
Or}	Proprietary *<Prtry>*	[1..1]	Text		117
	Amount *<Amt>*	[1..1]	Amount	C2, C7	117
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C2, C7	118
	TaxAmount *<TaxAmt>*	[0..*]			118
	Type *<Tp>*	[0..1]			118
{Or	Code *<Cd>*	[1..1]	CodeSet		119
Or}	Proprietary *<Prtry>*	[1..1]	Text		119
	Amount *<Amt>*	[1..1]	Amount	C2, C7	119
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			119
	Amount *<Amt>*	[1..1]	Amount	C2, C7	120
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		120
	Reason *<Rsn>*	[0..1]	Text		120
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		120
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C7	121

4.1.22.2.3 CreditorReferenceInformation <CdtRefInf>

Presence: [0..1]

Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

CreditorReferenceInformation <CdtrRefInf> contains the following elements (see "CreditorReferenceInformation2" on page 78 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			78
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			79
{Or	Code *<Cd>*	[1..1]	CodeSet		79
Or}	Proprietary *<Prtry>*	[1..1]	Text		79
	Issuer *<Issr>*	[0..1]	Text		80
	Reference *<Ref>*	[0..1]	Text		80

4.1.22.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.22.2.5 Invoicee <Invcee>

Presence: [0..1]

Definition: Identification of the party to whom an invoice is issued, when it is different from the debtor or ultimate debtor.

Invoicee <Invcee> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.22.2.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following **TaxData1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		164
	Debtor <*Dbtr*>	[0..1]	±		164
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		164
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		165
	ReferenceNumber <*RefNb*>	[0..1]	Text		165
	Method <*Mtd*>	[0..1]	Text		165
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C2, C7	165
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C2, C7	166
	Date <*Dt*>	[0..1]	Date		166
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		166
	Record <*Rcrd*>	[0..*]			166
	Type <*Tp*>	[0..1]	Text		167
	Category <*Ctgy*>	[0..1]	Text		167
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		167
	DebtorStatus <*DbtrSts*>	[0..1]	Text		168
	CertificateIdentification <*CertId*>	[0..1]	Text		168
	FormsCode <*FrmsCd*>	[0..1]	Text		168
	Period <*Prd*>	[0..1]			168
	Year <*Yr*>	[0..1]	Year		168
	Type <*Tp*>	[0..1]	CodeSet		168
	FromToDate <*FrToDt*>	[0..1]	±		169
	TaxAmount <*TaxAmt*>	[0..1]			170
	Rate <*Rate*>	[0..1]	Rate		170
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C7	170
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C7	170
	Details <*Dtls*>	[0..*]			171
	Period <*Prd*>	[0..1]			171
	Year <*Yr*>	[0..1]	Year		171
	Type <*Tp*>	[0..1]	CodeSet		172
	FromToDate <*FrToDt*>	[0..1]	±		172
	Amount <*Amt*>	[1..1]	Amount	C2, C7	173

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		173

4.1.22.2.6.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 198 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		198
	RegistrationIdentification *<RegnId>*	[0..1]	Text		198
	TaxType *<TaxTp>*	[0..1]	Text		198

4.1.22.2.6.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 197 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		197
	RegistrationIdentification *<RegnId>*	[0..1]	Text		197
	TaxType *<TaxTp>*	[0..1]	Text		197
	Authorisation *<Authstn>*	[0..1]			197
	Title *<Titl>*	[0..1]	Text		197
	Name *<Nm>*	[0..1]	Text		198

4.1.22.2.6.3 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the taxing authority.

UltimateDebtor <UltmtDbtr> contains the following elements (see "TaxParty2" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		197
	RegistrationIdentification <RegnId>	[0..1]	Text		197
	TaxType <TaxTp>	[0..1]	Text		197
	Authorisation <Authstn>	[0..1]			197
	Title <Titl>	[0..1]	Text		197
	Name <Nm>	[0..1]	Text		198

4.1.22.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 220

4.1.22.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 219

4.1.22.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 220

4.1.22.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.22.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 215

4.1.22.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 218

4.1.22.2.6.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		167
	Category <*Ctgy*>	[0..1]	Text		167
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		167
	DebtorStatus <*DbtrSts*>	[0..1]	Text		168
	CertificateIdentification <*CertId*>	[0..1]	Text		168
	FormsCode <*FrmsCd*>	[0..1]	Text		168
	Period <*Prd*>	[0..1]			168
	Year <*Yr*>	[0..1]	Year		168
	Type <*Tp*>	[0..1]	CodeSet		168
	FromToDate <*FrToDt*>	[0..1]	±		169
	TaxAmount <*TaxAmt*>	[0..1]			170
	Rate <*Rate*>	[0..1]	Rate		170
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C7	170
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C7	170
	Details <*Dtls*>	[0..*]			171
	Period <*Prd*>	[0..1]			171
	Year <*Yr*>	[0..1]	Year		171
	Type <*Tp*>	[0..1]	CodeSet		172
	FromToDate <*FrToDt*>	[0..1]	±		172
	Amount <*Amt*>	[1..1]	Amount	C2, C7	173
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		173

4.1.22.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 220

4.1.22.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 220

4.1.22.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 220

4.1.22.2.6.11.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 220

4.1.22.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 220

4.1.22.2.6.11.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 220

4.1.22.2.6.11.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		168
	Type *<Tp>*	[0..1]	CodeSet		168
	FromToDate *<FrToDt>*	[0..1]	±		169

4.1.22.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 221

4.1.22.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 214

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.22.2.6.11.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 74 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		75
	ToDate <*ToDt*>	[1..1]	Date		75

4.1.22.2.6.11.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		170
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C7	170
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C7	170
	Details <*Dtls*>	[0..*]			171
	Period <*Prd*>	[0..1]			171
	Year <*Yr*>	[0..1]	Year		171
	Type <*Tp*>	[0..1]	CodeSet		172
	FromToDate <*FrToDt*>	[0..1]	±		172
	Amount <*Amt*>	[1..1]	Amount	C2, C7	173

4.1.22.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 218

4.1.22.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.22.2.6.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			171
	Year *<Yr>*	[0..1]	Year		171
	Type *<Tp>*	[0..1]	CodeSet		172
	FromToDate *<FrToDt>*	[0..1]	±		172
	Amount *<Amt>*	[1..1]	Amount	C2, C7	173

4.1.22.2.6.11.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		171
	Type *<Tp>*	[0..1]	CodeSet		172
	FromToDate *<FrToDt>*	[0..1]	±		172

4.1.22.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 221

4.1.22.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 214

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.22.2.6.11.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 74 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		75
	ToDate *<ToDt>*	[1..1]	Date		75

4.1.22.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 219

4.1.22.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following elements (see "Garnishment3" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			179
	CodeOrProprietary <CdOrPrtry>	[1..1]			179
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	Issuer <Issr>	[0..1]	Text		179
	Garnishee <Grnshee>	[0..1]	±		180
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		180
	ReferenceNumber <RefNb>	[0..1]	Text		180
	Date <Dt>	[0..1]	Date		180
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C7	180
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		181
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		181

4.1.22.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 219

4.1.22.3 RemittanceInformation21

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		174
	Structured <Strd>	[0..*]	±		174

4.1.22.3.1 Unstructured <Ustrd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

Datatype: "Max140Text" on page 219

4.1.22.3.2 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following elements (see "StructuredRemittanceInformation17" on page 143 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			146
	Type <Tp>	[0..1]			148
	CodeOrProprietary <CdOrPrtry>	[1..1]			148
{Or	Code <Cd>	[1..1]	CodeSet		148
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Issuer <Issr>	[0..1]	Text		149
	Number <Nb>	[0..1]	Text		149
	RelatedDate <RltdDt>	[0..1]	Date		150
	LineDetails <LineDtls>	[0..*]			150
	Identification <Id>	[1..*]			151
	Type <Tp>	[0..1]			152
	CodeOrProprietary <CdOrPrtry>	[1..1]			152
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	Issuer <Issr>	[0..1]	Text		153
	Number <Nb>	[0..1]	Text		153
	RelatedDate <RltdDt>	[0..1]	Date		153
	Description <Desc>	[0..1]	Text		153
	Amount <Amt>	[0..1]			153
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C7	154
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			155
	Type <Tp>	[0..1]			155
{Or	Code <Cd>	[1..1]	CodeSet		155
Or}	Proprietary <Prtry>	[1..1]	Text		155
	Amount <Amt>	[1..1]	Amount	C2, C7	155
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C7	156
	TaxAmount <TaxAmt>	[0..*]			156
	Type <Tp>	[0..1]			156
{Or	Code <Cd>	[1..1]	CodeSet		157
Or}	Proprietary <Prtry>	[1..1]	Text		157

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C2, C7	157
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			157
	Amount *<Amt>*	[1..1]	Amount	C2, C7	158
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		158
	Reason *<Rsn>*	[0..1]	Text		158
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		158
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C2, C7	159
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		159
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		160
	Invoicer *<Invcr>*	[0..1]	±		161
	Invoicee *<Invcee>*	[0..1]	±		161
	TaxRemittance *<TaxRmt>*	[0..1]			162
	Creditor *<Cdtr>*	[0..1]	±		164
	Debtor *<Dbtr>*	[0..1]	±		164
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		164
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		165
	ReferenceNumber *<RefNb>*	[0..1]	Text		165
	Method *<Mtd>*	[0..1]	Text		165
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C2, C7	165
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C2, C7	166
	Date *<Dt>*	[0..1]	Date		166
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		166
	Record *<Rcrd>*	[0..*]			166
	Type *<Tp>*	[0..1]	Text		167
	Category *<Ctgy>*	[0..1]	Text		167
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		167
	DebtorStatus *<DbtrSts>*	[0..1]	Text		168
	CertificateIdentification *<CertId>*	[0..1]	Text		168
	FormsCode *<FrmsCd>*	[0..1]	Text		168
	Period *<Prd>*	[0..1]			168
	Year *<Yr>*	[0..1]	Year		168

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	CodeSet		168
	FromToDate <*FrToDt*>	[0..1]	±		169
	TaxAmount <*TaxAmt*>	[0..1]			170
	Rate <*Rate*>	[0..1]	Rate		170
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C2, C7	170
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C2, C7	170
	Details <*Dtls*>	[0..*]			171
	Period <*Prd*>	[0..1]			171
	Year <*Yr*>	[0..1]	Year		171
	Type <*Tp*>	[0..1]	CodeSet		172
	FromToDate <*FrToDt*>	[0..1]	±		172
	Amount <*Amt*>	[1..1]	Amount	C2, C7	173
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		173
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]	±		173
	AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		174

4.1.22.4 Garnishment3

Definition: Provides remittance information about a payment for garnishment-related purposes.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[1..1]			179
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			179
{Or	Code <*Cd*>	[1..1]	CodeSet		179
Or}	Proprietary <*Prtry*>	[1..1]	Text		179
	Issuer <*Issr*>	[0..1]	Text		179
	Garnishee <*Grnshee*>	[0..1]	±		180
	GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		180
	ReferenceNumber <*RefNb*>	[0..1]	Text		180
	Date <*Dt*>	[0..1]	Date		180
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C2, C7	180
	FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		181
	EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		181

4.1.22.4.1 Type <Tp>

Presence: [1..1]

Definition: Specifies the type of garnishment.

Type <Tp> contains the following **GarnishmentType1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			179
{Or	Code *<Cd>*	[1..1]	CodeSet		179
Or}	Proprietary *<Prtry>*	[1..1]	Text		179
	Issuer *<Issr>*	[0..1]	Text		179

4.1.22.4.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the garnishment.

CodeOrProprietary <CdOrPrtry> contains one of the following **GarnishmentType1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		179
Or}	Proprietary *<Prtry>*	[1..1]	Text		179

4.1.22.4.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Garnishment type in a coded form.

Would suggest this to be an External Code List to contain:

GNCS   Garnishment from a third party payer for Child Support

GNDP   Garnishment from a Direct Payer for Child Support

GTPP   Garnishment from a third party payer to taxing agency.

Datatype: "ExternalGarnishmentType1Code" on page 208

4.1.22.4.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 220

4.1.22.4.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 220

4.1.22.4.2 Garnishee <Grnshee>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher.

Garnishee <Grnshee> contains the following elements (see <u>"PartyIdentification135" on page 123</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.22.4.3 GarnishmentAdministrator <GrnshmtAdmstr>

Presence: [0..1]

Definition: Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary.

GarnishmentAdministrator <GrnshmtAdmstr> contains the following elements (see <u>"PartyIdentification135" on page 123</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.22.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: <u>"Max140Text" on page 219</u>

4.1.22.4.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: <u>"ISODate" on page 215</u>

4.1.22.4.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.22.4.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

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

- *Meaning When True:* True

- *Meaning When False:* False

4.1.22.4.8 EmployeeTerminationIndicator <MplyeeTermntnInd>

Presence: [0..1]

Definition: Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated.

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

- *Meaning When True:* True

- *Meaning When False:* False

4.1.22.5 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		182
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		182
	PostalAddress <PstlAdr>	[0..1]			182
	Name <Nm>	[1..1]	Text		182
	Address <Adr>	[1..1]	±		183

4.1.22.5.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 214

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

4.1.22.5.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 220

4.1.22.5.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

PostalAddress <PstlAdr> contains the following **NameAndAddress16** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		182
	Address <*Adr*>	[1..1]	±		183

4.1.22.5.3.1 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and is usually used to identify that party.

Datatype: "Max140Text" on page 219

4.1.22.5.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress24" on page 135</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			136
{Or	Code <*Cd*>	[1..1]	CodeSet		136
Or}	Proprietary <*Prtry*>	[1..1]	±		137
	Department <*Dept*>	[0..1]	Text		137
	SubDepartment <*SubDept*>	[0..1]	Text		137
	StreetName <*StrtNm*>	[0..1]	Text		137
	BuildingNumber <*BldgNb*>	[0..1]	Text		137
	BuildingName <*BldgNm*>	[0..1]	Text		138
	Floor <*Flr*>	[0..1]	Text		138
	PostBox <*PstBx*>	[0..1]	Text		138
	Room <*Room*>	[0..1]	Text		138
	PostCode <*PstCd*>	[0..1]	Text		138
	TownName <*TwnNm*>	[0..1]	Text		138
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		138
	DistrictName <*DstrctNm*>	[0..1]	Text		138
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		139
	Country <*Ctry*>	[0..1]	CodeSet	C5	139
	AddressLine <*AdrLine*>	[0..7]	Text		139

4.1.23   Status

4.1.23.1 StatusReasonInformation12

Definition: Provides information on the status reason of the transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		184
	Reason *<Rsn>*	[0..1]			184
{Or	Code *<Cd>*	[1..1]	CodeSet		185
Or}	Proprietary *<Prtry>*	[1..1]	Text		185
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		185

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then AdditionalInformation must be present.

```
On Condition
    /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code
 And    /Reason is present
 And    /Reason/Code is present
Following Must be True
    /AdditionalInformation[1] Must be present
```

4.1.23.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 123 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		123
	PostalAddress *<PstlAdr>*	[0..1]	±		123
	Identification *<Id>*	[0..1]	±		124
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C5	124
	ContactDetails *<CtctDtls>*	[0..1]	±		125

4.1.23.1.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

Reason <Rsn> contains one of the following **StatusReason6Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		185
Or}	Proprietary *<Prtry>*	[1..1]	Text		185

4.1.23.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 210

4.1.23.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 220

4.1.23.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

Datatype: "Max105Text" on page 219

4.1.24　　System Identification

4.1.24.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		185
Or}	Proprietary *<Prtry>*	[1..1]	Text		185

4.1.24.1.1 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 206

4.1.24.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Identification code for a clearing system, that has not yet been identified in the list of clearing systems.

Datatype: "Max35Text" on page 220

4.1.25   Tax

4.1.25.1 TaxInformation10

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		188
	Debtor <Dbtr>	[0..1]	±		188
	AdministrationZone <AdmstnZone>	[0..1]	Text		188
	ReferenceNumber <RefNb>	[0..1]	Text		188
	Method <Mtd>	[0..1]	Text		188
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C7	189
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C7	189
	Date <Dt>	[0..1]	Date		189
	SequenceNumber <SeqNb>	[0..1]	Quantity		189
	Record <Rcrd>	[0..*]			190
	Type <Tp>	[0..1]	Text		190
	Category <Ctgy>	[0..1]	Text		190
	CategoryDetails <CtgyDtls>	[0..1]	Text		191
	DebtorStatus <DbtrSts>	[0..1]	Text		191
	CertificateIdentification <CertId>	[0..1]	Text		191
	FormsCode <FrmsCd>	[0..1]	Text		191
	Period <Prd>	[0..1]			191
	Year <Yr>	[0..1]	Year		191
	Type <Tp>	[0..1]	CodeSet		191
	FromToDate <FrToDt>	[0..1]	±		192
	TaxAmount <TaxAmt>	[0..1]			193
	Rate <Rate>	[0..1]	Rate		193
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C7	193
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C7	194
	Details <Dtls>	[0..*]			194
	Period <Prd>	[0..1]			194
	Year <Yr>	[0..1]	Year		195
	Type <Tp>	[0..1]	CodeSet		195
	FromToDate <FrToDt>	[0..1]	±		196
	Amount <Amt>	[1..1]	Amount	C2, C7	196
	AdditionalInformation <AddtlInf>	[0..1]	Text		196

4.1.25.1.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following elements (see "TaxParty1" on page 198 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		198
	RegistrationIdentification <RegnId>	[0..1]	Text		198
	TaxType <TaxTp>	[0..1]	Text		198

4.1.25.1.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following elements (see "TaxParty2" on page 197 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		197
	RegistrationIdentification <RegnId>	[0..1]	Text		197
	TaxType <TaxTp>	[0..1]	Text		197
	Authorisation <Authstn>	[0..1]			197
	Title <Titl>	[0..1]	Text		197
	Name <Nm>	[0..1]	Text		198

4.1.25.1.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 220

4.1.25.1.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 219

4.1.25.1.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 220

4.1.25.1.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.25.1.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.25.1.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 215

4.1.25.1.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 218

4.1.25.1.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		190
	Category <Ctgy>	[0..1]	Text		190
	CategoryDetails <CtgyDtls>	[0..1]	Text		191
	DebtorStatus <DbtrSts>	[0..1]	Text		191
	CertificateIdentification <CertId>	[0..1]	Text		191
	FormsCode <FrmsCd>	[0..1]	Text		191
	Period <Prd>	[0..1]			191
	Year <Yr>	[0..1]	Year		191
	Type <Tp>	[0..1]	CodeSet		191
	FromToDate <FrToDt>	[0..1]	±		192
	TaxAmount <TaxAmt>	[0..1]			193
	Rate <Rate>	[0..1]	Rate		193
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C7	193
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C7	194
	Details <Dtls>	[0..*]			194
	Period <Prd>	[0..1]			194
	Year <Yr>	[0..1]	Year		195
	Type <Tp>	[0..1]	CodeSet		195
	FromToDate <FrToDt>	[0..1]	±		196
	Amount <Amt>	[1..1]	Amount	C2, C7	196
	AdditionalInformation <AddtlInf>	[0..1]	Text		196

4.1.25.1.10.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 220

4.1.25.1.10.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 220

4.1.25.1.10.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 220

4.1.25.1.10.4 DebtorStatus <DbtrSts>

Presence: [0..1]

Definition: Code provided by local authority to identify the status of the party that has drawn up the settlement document.

Datatype: "Max35Text" on page 220

4.1.25.1.10.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 220

4.1.25.1.10.6 FormsCode <FrmsCd>

Presence: [0..1]

Definition: Identifies, in a coded form, on which template the tax report is to be provided.

Datatype: "Max35Text" on page 220

4.1.25.1.10.7 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Year		191
	Type *<Tp>*	[0..1]	CodeSet		191
	FromToDate *<FrToDt>*	[0..1]	±		192

4.1.25.1.10.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 221

4.1.25.1.10.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 214

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.25.1.10.7.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 74 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		75
	ToDate <ToDt>	[1..1]	Date		75

4.1.25.1.10.8 TaxAmount <TaxAmt>

Presence: [0..1]

Definition: Set of elements used to provide information on the amount of the tax record.

TaxAmount <TaxAmt> contains the following **TaxAmount3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		193
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C7	193
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C7	194
	Details <Dtls>	[0..*]			194
	Period <Prd>	[0..1]			194
	Year <Yr>	[0..1]	Year		195
	Type <Tp>	[0..1]	CodeSet		195
	FromToDate <FrToDt>	[0..1]	±		196
	Amount <Amt>	[1..1]	Amount	C2, C7	196

4.1.25.1.10.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 218

4.1.25.1.10.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

   The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.25.1.10.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.25.1.10.8.4 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <Dtls> contains the following **TaxRecordDetails3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			194
	Year *<Yr>*	[0..1]	Year		195
	Type *<Tp>*	[0..1]	CodeSet		195
	FromToDate *<FrToDt>*	[0..1]	±		196
	Amount *<Amt>*	[1..1]	Amount	C2, C7	196

4.1.25.1.10.8.4.1 Period <Prd>

Presence: [0..1]

Definition: Set of elements used to provide details on the period of time related to the tax payment.

Period <Prd> contains the following **TaxPeriod3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Year <*Yr*>	[0..1]	Year		195
	Type <*Tp*>	[0..1]	CodeSet		195
	FromToDate <*FrToDt*>	[0..1]	±		196

4.1.25.1.10.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 221

4.1.25.1.10.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 214

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.

CodeName	Name	Definition
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.25.1.10.8.4.1.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 74 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		75
	ToDate <ToDt>	[1..1]	Date		75

4.1.25.1.10.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 199

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.1.25.1.10.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 219

4.1.25.2 TaxParty2

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		197
	RegistrationIdentification *<RegnId>*	[0..1]	Text		197
	TaxType *<TaxTp>*	[0..1]	Text		197
	Authorisation *<Authstn>*	[0..1]			197
	Title *<Titl>*	[0..1]	Text		197
	Name *<Nm>*	[0..1]	Text		198

4.1.25.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 220

4.1.25.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 220

4.1.25.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 220

4.1.25.2.4 Authorisation <Authstn>

Presence: [0..1]

Definition: Details of the authorised tax paying party.

Authorisation <Authstn> contains the following **TaxAuthorisation1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Title *<Titl>*	[0..1]	Text		197
	Name *<Nm>*	[0..1]	Text		198

4.1.25.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 220

4.1.25.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 219

4.1.25.3 TaxParty1

Definition: Details about the entity involved in the tax paid or to be paid.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		198
	RegistrationIdentification *<RegnId>*	[0..1]	Text		198
	TaxType *<TaxTp>*	[0..1]	Text		198

4.1.25.3.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 220

4.1.25.3.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 220

4.1.25.3.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 220

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 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 200

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.

4.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 200

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.2.2   Binary

4.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

4.2.2.2 Max10MbBinary

Definition: Binary data of 10 megabytes (10 Mb) maximum.

Type: Binary

Format

minLength	1
maxLength	10485760

4.2.3   CodeSet

4.2.3.1 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.

4.2.3.2 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.

4.2.3.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.2.3.4 AdviceType1Code

Definition: Specifies the type of advice to provide back in the report.

Type: CodeSet

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.
ADND	AdviceWithoutDetails	Advice without transaction details is requested.

4.2.3.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side

CodeName	Name	Definition
		are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

4.2.3.6 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.
MLFA	MailToFinalAgent	Cheque is to be sent through mail services to creditor agent.
CRDB	CourierToDebtor	Cheque is to be sent through courier services to debtor.
CRCD	CourierToCreditor	Cheque is to be sent through courier services to creditor.
CRFA	CourierToFinalAgent	Cheque is to be sent through courier services to creditor agent.
PUDB	PickUpByDebtor	Cheque will be picked up by the debtor.
PUCD	PickUpByCreditor	Cheque will be picked up by the creditor.
PUFA	PickUpByFinalAgent	Cheque will be picked up by the creditor agent.
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

4.2.3.7 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

CodeName	Name	Definition
		account when the cheque is cashed. Synonym is 'corporate cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment.
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

4.2.3.8 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).

4.2.3.9 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

4.2.3.10 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, for example, in a cover scenario.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

4.2.3.11 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and

CodeName	Name	Definition
		conditions of the delivery of goods or services.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	DispatchAdvice	Document is a dispatch advice.
BOLD	BillOfLading	Document is a shipping notice.
VCHR	Voucher	Document is an electronic payment document.
AROI	AccountReceivableOpenItem	Document is a payment that applies to a specific source document.
TSUT	TradeServicesUtilityTransaction	Document is a transaction identifier as assigned by the Trade Services Utility.
PUOR	PurchaseOrder	Document is a purchase order.

4.2.3.12 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

4.2.3.13 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

4.2.3.14 ExternalCategoryPurpose1Code

Definition: Specifies the category purpose, as published in an external category purpose code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.15 ExternalChargeType1Code

Definition: Specifies the nature, or use, of the charges 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

4.2.3.16 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

4.2.3.17 ExternalCreditorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.18 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount 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

4.2.3.19 ExternalDocumentFormat1Code

Definition: Specifies the external document format code in the format of a 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

4.2.3.20 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.21 ExternalDocumentType1Code

Definition: Specifies the document type as published in an external document type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.22 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

4.2.3.23 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.24 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	35

4.2.3.25 ExternalMandateSetupReason1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.26 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

4.2.3.27 **ExternalPaymentGroupStatus1Code**

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.28 **ExternalPaymentTransactionStatus1Code**

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.29 **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

4.2.3.30 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

4.2.3.31 ExternalPurpose1Code

Definition: Specifies the external purpose 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

4.2.3.32 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.33 ExternalStatusReason1Code

Definition: Specifies the status reason, as published in an external status reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.34 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount 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

4.2.3.35 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

4.2.3.36 LanguageCode

Definition: Specifies a language.

Type: CodeSet

Constraints

- **ValidationByTable**

  Must be a valid terrestrial language.

4.2.3.37 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

CodeName	Name	Definition
FIXE	Fixed	Direct debit amount is fixed.
USGB	UsageBased	Direct debit amount is based on usage.
VARI	Variable	Direct debit amount is variable.

4.2.3.38 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).

4.2.3.39 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

4.2.3.40 PaymentMethod7Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.

4.2.3.41 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.

4.2.3.42 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.2.3.43 RegulatoryReportingType1Code

Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Type: CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

CodeName	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.

4.2.3.44 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

4.2.3.45 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.

CodeName	Name	Definition
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.2.4   Date

4.2.4.1 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

4.2.5   DateTime

4.2.5.1 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

4.2.6   IdentifierSet

4.2.6.1 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.

4.2.6.2 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.

4.2.6.3 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.

4.2.6.4 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}

4.2.6.5 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern	[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

4.2.7   Indicator

4.2.7.1 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

4.2.8 Quantity

4.2.8.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

4.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

4.2.9 Rate

4.2.9.1 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

4.2.10 Text

4.2.10.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}

4.2.10.2 Exact4AlphaNumericText

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

Type: Text

Format

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

4.2.10.3 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength   1

maxLength   105

4.2.10.4 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength   1

maxLength   10

4.2.10.5 Max128Text

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

Type: Text

Format

minLength   1

maxLength   128

4.2.10.6 Max140Text

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

Type: Text

Format

minLength   1

maxLength   140

4.2.10.7 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}

4.2.10.8 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.10.9 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.10.10 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

4.2.10.11 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.10.12 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.10.13 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

4.2.10.14 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

4.2.10.15 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}

4.2.11   Year

4.2.11.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year