ISO 20022

Payments Initiation - 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 Payments Initiation - Maintenance 2022 - 2023.

March 2023

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1   Message Set Overview

Introduction

This document describes the Payments Initiation 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.001.001.11 CustomerCreditTransferInitiationV11	The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.
pain.002.001.13 CustomerPaymentStatusReportV13	The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pain.007.001.11 CustomerPaymentReversalV11	The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.
pain.008.001.10 CustomerDirectDebitInitiationV10	The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

2 pain.001.001.11 CustomerCreditTransferInitiationV11

2.1 MessageDefinition Functionality

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;

- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;

- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

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

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

Outline

The CustomerCreditTransferInitiationV11 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 credit transfer 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\> \<CstmrCdtTrfInitn\>	[1..1]		C31	
	GroupHeader *\<GrpHdr\>*	[1..1]	±		11
	PaymentInformation *\<PmtInf\>*	[1..*]		C4, C5, C6, C7, C8, C9, C14, C16, C23, C29, C30, C36, C10, C11, C12, C13, C34	12
	PaymentInformationIdentification *\<PmtInfId\>*	[1..1]	Text		18
	PaymentMethod *\<PmtMtd\>*	[1..1]	CodeSet		18
	RequestedAdviceType *\<ReqdAdvcTp\>*	[0..1]			18
	CreditAdvice *\<CdtAdvc\>*	[0..1]			18
{Or	**Code** *\<Cd\>*	[1..1]	CodeSet		19
Or}	**Proprietary** *\<Prtry\>*	[1..1]	Text		19
	DebitAdvice *\<DbtAdvc\>*	[0..1]			19
{Or	**Code** *\<Cd\>*	[1..1]	CodeSet		19
Or}	**Proprietary** *\<Prtry\>*	[1..1]	Text		20
	BatchBooking *\<BtchBookg\>*	[0..1]	Indicator		20
	NumberOfTransactions *\<NbOfTxs\>*	[0..1]	Text		20
	ControlSum *\<CtrlSum\>*	[0..1]	Quantity		20
	PaymentTypeInformation *\<PmtTpInf\>*	[0..1]	±		20
	RequestedExecutionDate *\<ReqdExctnDt\>*	[1..1]	±		21
	PoolingAdjustmentDate *\<PoolgAdjstmntDt\>*	[0..1]	Date		21
	Debtor *\<Dbtr\>*	[1..1]	±		21
	DebtorAccount *\<DbtrAcct\>*	[1..1]	±	C21, C20	22
	DebtorAgent *\<DbtrAgt\>*	[1..1]	±		22
	DebtorAgentAccount *\<DbtrAgtAcct\>*	[0..1]	±	C21, C20	23
	InstructionForDebtorAgent *\<InstrForDbtrAgt\>*	[0..1]	Text		23

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		24
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		24
	ChargesAccount <*ChrgsAcct*>	[0..1]	±	C21, C20	24
	ChargesAccountAgent <*ChrgsAcctAgt*>	[0..1]	±		25
	CreditTransferTransactionInformation <*CdtTrfTxInf*>	[1..*]		C22, C24, C25, C26, C27, C28, C33, C35	25
	PaymentIdentification <*PmtId*>	[1..1]	±		28
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		28
	Amount <*Amt*>	[1..1]	±		28
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			29
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	29
	ExchangeRate <*XchgRate*>	[0..1]	Rate		29
	RateType <*RateTp*>	[0..1]	CodeSet		30
	ContractIdentification <*CtrctId*>	[0..1]	Text		30
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		30
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		30
	ChequeInstruction <*ChqInstr*>	[0..1]	±	C15	31
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		32
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		33
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C21, C20	33
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		34
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C21, C20	34
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		35
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C21, C20	35
	CreditorAgent <*CdtrAgt*>	[0..1]	±		36
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C21, C20	36
	Creditor <*Cdtr*>	[0..1]	±		37

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C21, C20	37
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		38
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		38
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]			38
	Code <*Cd*>	[0..1]	CodeSet		39
	InstructionInformation <*InstrInf*>	[0..1]	Text		39
	Purpose <*Purp*>	[0..1]	±		39
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		39
	Tax <*Tax*>	[0..1]	±		40
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		42
	RemittanceInformation <*RmtInf*>	[0..1]	±		42
	SupplementaryData <*SplmtryData*>	[0..*]	±	C32	42
	SupplementaryData <*SplmtryData*>	[0..*]	±	C32	42

2.3   Constraints

C1   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.

C2   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.

C3   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.

C4   ChargeBearerRule

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C5   ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

C6   ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C7   ChequeAndCreditorAccountRule

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

C8   ChequeDeliveryAndCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

C9   ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C10   ChequeFromGuideline

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

C11   ChequeInstructionDeliverToCreditorAgentGuideline

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

C12   ChequeInstructionDeliverToCreditorGuideline

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

C13   ChequeInstructionDeliverToDebtorGuideline

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

C14   ChequeInstructionRule

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

C15 **ChequeMaturityDateRule**

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

C16 **ChequeNoDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/ CreditorAgent is not allowed.

C17 **Country**

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

C18 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C19 **IBAN**

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

C20 **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.

C21 **IdentificationOrProxyPresenceRule**

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

C22 **InstructionForCreditorAgentRule**

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

C23 **InstructionForDebtorAgentRule**

If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/ InstructionForDebtorAgent is not allowed.

If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed.

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

C24 **IntermediaryAgent1AccountRule**

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C25 **IntermediaryAgent2AccountRule**

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C26 **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C27 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 NonChequePaymentMethodRule

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/ Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

C30 PaymentTypeInformationRule

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

C31 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.

C32 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.

C33 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C34 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C35 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C36 UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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 "GroupHeader95" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		164
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		164
	Authorisation *<Authstn>*	[0..2]	±		164
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		165
	ControlSum *<CtrlSum>*	[0..1]	Quantity		165
	InitiatingParty *<InitgPty>*	[1..1]	±		165
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		165
	InitiationSource *<InitnSrc>*	[0..1]			166
	Name *<Nm>*	[1..1]	Text		166
	Provider *<Prvdr>*	[0..1]	Text		166
	Version *<Vrsn>*	[0..1]	Text		166

2.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

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

Impacted by: C4 "ChargeBearerRule", C5 "ChargesAccountAgentRule", C6 "ChargesAccountRule", C7 "ChequeAndCreditorAccountRule", C8 "ChequeDeliveryAndCreditorAgentRule", C9 "ChequeDeliveryAndNoCreditorAgentRule", C14 "ChequeInstructionRule", C16 "ChequeNoDeliveryAndNoCreditorAgentRule", C23 "InstructionForDebtorAgentRule", C29 "NonChequePaymentMethodRule", C30 "PaymentTypeInformationRule", C36 "UltimateDebtorRule", C10 "ChequeFromGuideline", C11 "ChequeInstructionDeliverToCreditorAgentGuideline", C12 "ChequeInstructionDeliverToCreditorGuideline", C13 "ChequeInstructionDeliverToDebtorGuideline", C34 "UltimateDebtorGuideline"

PaymentInformation <PmtInf> contains the following **PaymentInstruction40** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		18
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		18
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			18
	CreditAdvice *<CdtAdvc>*	[0..1]			18
{Or	**Code** *<Cd>*	[1..1]	CodeSet		19
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		19
	DebitAdvice *<DbtAdvc>*	[0..1]			19
{Or	**Code** *<Cd>*	[1..1]	CodeSet		19
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		20
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		20
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		20
	ControlSum *<CtrlSum>*	[0..1]	Quantity		20
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		20
	RequestedExecutionDate *<ReqdExctnDt>*	[1..1]	±		21
	PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		21
	Debtor *<Dbtr>*	[1..1]	±		21
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C21, C20	22
	DebtorAgent *<DbtrAgt>*	[1..1]	±		22
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C21, C20	23
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		23
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		24
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		24
	ChargesAccount *<ChrgsAcct>*	[0..1]	±	C21, C20	24
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		25
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]		C22, C24, C25, C26, C27, C28, C33, C35	25
	PaymentIdentification *<PmtId>*	[1..1]	±		28

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		28
	Amount <*Amt*>	[1..1]	±		28
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			29
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	29
	ExchangeRate <*XchgRate*>	[0..1]	Rate		29
	RateType <*RateTp*>	[0..1]	CodeSet		30
	ContractIdentification <*CtrctId*>	[0..1]	Text		30
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		30
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		30
	ChequeInstruction <*ChqInstr*>	[0..1]	±	C15	31
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		32
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		33
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±	C21, C20	33
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		34
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±	C21, C20	34
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		35
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±	C21, C20	35
	CreditorAgent <*CdtrAgt*>	[0..1]	±		36
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±	C21, C20	36
	Creditor <*Cdtr*>	[0..1]	±		37
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C21, C20	37
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		38
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		38
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]			38
	Code <*Cd*>	[0..1]	CodeSet		39
	InstructionInformation <*InstrInf*>	[0..1]	Text		39
	Purpose <*Purp*>	[0..1]	±		39
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		39
	Tax <*Tax*>	[0..1]	±		40

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		42
	RemittanceInformation <*RmtInf*>	[0..1]	±		42
	SupplementaryData <*SplmtryData*>	[0..*]	±	C32	42

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

  If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
  value 'Branch of DebtorAgent'
  ```

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccount Must be present
  ```

- **ChequeAndCreditorAccountRule**

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

  ```
  On Condition
      /PaymentMethod is equal to value 'Cheque'
  Following Must be True
      /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent
  ```

- **ChequeDeliveryAndCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

  ```
  On Condition
      /PaymentMethod is equal to value 'Cheque'
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
  is present
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
  ```

```
Code is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be present
```

- **ChequeDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/
  DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA
  (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then
  CreditTransferTransactionInformation/CreditorAgent is not allowed.

  ```
  On Condition
      /PaymentMethod is equal to value 'Cheque'
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
  is present
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
  Code is present
   And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
  Code is not within DataType <<Code>> ChequeDelivery2Code
  Following Must be True
      /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
  ```

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

  ```
  On Condition
      /PaymentMethod is present
   And    /PaymentMethod is different from value 'Cheque'
  Following Must be True
      /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
  ```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/
  DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not
  allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **InstructionForDebtorAgentRule**

  If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/
  InstructionForDebtorAgent is not allowed.

  If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then
  InstructionForDebtorAgent is not allowed.

  CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent
  may both be absent.

```
Following Must be True
    /InstructionForDebtorAgent Must be absent
 Or    /CreditTransferTransactionInformation[*]/InstructionForDebtorAgent Must be
absent
```

- **NonChequePaymentMethodRule**

  If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/
  Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

```
On Condition
    /PaymentMethod is different from value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/Creditor is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
```

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

  If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not
  allowed.

  If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not
  allowed.

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

```
Following Must be True
    /UltimateDebtor Must be absent
Or    /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent
```

2.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

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: "PaymentMethod3Code" on page 309

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.
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.

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]			18
{Or	**Code** <*Cd*>	[1..1]	CodeSet		19
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		19
	DebitAdvice <*DbtAdvc*>	[0..1]			19
{Or	**Code** <*Cd*>	[1..1]	CodeSet		19
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		20

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		19
Or}	**Proprietary** <Prtry>	[1..1]	Text		19

2.4.2.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 297

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 319

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		19
Or}	**Proprietary** <Prtry>	[1..1]	Text		20

2.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 297

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 319

2.4.2.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 315):

• *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

• *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

2.4.2.5 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 318

2.4.2.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 316

2.4.2.7 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 217 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		217
	ServiceLevel <*SvcLvl*>	[0..*]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	LocalInstrument <*LclInstrm*>	[0..1]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	CategoryPurpose <*CtgyPurp*>	[0..1]			219
{Or	Code <*Cd*>	[1..1]	CodeSet		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

2.4.2.8 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..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 144 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		144
Or}	DateTime <*DtTm*>	[1..1]	DateTime		144

2.4.2.9 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Datatype: "ISODate" on page 313

2.4.2.10 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 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

2.4.2.11 DebtorAccount <DbtrAcct>

Presence: [1..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: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.12 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

2.4.2.13 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: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.14 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information.

Datatype: "Max140Text" on page 318

2.4.2.15 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 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

2.4.2.16 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 298

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.

2.4.2.17 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Impacted by: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.18 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

2.4.2.19 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C22 "InstructionForCreditorAgentRule", C24 "IntermediaryAgent1AccountRule", C25 "IntermediaryAgent2AccountRule", C26 "IntermediaryAgent2Rule", C27 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C33 "UltimateCreditorGuideline", C35 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction54 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		28
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		28
	Amount <Amt>	[1..1]	±		28
	ExchangeRateInformation <XchgRateInf>	[0..1]			29
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	29
	ExchangeRate <XchgRate>	[0..1]	Rate		29
	RateType <RateTp>	[0..1]	CodeSet		30
	ContractIdentification <CtrctId>	[0..1]	Text		30
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		30
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		30
	ChequeInstruction <ChqInstr>	[0..1]	±	C15	31
	UltimateDebtor <UltmtDbtr>	[0..1]	±		32
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		33
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C21, C20	33
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		34
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C21, C20	34
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		35
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C21, C20	35
	CreditorAgent <CdtrAgt>	[0..1]	±		36
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C21, C20	36
	Creditor <Cdtr>	[0..1]	±		37
	CreditorAccount <CdtrAcct>	[0..1]	±	C21, C20	37
	UltimateCreditor <UltmtCdtr>	[0..1]	±		38
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		38
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]			38
	Code <Cd>	[0..1]	CodeSet		39
	InstructionInformation <InstrInf>	[0..1]	Text		39
	Purpose <Purp>	[0..1]	±		39

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		39
	Tax <*Tax*>	[0..1]	±		40
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		42
	RemittanceInformation <*RmtInf*>	[0..1]	±		42
	SupplementaryData <*SplmtryData*>	[0..*]	±	C32	42

Constraints

- **InstructionForCreditorAgentRule**

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

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

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account 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
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **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.

2.4.2.19.1 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 158 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		158
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		159
	UETR *<UETR>*	[0..1]	IdentifierSet		159

2.4.2.19.2 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 217 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		217
	ServiceLevel *<SvcLvl>*	[0..*]			218
{Or	Code *<Cd>*	[1..1]	CodeSet		218
Or}	Proprietary *<Prtry>*	[1..1]	Text		218
	LocalInstrument *<LclInstrm>*	[0..1]			218
{Or	Code *<Cd>*	[1..1]	CodeSet		218
Or}	Proprietary *<Prtry>*	[1..1]	Text		218
	CategoryPurpose *<CtgyPurp>*	[0..1]			219
{Or	Code *<Cd>*	[1..1]	CodeSet		219
Or}	Proprietary *<Prtry>*	[1..1]	Text		219

2.4.2.19.3 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 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C8	134
Or}	EquivalentAmount <EqvtAmt>	[1..1]			135
	Amount <Amt>	[1..1]	Amount	C1, C8	135
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	135

2.4.2.19.4 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

Definition: Provides details on the currency exchange rate and contract.

ExchangeRateInformation <XchgRateInf> contains the following **ExchangeRate1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	29
	ExchangeRate <XchgRate>	[0..1]	Rate		29
	RateType <RateTp>	[0..1]	CodeSet		30
	ContractIdentification <CtrctId>	[0..1]	Text		30

2.4.2.19.4.1 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 296

Constraints

- **ActiveOrHistoricCurrency**

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

2.4.2.19.4.2 ExchangeRate <XchgRate>

Presence: [0..1]

Definition: The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 316

2.4.2.19.4.3 RateType <RateTp>

Presence: [0..1]

Definition: Specifies the type used to complete the currency exchange.

Datatype: "ExchangeRateType1Code" on page 302

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

2.4.2.19.4.4 ContractIdentification <CtrctId>

Presence: [0..1]

Definition: Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent.

Datatype: "Max35Text" on page 319

2.4.2.19.5 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 298

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.

2.4.2.19.6 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 144 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		145
	Type <Tp>	[0..1]	±		145
	DateOfSignature <DtOfSgntr>	[0..1]	Date		146
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		146
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		146
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		146
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		146
	Frequency <Frqcy>	[0..1]	±		146
	Reason <Rsn>	[0..1]			147
{Or	Code <Cd>	[1..1]	CodeSet		147
Or}	Proprietary <Prtry>	[1..1]	Text		147

2.4.2.19.7 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C15 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following elements (see <u>"Cheque11" on page 137</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		138
	ChequeNumber <ChqNb>	[0..1]	Text		139
	ChequeFrom <ChqFr>	[0..1]			139
	Name <Nm>	[1..1]	Text		139
	Address <Adr>	[1..1]	±		140
	DeliveryMethod <DlvryMtd>	[0..1]			140
{Or	Code <Cd>	[1..1]	CodeSet		140
Or}	Proprietary <Prtry>	[1..1]	Text		141
	DeliverTo <DlvrTo>	[0..1]			141
	Name <Nm>	[1..1]	Text		141
	Address <Adr>	[1..1]	±		142
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		142
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		143
	FormsCode <FrmsCd>	[0..1]	Text		143
	MemoField <MemoFld>	[0..2]	Text		143
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		143
	PrintLocation <PrtLctn>	[0..1]	Text		143
	Signature <Sgntr>	[0..5]	Text		143

Constraints

- **ChequeMaturityDateRule**

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

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

2.4.2.19.8 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 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

2.4.2.19.9 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 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

2.4.2.19.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

Impacted by: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

• **IdentificationAndProxyGuideline**

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

• **IdentificationOrProxyPresenceRule**

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

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

2.4.2.19.11 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 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

2.4.2.19.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

Impacted by: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.19.13 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 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

2.4.2.19.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

Impacted by: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

• **IdentificationAndProxyGuideline**

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

• **IdentificationOrProxyPresenceRule**

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

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

2.4.2.19.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

2.4.2.19.16 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: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.19.17 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

2.4.2.19.18 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: C21 "IdentificationOrProxyPresenceRule", C20 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		130
	Type <*Tp*>	[0..1]	±		130
	Currency <*Ccy*>	[0..1]	CodeSet	C1	130
	Name <*Nm*>	[0..1]	Text		131
	Proxy <*Prxy*>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.19.19 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 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

2.4.2.19.20 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 216 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		217
	InstructionInformation <InstrInf>	[0..1]	Text		217

2.4.2.19.21 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

InstructionForDebtorAgent <InstrForDbtrAgt> contains the following **InstructionForDebtorAgent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		39
	InstructionInformation *<InstrInf>*	[0..1]	Text		39

2.4.2.19.21.1 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: "ExternalDebtorAgentInstruction1Code" on page 304

2.4.2.19.21.2 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 318

2.4.2.19.22 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 195 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195

2.4.2.19.23 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 234 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		235
	Authority <Authrty>	[0..1]			235
	Name <Nm>	[0..1]	Text		235
	Country <Ctry>	[0..1]	CodeSet	C7	235
	Details <Dtls>	[0..*]			235
	Type <Tp>	[0..1]	Text		236
	Date <Dt>	[0..1]	Date		236
	Country <Ctry>	[0..1]	CodeSet	C7	236
	Code <Cd>	[0..1]	Text		236
	Amount <Amt>	[0..1]	Amount	C1, C8	236
	Information <Inf>	[0..*]	Text		237

2.4.2.19.24 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 282 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		284
	Debtor <Dbtr>	[0..1]	±		284
	AdministrationZone <AdmstnZone>	[0..1]	Text		284
	ReferenceNumber <RefNb>	[0..1]	Text		284
	Method <Mtd>	[0..1]	Text		284
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C8	285
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C8	285
	Date <Dt>	[0..1]	Date		285
	SequenceNumber <SeqNb>	[0..1]	Quantity		285
	Record <Rcrd>	[0..*]			286
	Type <Tp>	[0..1]	Text		286
	Category <Ctgy>	[0..1]	Text		286
	CategoryDetails <CtgyDtls>	[0..1]	Text		287
	DebtorStatus <DbtrSts>	[0..1]	Text		287
	CertificateIdentification <CertId>	[0..1]	Text		287
	FormsCode <FrmsCd>	[0..1]	Text		287
	Period <Prd>	[0..1]			287
	Year <Yr>	[0..1]	Year		287
	Type <Tp>	[0..1]	CodeSet		287
	FromToDate <FrToDt>	[0..1]	±		288
	TaxAmount <TaxAmt>	[0..1]			289
	Rate <Rate>	[0..1]	Rate		289
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C8	289
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C8	290
	Details <Dtls>	[0..*]			290
	Period <Prd>	[0..1]			290
	Year <Yr>	[0..1]	Year		291
	Type <Tp>	[0..1]	CodeSet		291
	FromToDate <FrToDt>	[0..1]	±		292
	Amount <Amt>	[1..1]	Amount	C1, C8	292
	AdditionalInformation <AddtlInf>	[0..1]	Text		292

2.4.2.19.25 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 237 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		237
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		237

2.4.2.19.26 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 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		269
	Structured <Strd>	[0..*]	±		269

2.4.2.19.27 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C32 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		163
	Envelope <Envlp>	[1..1]	(External Schema)		163

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: C32 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

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.002.001.13 CustomerPaymentStatusReportV13

3.1 MessageDefinition Functionality

Scope

The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The CustomerPaymentStatusReport message is exchanged between an agent and a non-financial institution customer to provide status information on instructions previously sent. Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The CustomerPaymentStatusReport message can be used to provide information about the status (for example a rejection, an acceptance) of the initiation of a credit transfer, a direct debit, as well as on the initiation of other customer instructions.

The CustomerPaymentStatusReport message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

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

The CustomerPaymentStatusReport may also be sent to the receiver of the payment in a real time payment scenario, as both sides of the transactions must be informed of the status of the transaction (that is either the beneficiary is credited, or the transaction is rejected).

Outline

The CustomerPaymentStatusReportV13 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics shared by all individual transactions included in the status report 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> <CstmrPmtStsRpt>	[1..1]		C10, C11, C12, C13, C30	
	GroupHeader <GrpHdr>	[1..1]	±		50
	OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>	[1..1]		C28, C19	50
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		51
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		51
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		51
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		52
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		52
	GroupStatus <GrpSts>	[0..1]	CodeSet		52
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C29	52
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		52
	OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>	[0..*]		C20, C21, C22, C23	53
	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1]	Text		56
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		56
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		56
	PaymentInformationStatus <PmtInfSts>	[0..1]	CodeSet		56
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C29	56
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		57
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			57
	StatusIdentification <StsId>	[0..1]	Text		58
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		59
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		59
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		59
	TransactionStatus <TxSts>	[0..1]	CodeSet		59
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C29	59
	ChargesInformation <ChrgsInf>	[0..*]	±		60

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TrackerData <*TrckrData*>	[0..1]			60
	ConfirmedDate <*ConfdDt*>	[1..1]	±		61
	ConfirmedAmount <*ConfdAmt*>	[1..1]	Amount	C1, C9	61
	TrackerRecord <*TrckrRcrd*>	[1..*]			61
	Agent <*Agt*>	[1..1]	±		62
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		62
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	C1, C9	63
	ExchangeRateData <*XchgRateData*>	[0..1]			63
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	63
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	64
	ExchangeRate <*XchgRate*>	[1..1]	Rate		64
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	64
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		64
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		65
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		65
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		65
	SupplementaryData <*SplmtryData*>	[0..*]	±	C31	68
SupplementaryData <*SplmtryData*>		[0..*]	±	C31	68

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   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C5 **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.

C6 **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.

C7 **Country**

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

C8 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C9 **CurrencyAmount**

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

Note: The decimal separator is a dot.

C10 **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 not
be within DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C11 **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 not
be within DataType <<Code>> ValidationRuleRejected1Code
```

This constraint is defined at the MessageDefinition level.

C12 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.

C13 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.

C14 IBAN

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

C15 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.

C16 IdentificationOrProxyPresenceRule

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

C17 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C18 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C19 NumberOfTransactionPerStatusGuideline

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

C20 **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).

C21 **PaymentInformationStatusPendingRule**

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

C22 **PaymentInformationStatusReceivedRule**

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

C23 **PaymentInformationStatusRejectedRule**

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejceted), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

C24 **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C25 **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C26 **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C27 **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C28 **StatusReasonInformationRule**

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

C29 **StatusReasonRule**

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

C30 **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.

C31 **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.

C32   ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C33   ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

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 status report message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader86" on page 199 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		199
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		199
	InitiatingParty <*InitgPty*>	[0..1]	±		199
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		199
	DebtorAgent <*DbtrAgt*>	[0..1]	±		200
	CreditorAgent <*CdtrAgt*>	[0..1]	±		200

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: C28 "StatusReasonInformationRule", C19 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following
OriginalGroupHeader17 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <*OrgnlMsgId*>	[1..1]	Text		51
	OriginalMessageNameIdentification <*OrgnlMsgNmId*>	[1..1]	Text		51
	OriginalCreationDateTime <*OrgnlCreDtTm*>	[0..1]	DateTime		51
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		52
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		52
	GroupStatus <*GrpSts*>	[0..1]	CodeSet		52
	StatusReasonInformation <*StsRsnInf*>	[0..*]	±	C29	52
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		52

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 319

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 319

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 313

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 318

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 316

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 306

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C29 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 280 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		280
	Reason *<Rsn>*	[0..1]			280
{Or	Code *<Cd>*	[1..1]	CodeSet		281
Or}	Proprietary *<Prtry>*	[1..1]	Text		281
	AdditionalInformation *<Addtllnf>*	[0..*]	Text		281

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 202 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions *<DtldNbOfTxs>*	[1..1]	Text		203
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		203
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		203

3.4.3   OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..*]

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

Impacted by: C20 "PaymentInformationStatusAcceptedRule", C21 "PaymentInformationStatusPendingRule", C22 "PaymentInformationStatusReceivedRule", C23 "PaymentInformationStatusRejectedRule"

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following
OriginalPaymentInstruction45 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1]	Text		56
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		56
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		56
	PaymentInformationStatus <PmtInfSts>	[0..1]	CodeSet		56
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C29	56
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		57
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			57
	StatusIdentification <StsId>	[0..1]	Text		58
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		59
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		59
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		59
	TransactionStatus <TxSts>	[0..1]	CodeSet		59
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C29	59
	ChargesInformation <ChrgsInf>	[0..*]	±		60
	TrackerData <TrckrData>	[0..1]			60
	ConfirmedDate <ConfdDt>	[1..1]	±		61
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	61
	TrackerRecord <TrckrRcrd>	[1..*]			61
	Agent <Agt>	[1..1]	±		62
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		62
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	63
	ExchangeRateData <XchgRateData>	[0..1]			63
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	63
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[1..1]	Rate		64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		64
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		65
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		65
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		65

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SupplementaryData *<SplmtryData>*	[0..*]	±	C31	68

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

```
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 OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD (Received), 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 OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejceted), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

```
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 319

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 318

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 316

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "ExternalPaymentGroupStatus1Code" on page 306

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C29 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 280 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		280
	Reason <*Rsn*>	[0..1]			280
{Or	Code <*Cd*>	[1..1]	CodeSet		281
Or}	Proprietary <*Prtry*>	[1..1]	Text		281
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		281

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
```

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 202 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		203
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		203
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		203

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 **PaymentTransaction144** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		58
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		59
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		59
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		59
	TransactionStatus <TxSts>	[0..1]	CodeSet		59
	StatusReasonInformation <StsRsnInf>	[0..*]	±	C29	59
	ChargesInformation <ChrgsInf>	[0..*]	±		60
	TrackerData <TrckrData>	[0..1]			60
	ConfirmedDate <ConfdDt>	[1..1]	±		61
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	61
	TrackerRecord <TrckrRcrd>	[1..*]			61
	Agent <Agt>	[1..1]	±		62
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		62
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	63
	ExchangeRateData <XchgRateData>	[0..1]			63
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	63
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[1..1]	Rate		64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		64
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		65
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		65
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		65
	SupplementaryData <SplmtryData>	[0..*]	±	C31	68

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 319

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 319

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 319

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 315

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 306

3.4.3.7.6 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C29 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following elements (see "StatusReasonInformation12" on page 280 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		280
	Reason <*Rsn*>	[0..1]			280
{Or	Code <*Cd*>	[1..1]	CodeSet		281
Or}	Proprietary <*Prtry*>	[1..1]	Text		281
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		281

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 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 136 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C8	136
	Agent <Agt>	[1..1]	±		137
	Type <Tp>	[0..1]			137
{Or	Code <Cd>	[1..1]	CodeSet		137
Or}	Proprietary <Prtry>	[1..1]	±		137

3.4.3.7.8 TrackerData <TrckrData>

Presence: [0..1]

Definition: Provides information on the tracking of the interbank transaction related to the payment.

TrackerData <TrckrData> contains the following **TrackerData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ConfirmedDate <ConfdDt>	[1..1]	±		61
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	61
	TrackerRecord <TrckrRcrd>	[1..*]			61
	Agent <Agt>	[1..1]	±		62
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		62
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	63
	ExchangeRateData <XchgRateData>	[0..1]			63
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	63
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[1..1]	Rate		64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64

3.4.3.7.8.1 ConfirmedDate <ConfdDt>

Presence: [1..1]

Definition: Point in time when an update to the tracking system has been confirmed.

Usage:

This date can be the point in time when an agent provides a pending status update to the tracking system or when the creditor has been credited and can use the amount of money (as confirmed to the tracking system by the creditor agent).

ConfirmedDate <ConfdDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 144 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		144
Or}	DateTime *<DtTm>*	[1..1]	DateTime		144

3.4.3.7.8.2 ConfirmedAmount <ConfdAmt>

Presence: [1..1]

Definition: Amount of money confirmed to the tracking system by the agent.

Impacted by: C1 "ActiveCurrency", C9 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 294

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.

3.4.3.7.8.3 TrackerRecord <TrckrRcrd>

Presence: [1..*]

Definition: Provides tracker transaction information for a specific agent involved in the transaction chain.

TrackerRecord <TrckrRcrd> contains the following **TrackerRecord1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Agent <Agt>	[1..1]	±		62
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		62
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	63
	ExchangeRateData <XchgRateData>	[0..1]			63
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	63
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[1..1]	Rate		64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64

3.4.3.7.8.3.1 Agent <Agt>

Presence: [1..1]

Definition: Identification of an agent in the tracker.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

3.4.3.7.8.3.2 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 298

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.

CodeName	Name	Definition
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

3.4.3.7.8.3.3 ChargesAmount <ChrgsAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency", C9 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 294

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.

3.4.3.7.8.3.4 ExchangeRateData <XchgRateData>

Presence: [0..1]

Definition: Provides details of the rate and the currencies used in the foreign exchange.

ExchangeRateData <XchgRateData> contains the following **CurrencyExchange13** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	63
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[1..1]	Rate		64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64

3.4.3.7.8.3.4.1 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 296

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.

3.4.3.7.8.3.4.2 TargetCurrency <TrgtCcy>

Presence: [1..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 296

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.

3.4.3.7.8.3.4.3 ExchangeRate <XchgRate>

Presence: [1..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 316

3.4.3.7.8.3.4.4 UnitCurrency <UnitCcy>

Presence: [0..1]

Definition: Currency in which the rate of exchange is expressed in a currency exchange. In the example 1GBP = xxxCUR, the unit currency is GBP.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 296

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.

3.4.3.7.9 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 313

3.4.3.7.10 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

3.4.3.7.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

3.4.3.7.12 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 "OriginalTransactionReference35" on page 166 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C8	169
	Amount <Amt>	[0..1]	±		169
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		170
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		170
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		170
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		170
	SettlementInformation <SttlmInf>	[0..1]		C17, C18, C22, C23, C24, C25, C28, C29	170
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		172
	SettlementAccount <SttlmAcct>	[0..1]	±	C16, C15	173
	ClearingSystem <ClrSys>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		174
Or}	Proprietary <Prtry>	[1..1]	Text		174
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		174
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C16, C15	174
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		175
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	175
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		176
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	176
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		177
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		178
	MandateRelatedInformation <MndtRltdInf>	[0..1]			178
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	180
	MandateIdentification <MndtId>	[0..1]	Text		182
	DateOfSignature <DtOfSgntr>	[0..1]	Date		182
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		182

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			182
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		183
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		183
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		184
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C16, C15	184
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		185
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C16, C15	185
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		186
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C16, C15	186
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		187
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		187
	OriginalReason <OrgnlRsn>	[0..1]			187
{Or	Code <Cd>	[1..1]	CodeSet		188
Or}	Proprietary <Prtry>	[1..1]	Text		188
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		188
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		188
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		188
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		188
	Frequency <Frqcy>	[0..1]	±		188
	Reason <Rsn>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	TrackingDays <TrckgDays>	[0..1]	Text		189
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		189
	RemittanceInformation <RmtInf>	[0..1]	±		190
	UltimateDebtor <UltmtDbtr>	[0..1]	±		190
	Debtor <Dbtr>	[0..1]	±		190
	DebtorAccount <DbtrAcct>	[0..1]	±	C16, C15	191
	DebtorAgent <DbtrAgt>	[0..1]	±		191

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	192
	CreditorAgent *<CdtrAgt>*	[0..1]	±		192
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	193
	Creditor *<Cdtr>*	[0..1]	±		193
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	194
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		194
	Purpose *<Purp>*	[0..1]	±		195

3.4.3.7.13 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

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: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

Constraints

- **SupplementaryDataRule**

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

4   pain.007.001.11 CustomerPaymentReversalV11

4.1   MessageDefinition Functionality

Scope

The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The CustomerPaymentReversal message is exchanged between a non-financial institution customer and an agent to reverse a CustomerDirectDebitInitiation message that has been settled. The result will be a credit on the debtor account.

The CustomerPaymentReversal message refers to the original CustomerDirectDebitInitiation message by means of references only or by means of references and a set of elements from the original instruction.

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

Outline

The CustomerPaymentReversalV11 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

Information concerning the original group of transactions, to which the message refers.

C. OriginalPaymentInformationAndReversal

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

D. SupplementaryData

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

4.2   Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtRvsl>	[1..1]		C11, C12, C13, C26, C9	
	GroupHeader *<GrpHdr>*	[1..1]	±	C6, C10	74
	OriginalGroupInformation *<OrgnlGrpInf>*	[1..1]			75
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		76
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		76
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		76
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		76
	OriginalPaymentInformationAndReversal *<OrgnlPmtInfAndRvsl>*	[0..*]		C19, C20, C21	76
	ReversalPaymentInformationIdentification *<RvslPmtInfId>*	[0..1]	Text		78
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		78
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		78
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		78
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		78
	PaymentInformationReversal *<PmtInfRvsl>*	[0..1]	Indicator		79
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		79
	TransactionInformation *<TxInf>*	[0..*]			79
	ReversalIdentification *<RvslId>*	[0..1]	Text		80
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		80
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		80
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		80
	OriginalInstructedAmount *<OrgnlInstdAmt>*	[0..1]	Amount	C1, C8	81
	ReversedInstructedAmount *<RvsdInstdAmt>*	[0..1]	Amount	C1, C8	81
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		81
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		82
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		82
	SupplementaryData *<SplmtryData>*	[0..*]	±	C27	85
	SupplementaryData *<SplmtryData>*	[0..*]	±	C27	85

4.3   Constraints

C1   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.

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   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.

C5   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.

C6   ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C7   Country

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

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   GroupReversalAndNumberOfTransactionsGuideline

If GroupHeader/GroupReversal is false and OriginalPaymentInformationAndReversal[*]/ PaymentInformationReversal is false, then NumberOfTransactions must equal the number of occurrences of OriginalPaymentInformationAndReversal[*]/TransactionInformation.

This constraint is defined at the MessageDefinition level.

C10   GroupReversalAndNumberOfTransactionsGuideline

If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

C11   GroupReversalAndPaymentInformationNotPresentRule

If GroupHeader/GroupReversal is true, then OriginalPaymentInformationAndReversal is not allowed.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
```

```
Following Must be True
    /OriginalPaymentInformationAndReversal[*] Must be absent
```

This constraint is defined at the MessageDefinition level.

C12   GroupReversalAndPaymentInformationPresentRule

If GroupHeader/GroupReversal is false, then at least one occurrence of
OriginalPaymentInformationAndReversal must be present.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /OriginalPaymentInformationAndReversal[1] Must be present
```

This constraint is defined at the MessageDefinition level.

C13   GroupReversalAndReasonRule

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/
ReversalReasonInformation/Reason must present.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C14   IBAN

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

C15   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.

C16   IdentificationOrProxyPresenceRule

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

C17   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent
must be present.

C18   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent
must be present.

C19   PaymentInformationReversalAndReasonRule

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must
present.

C20   PaymentInformationReversalAndTransactionInformationNotPresentRule

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

C21   PaymentInformationReversalAndTransactionInformationPresentRule

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

C22   SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C23   SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C24   SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C25   SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C26   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.

C27   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.

C28   ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C29   ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C6 "ControlSumAndGroupReversalRule", C10 "GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader88" on page 196 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		196
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		196
	Authorisation *<Authstn>*	[0..2]	±		197
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		197
	ControlSum *<CtrlSum>*	[0..1]	Quantity		197
	GroupReversal *<GrpRvsl>*	[0..1]	Indicator		197
	InitiatingParty *<InitgPty>*	[0..1]	±		197
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		198
	DebtorAgent *<DbtrAgt>*	[0..1]	±		198
	CreditorAgent *<CdtrAgt>*	[0..1]	±		198

Constraints

- **ControlSumAndGroupReversalRule**

  If GroupReversal is true, then ControlSum is not allowed.

  ```
  On Condition
      /GroupReversal is present
   And    /GroupReversal is equal to value 'true'
  Following Must be True
      /ControlSum Must be absent
  ```

- **GroupReversalAndNumberOfTransactionsGuideline**

  If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

4.4.2   OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

Definition: Information concerning the original group of transactions, to which the message refers.

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader16** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		76
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		76
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		76
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		76

4.4.2.1 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 319

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 313

4.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 278 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Originator <*Orgtr*>	[0..1]	±		279
	Reason <*Rsn*>	[0..1]			279
{Or	Code <*Cd*>	[1..1]	CodeSet		279
Or}	Proprietary <*Prtry*>	[1..1]	Text		279
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		280

4.4.3   OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl>

Presence: [0..*]

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

Impacted by: C19 "PaymentInformationReversalAndReasonRule", C20 "PaymentInformationReversalAndTransactionInformationNotPresentRule", C21 "PaymentInformationReversalAndTransactionInformationPresentRule"

OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl> contains the following **OriginalPaymentInstruction41** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalPaymentInformationIdentification <*RvslPmtInfId*>	[0..1]	Text		78
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		78
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		78
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		78
	BatchBooking <*BtchBookg*>	[0..1]	Indicator		78
	PaymentInformationReversal <*PmtInfRvsl*>	[0..1]	Indicator		79
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		79
	TransactionInformation <*TxInf*>	[0..*]			79
	ReversalIdentification <*RvslId*>	[0..1]	Text		80
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		80
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		80
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		80
	OriginalInstructedAmount <*OrgnlInstdAmt*>	[0..1]	Amount	C1, C8	81
	ReversedInstructedAmount <*RvsdInstdAmt*>	[0..1]	Amount	C1, C8	81
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		81
	ReversalReasonInformation <*RvslRsnInf*>	[0..*]	±		82
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		82
	SupplementaryData <*SplmtryData*>	[0..*]	±	C27	85

Constraints

- **PaymentInformationReversalAndReasonRule**

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

```
On Condition
    /PaymentInformationReversal is present
 And    /PaymentInformationReversal is equal to value 'true'
Following Must be True
    /ReversalReasonInformation[*]/Reason Must be present
```

- **PaymentInformationReversalAndTransactionInformationNotPresentRule**

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

```
On Condition
    /PaymentInformationReversal is present
 And    /PaymentInformationReversal is equal to value 'true'
Following Must be True
    /TransactionInformation[*] Must be absent
```

- **PaymentInformationReversalAndTransactionInformationPresentRule**

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

```
On Condition
    /PaymentInformationReversal is present
 And    /PaymentInformationReversal is equal to value 'false'
Following Must be True
    /TransactionInformation[*] Must be present
```

4.4.3.1 ReversalPaymentInformationIdentification <RvslPmtInfId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Datatype: "Max35Text" on page 319

4.4.3.2 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 319

4.4.3.3 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 318

4.4.3.4 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 316

4.4.3.5 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 315):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

4.4.3.6 PaymentInformationReversal <PmtInfRvsl>

Presence: [0..1]

Definition: Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 315):

- *Meaning When True:* True

- *Meaning When False:* False

4.4.3.7 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 278 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		279
	Reason <Rsn>	[0..1]			279
{Or	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279
	AdditionalInformation <AddtlInf>	[0..*]	Text		280

4.4.3.8 TransactionInformation <TxInf>

Presence: [0..*]

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

TransactionInformation <TxInf> contains the following **PaymentTransaction134** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ReversalIdentification *<RvslId>*	[0..1]	Text		80
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		80
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		80
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		80
	OriginalInstructedAmount *<OrgnlInstdAmt>*	[0..1]	Amount	C1, C8	81
	ReversedInstructedAmount *<RvsdInstdAmt>*	[0..1]	Amount	C1, C8	81
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		81
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		82
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		82
	SupplementaryData *<SplmtryData>*	[0..*]	±	C27	85

4.4.3.8.1 ReversalIdentification <RvslId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Datatype: "Max35Text" on page 319

4.4.3.8.2 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 319

4.4.3.8.3 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 319

4.4.3.8.4 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 315

4.4.3.8.5 OriginalInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.4.3.8.6 ReversedInstructedAmount <RvsdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

4.4.3.8.7 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the reversal message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 298

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.

4.4.3.8.8 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 278 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		279
	Reason *<Rsn>*	[0..1]			279
{Or	Code *<Cd>*	[1..1]	CodeSet		279
Or}	Proprietary *<Prtry>*	[1..1]	Text		279
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		280

4.4.3.8.9 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 "OriginalTransactionReference35" on page 166 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C8	169
	Amount <Amt>	[0..1]	±		169
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		170
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		170
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		170
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		170
	SettlementInformation <SttlmInf>	[0..1]		C17, C18, C22, C23, C24, C25, C28, C29	170
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		172
	SettlementAccount <SttlmAcct>	[0..1]	±	C16, C15	173
	ClearingSystem <ClrSys>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		174
Or}	Proprietary <Prtry>	[1..1]	Text		174
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		174
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C16, C15	174
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		175
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	175
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		176
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C16, C15	176
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		177
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		178
	MandateRelatedInformation <MndtRltdInf>	[0..1]			178
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	180
	MandateIdentification <MndtId>	[0..1]	Text		182
	DateOfSignature <DtOfSgntr>	[0..1]	Date		182
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		182

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			182
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		183
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		183
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		184
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C16, C15	184
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		185
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C16, C15	185
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		186
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C16, C15	186
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		187
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		187
	OriginalReason *<OrgnlRsn>*	[0..1]			187
{Or	Code *<Cd>*	[1..1]	CodeSet		188
Or}	Proprietary *<Prtry>*	[1..1]	Text		188
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		188
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		188
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		188
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		188
	Frequency *<Frqcy>*	[0..1]	±		188
	Reason *<Rsn>*	[0..1]			189
{Or	Code *<Cd>*	[1..1]	CodeSet		189
Or}	Proprietary *<Prtry>*	[1..1]	Text		189
	TrackingDays *<TrckgDays>*	[0..1]	Text		189
Or}	CreditTransferMandate *<CdtTrfMndt>*	[0..1]	±		189
	RemittanceInformation *<RmtInf>*	[0..1]	±		190
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		190
	Debtor *<Dbtr>*	[0..1]	±		190
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C16, C15	191
	DebtorAgent *<DbtrAgt>*	[0..1]	±		191

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	192
	CreditorAgent *<CdtrAgt>*	[0..1]	±		192
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C16, C15	193
	Creditor *<Cdtr>*	[0..1]	±		193
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C16, C15	194
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		194
	Purpose *<Purp>*	[0..1]	±		195

4.4.3.8.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

Constraints

• **SupplementaryDataRule**

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

4.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

Constraints

- **SupplementaryDataRule**

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

5   pain.008.001.10 CustomerDirectDebitInitiationV10

5.1   MessageDefinition Functionality

Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

Usage

The CustomerDirectDebitInitiation message can contain one or more direct debit instructions.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerDirectDebitInitiation message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

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

The CustomerDirectDebitInitiation may or may not contain mandate related information, i.e. extracts from a mandate, such as MandateIdentification or DateOfSignature. The CustomerDirectDebitInitiation message must not be considered as a mandate.

The CustomerDirectDebitInitiation message must not be used by the creditor agent to execute the direct debit instruction(s). The FIToFICustomerDirectDebit message must be used instead.

Outline

The CustomerDirectDebitInitiationV10 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 apply to the credit side of the payment transactions included in the direct debit transaction initiation.

C. SupplementaryData

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

5.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrDrctDbtInitn>	[1..1]		C16	
	GroupHeader *<GrpHdr>*	[1..1]	±		92
	PaymentInformation *<PmtInf>*	[1..*]		C6, C7, C8, C10, C15, C20, C18	93
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		97
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		97
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			98
	CreditAdvice *<CdtAdvc>*	[0..1]			98
{Or	**Code** *<Cd>*	[1..1]	CodeSet		98
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		98
	DebitAdvice *<DbtAdvc>*	[0..1]			99
{Or	**Code** *<Cd>*	[1..1]	CodeSet		99
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		99
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		99
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		99
	ControlSum *<CtrlSum>*	[0..1]	Quantity		100
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		100
	RequestedCollectionDate *<ReqdColltnDt>*	[1..1]	Date		100
	Creditor *<Cdtr>*	[1..1]	±		100
	CreditorAccount *<CdtrAcct>*	[1..1]	±	C14, C13	101
	CreditorAgent *<CdtrAgt>*	[1..1]	±		101
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±	C14, C13	102
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		102
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		103
	ChargesAccount *<ChrgsAcct>*	[0..1]	±	C14, C13	103
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		104
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		104

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DirectDebitTransactionInformation <*DrctDbtTxInf*>	[1..*]		C19, C21	105
	PaymentIdentification <*PmtId*>	[1..1]	±		107
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		108
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C11	108
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		109
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]			109
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]		C2, C3	111
	MandateIdentification <*MndtId*>	[0..1]	Text		113
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		113
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		113
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			113
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		114
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		114
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		115
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	C14, C13	115
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		116
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	C14, C13	116
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		117
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	C14, C13	117
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		118
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		118
	OriginalReason <*OrgnlRsn*>	[0..1]			118
{Or	**Code** <*Cd*>	[1..1]	CodeSet		119
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		119
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		119
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		119
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		119
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		119
	Frequency <*Frqcy*>	[0..1]	±		119

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Reason *<Rsn>*	[0..1]			120
{Or	**Code** *<Cd>*	[1..1]	CodeSet		120
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120
	TrackingDays *<TrckgDays>*	[0..1]	Text		120
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		120
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		121
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		121
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		121
	DebtorAgent *<DbtrAgt>*	[1..1]	±		121
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	122
	Debtor *<Dbtr>*	[1..1]	±		122
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C14, C13	123
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		123
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..1]	Text		124
	Purpose *<Purp>*	[0..1]	±		124
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		124
	Tax *<Tax>*	[0..1]	±		125
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		127
	RemittanceInformation *<RmtInf>*	[0..1]	±		127
	SupplementaryData *<SplmtryData>*	[0..*]	±	C17	127
	SupplementaryData *<SplmtryData>*	[0..*]	±	C17	127

5.3　Constraints

C1　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.

C2　AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3　AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   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.

C5   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.

C6   ChargeBearerRule

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

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

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C7   ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

C8   ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C9   Country

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

C10   CreditorSchemeIdentificationRule

If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/ CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

C11   CurrencyAmount

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

Note: The decimal separator is a dot.

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   **PaymentTypeInformationRule**

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

C16   **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.

C17   **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.

C18   **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C19   **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C20   **UltimateCreditorRule**

If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not
allowed.

If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not
allowed.

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

C21   **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

5.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader83" on page 200 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		201
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		201
	Authorisation *<Authstn>*	[0..2]	±		201
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		201
	ControlSum *<CtrlSum>*	[0..1]	Quantity		202
	InitiatingParty *<InitgPty>*	[1..1]	±		202
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		202

5.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

Impacted by: C6 "ChargeBearerRule", C7 "ChargesAccountAgentRule", C8 "ChargesAccountRule", C10 "CreditorSchemeIdentificationRule", C15 "PaymentTypeInformationRule", C20 "UltimateCreditorRule", C18 "UltimateCreditorGuideline"

PaymentInformation <PmtInf> contains the following **PaymentInstruction39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		97
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		97
	RequestedAdviceType <ReqdAdvcTp>	[0..1]			98
	CreditAdvice <CdtAdvc>	[0..1]			98
{Or	**Code** <Cd>	[1..1]	CodeSet		98
Or}	**Proprietary** <Prtry>	[1..1]	Text		98
	DebitAdvice <DbtAdvc>	[0..1]			99
{Or	**Code** <Cd>	[1..1]	CodeSet		99
Or}	**Proprietary** <Prtry>	[1..1]	Text		99
	BatchBooking <BtchBookg>	[0..1]	Indicator		99
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		99
	ControlSum <CtrlSum>	[0..1]	Quantity		100
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		100
	RequestedCollectionDate <ReqdColltnDt>	[1..1]	Date		100
	Creditor <Cdtr>	[1..1]	±		100
	CreditorAccount <CdtrAcct>	[1..1]	±	C14, C13	101
	CreditorAgent <CdtrAgt>	[1..1]	±		101
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	102
	UltimateCreditor <UltmtCdtr>	[0..1]	±		102
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		103
	ChargesAccount <ChrgsAcct>	[0..1]	±	C14, C13	103
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		104
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		104
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C19, C21	105
	PaymentIdentification <PmtId>	[1..1]	±		107
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		108
	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C11	108
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		109
	DirectDebitTransaction <DrctDbtTx>	[0..1]			109

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]		C2, C3	111
	MandateIdentification *<MndtId>*	[0..1]	Text		113
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		113
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		113
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			113
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		114
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		114
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		115
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C14, C13	115
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		116
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C14, C13	116
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		117
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C14, C13	117
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		118
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		118
	OriginalReason *<OrgnlRsn>*	[0..1]			118
{Or	**Code** *<Cd>*	[1..1]	CodeSet		119
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		119
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		119
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		119
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		119
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		119
	Frequency *<Frqcy>*	[0..1]	±		119
	Reason *<Rsn>*	[0..1]			120
{Or	**Code** *<Cd>*	[1..1]	CodeSet		120
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120
	TrackingDays *<TrckgDays>*	[0..1]	Text		120
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		120
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		121
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		121

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		121
	DebtorAgent *<DbtrAgt>*	[1..1]	±		121
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	122
	Debtor *<Dbtr>*	[1..1]	±		122
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C14, C13	123
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		123
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..1]	Text		124
	Purpose *<Purp>*	[0..1]	±		124
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		124
	Tax *<Tax>*	[0..1]	±		125
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		127
	RemittanceInformation *<RmtInf>*	[0..1]	±		127
	SupplementaryData *<SplmtryData>*	[0..*]	±	C17	127

Constraints

- **ChargeBearerRule**

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

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

    DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

```
Following Must be True
    /ChargeBearer Must be absent
 Or    /DirectDebitTransactionInformation[*]/ChargeBearer Must be absent
```

- **ChargesAccountAgentRule**

    If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
value 'Branch of DebtorAgent'
```

- **ChargesAccountRule**

    If ChargesAccountAgent is present, then ChargesAccount must be present.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccount Must be present
```

- **CreditorSchemeIdentificationRule**

  If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/
  CreditorSchemeIdentification is not allowed.

  If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then
  CreditorSchemeIdentification is not allowed.

  DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification
  may both be absent.

  ```
  Following Must be True
      /CreditorSchemeIdentification Must be absent
   Or    /DirectDebitTransactionInformation[*]/DirectDebitTransaction/
  CreditorSchemeIdentification Must be absent
  ```

- **PaymentTypeInformationRule**

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

  ```
  On Condition
      /PaymentTypeInformation is present
  Following Must be True
      /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
  ```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

  If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not
  allowed.

  If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not
  allowed.

  DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

  ```
  Following Must be True
      /UltimateCreditor Must be absent
   Or    /DirectDebitTransactionInformation[*]/UltimateCreditor Must be absent
  ```

5.4.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

5.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod2Code" on page 309

CodeName	Name	Definition
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.

5.4.2.3 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]			98
{Or	**Code** <*Cd*>	[1..1]	CodeSet		98
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		98
	DebitAdvice <*DbtAdvc*>	[0..1]			99
{Or	**Code** <*Cd*>	[1..1]	CodeSet		99
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		99

5.4.2.3.1 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		98
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		98

5.4.2.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 297

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

5.4.2.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 319

5.4.2.3.2 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		99
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		99

5.4.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 297

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

5.4.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 319

5.4.2.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 315):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

5.4.2.5 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 318

5.4.2.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 316

5.4.2.7 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation29" on page 219 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		220
	ServiceLevel <*SvcLvl*>	[0..*]			220
{Or	Code <*Cd*>	[1..1]	CodeSet		220
Or}	Proprietary <*Prtry*>	[1..1]	Text		220
	LocalInstrument <*LclInstrm*>	[0..1]			220
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221
	SequenceType <*SeqTp*>	[0..1]	CodeSet		221
	CategoryPurpose <*CtgyPurp*>	[0..1]			221
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		222

5.4.2.8 RequestedCollectionDate <ReqdColltnDt>

Presence: [1..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 313

5.4.2.9 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 212 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

5.4.2.10 CreditorAccount <CdtrAcct>

Presence: [1..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 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		130
	Type <*Tp*>	[0..1]	±		130
	Currency <*Ccy*>	[0..1]	CodeSet	C1	130
	Name <*Nm*>	[0..1]	Text		131
	Proxy <*Prxy*>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.11 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		153
	BranchIdentification <*BrnchId*>	[0..1]	±		154

5.4.2.12 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		130
	Type <*Tp*>	[0..1]	±		130
	Currency <*Ccy*>	[0..1]	CodeSet	C1	130
	Name <*Nm*>	[0..1]	Text		131
	Proxy <*Prxy*>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.13 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see <u>"PartyIdentification135" on</u> <u>page 212</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

5.4.2.14 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: <u>"ChargeBearerType1Code" on page 298</u>

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.

5.4.2.15 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Impacted by: <u>C14 "IdentificationOrProxyPresenceRule"</u>, <u>C13 "IdentificationAndProxyGuideline"</u>

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.16 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

5.4.2.17 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

5.4.2.18 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C19 "UltimateCreditorGuideline", C21 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation28 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <*PmtId*>	[1..1]	±		107
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		108
	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C11	108
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		109
	DirectDebitTransaction <*DrctDbtTx*>	[0..1]			109
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]		C2, C3	111
	MandateIdentification <*MndtId*>	[0..1]	Text		113
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		113
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		113
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			113
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		114
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		114
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		115
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	C14, C13	115
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		116
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	C14, C13	116
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		117
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	C14, C13	117
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		118
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		118
	OriginalReason <*OrgnlRsn*>	[0..1]			118
{Or	**Code** <*Cd*>	[1..1]	CodeSet		119
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		119
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		119
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		119
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		119
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		119
	Frequency <*Frqcy*>	[0..1]	±		119

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Reason *<Rsn>*	[0..1]			120
{Or	**Code** *<Cd>*	[1..1]	CodeSet		120
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120
	TrackingDays *<TrckgDays>*	[0..1]	Text		120
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		120
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		121
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		121
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		121
	DebtorAgent *<DbtrAgt>*	[1..1]	±		121
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C14, C13	122
	Debtor *<Dbtr>*	[1..1]	±		122
	DebtorAccount *<DbtrAcct>*	[1..1]	±	C14, C13	123
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		123
	InstructionForCreditorAgent *<InstrForCdtrAgt>*	[0..1]	Text		124
	Purpose *<Purp>*	[0..1]	±		124
	RegulatoryReporting *<RgltryRptg>*	[0..10]	±		124
	Tax *<Tax>*	[0..1]	±		125
	RelatedRemittanceInformation *<RltdRmtInf>*	[0..10]	±		127
	RemittanceInformation *<RmtInf>*	[0..1]	±		127
	SupplementaryData *<SplmtryData>*	[0..*]	±	C17	127

Constraints

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

5.4.2.18.1 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 158 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		158
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		159
	UETR *<UETR>*	[0..1]	IdentifierSet		159

5.4.2.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation29" on page 219 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		220
	ServiceLevel *<SvcLvl>*	[0..*]			220
{Or	Code *<Cd>*	[1..1]	CodeSet		220
Or}	Proprietary *<Prtry>*	[1..1]	Text		220
	LocalInstrument *<LclInstrm>*	[0..1]			220
{Or	Code *<Cd>*	[1..1]	CodeSet		221
Or}	Proprietary *<Prtry>*	[1..1]	Text		221
	SequenceType *<SeqTp>*	[0..1]	CodeSet		221
	CategoryPurpose *<CtgyPurp>*	[0..1]			221
{Or	Code *<Cd>*	[1..1]	CodeSet		221
Or}	Proprietary *<Prtry>*	[1..1]	Text		222

5.4.2.18.3 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: C1 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

5.4.2.18.4 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 298

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.

5.4.2.18.5 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following **DirectDebitTransaction11** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]		C2, C3	111
	MandateIdentification <*MndtId*>	[0..1]	Text		113
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		113
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		113
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			113
	OriginalMandateIdentification <*OrgnlMndtId*>	[0..1]	Text		114
	OriginalCreditorSchemeIdentification <*OrgnlCdtrSchmeId*>	[0..1]	±		114
	OriginalCreditorAgent <*OrgnlCdtrAgt*>	[0..1]	±		115
	OriginalCreditorAgentAccount <*OrgnlCdtrAgtAcct*>	[0..1]	±	C14, C13	115
	OriginalDebtor <*OrgnlDbtr*>	[0..1]	±		116
	OriginalDebtorAccount <*OrgnlDbtrAcct*>	[0..1]	±	C14, C13	116
	OriginalDebtorAgent <*OrgnlDbtrAgt*>	[0..1]	±		117
	OriginalDebtorAgentAccount <*OrgnlDbtrAgtAcct*>	[0..1]	±	C14, C13	117
	OriginalFinalCollectionDate <*OrgnlFnlColltnDt*>	[0..1]	Date		118
	OriginalFrequency <*OrgnlFrqcy*>	[0..1]	±		118
	OriginalReason <*OrgnlRsn*>	[0..1]			118
{Or	**Code** <*Cd*>	[1..1]	CodeSet		119
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		119
	OriginalTrackingDays <*OrgnlTrckgDays*>	[0..1]	Text		119
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Text		119
	FirstCollectionDate <*FrstColltnDt*>	[0..1]	Date		119
	FinalCollectionDate <*FnlColltnDt*>	[0..1]	Date		119
	Frequency <*Frqcy*>	[0..1]	±		119
	Reason <*Rsn*>	[0..1]			120
{Or	**Code** <*Cd*>	[1..1]	CodeSet		120
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		120
	TrackingDays <*TrckgDays*>	[0..1]	Text		120
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		120
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		121

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		121

5.4.2.18.5.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Impacted by: C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		113
	DateOfSignature <DtOfSgntr>	[0..1]	Date		113
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		113
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			113
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		114
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		114
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		115
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	115
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		116
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	116
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		117
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	117
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		118
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		118
	OriginalReason <OrgnlRsn>	[0..1]			118
{Or	**Code** <Cd>	[1..1]	CodeSet		119
Or}	**Proprietary** <Prtry>	[1..1]	Text		119
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		119
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		119
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		119
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		119
	Frequency <Frqcy>	[0..1]	±		119
	Reason <Rsn>	[0..1]			120
{Or	**Code** <Cd>	[1..1]	CodeSet		120
Or}	**Proprietary** <Prtry>	[1..1]	Text		120
	TrackingDays <TrckgDays>	[0..1]	Text		120

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  Following Must be True
      /AmendmentInformationDetails Must be present
  ```

5.4.2.18.5.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

5.4.2.18.5.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 313

5.4.2.18.5.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 315):

- *Meaning When True:* True

- *Meaning When False:* False

5.4.2.18.5.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails14 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		114
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		114
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		115
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C14, C13	115
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		116
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C14, C13	116
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		117
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C14, C13	117
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		118
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		118
	OriginalReason *<OrgnlRsn>*	[0..1]			118
{Or	**Code** *<Cd>*	[1..1]	CodeSet		119
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		119
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		119

5.4.2.18.5.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

5.4.2.18.5.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

5.4.2.18.5.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

5.4.2.18.5.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

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

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.18.5.1.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

5.4.2.18.5.1.4.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

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

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		130
	Type <*Tp*>	[0..1]	±		130
	Currency <*Ccy*>	[0..1]	CodeSet	C1	130
	Name <*Nm*>	[0..1]	Text		131
	Proxy <*Prxy*>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.18.5.1.4.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

5.4.2.18.5.1.4.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

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

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.18.5.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 313

5.4.2.18.5.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 155 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Type <*Tp*>	[1..1]	CodeSet		156
Or	Period <*Prd*>	[1..1]			156
	Type <*Tp*>	[1..1]	CodeSet		156
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		157
Or}	PointInTime <*PtInTm*>	[1..1]			157
	Type <*Tp*>	[1..1]	CodeSet		157
	PointInTime <*PtInTm*>	[1..1]	Text		158

5.4.2.18.5.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

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

5.4.2.18.5.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 305

5.4.2.18.5.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 319

5.4.2.18.5.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 317

5.4.2.18.5.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 317

5.4.2.18.5.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 313

5.4.2.18.5.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 313

5.4.2.18.5.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 155 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		156
Or	Period *<Prd>*	[1..1]			156
	Type *<Tp>*	[1..1]	CodeSet		156
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		157
Or}	PointInTime *<PtInTm>*	[1..1]			157
	Type *<Tp>*	[1..1]	CodeSet		157
	PointInTime *<PtInTm>*	[1..1]	Text		158

5.4.2.18.5.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to 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		120
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		120

5.4.2.18.5.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 305

5.4.2.18.5.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 319

5.4.2.18.5.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 317

5.4.2.18.5.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

5.4.2.18.5.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.

Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.

Datatype: "Max35Text" on page 319

5.4.2.18.5.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

Definition: Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

Datatype: "ISODate" on page 313

5.4.2.18.6 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 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

5.4.2.18.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

5.4.2.18.8 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 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

5.4.2.18.9 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 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

5.4.2.18.10 DebtorAccount <DbtrAcct>

Presence: [1..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 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

• **IdentificationAndProxyGuideline**

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

• **IdentificationOrProxyPresenceRule**

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

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

5.4.2.18.11 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 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

5.4.2.18.12 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..1]

Definition: Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent.

Datatype: "Max140Text" on page 318

5.4.2.18.13 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 195 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	Text		195

5.4.2.18.14 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 234 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		235
	Authority <Authrty>	[0..1]			235
	Name <Nm>	[0..1]	Text		235
	Country <Ctry>	[0..1]	CodeSet	C7	235
	Details <Dtls>	[0..*]			235
	Type <Tp>	[0..1]	Text		236
	Date <Dt>	[0..1]	Date		236
	Country <Ctry>	[0..1]	CodeSet	C7	236
	Code <Cd>	[0..1]	Text		236
	Amount <Amt>	[0..1]	Amount	C1, C8	236
	Information <Inf>	[0..*]	Text		237

5.4.2.18.15 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation10" on page 282 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		284
	Debtor <Dbtr>	[0..1]	±		284
	AdministrationZone <AdmstnZone>	[0..1]	Text		284
	ReferenceNumber <RefNb>	[0..1]	Text		284
	Method <Mtd>	[0..1]	Text		284
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C8	285
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C8	285
	Date <Dt>	[0..1]	Date		285
	SequenceNumber <SeqNb>	[0..1]	Quantity		285
	Record <Rcrd>	[0..*]			286
	Type <Tp>	[0..1]	Text		286
	Category <Ctgy>	[0..1]	Text		286
	CategoryDetails <CtgyDtls>	[0..1]	Text		287
	DebtorStatus <DbtrSts>	[0..1]	Text		287
	CertificateIdentification <CertId>	[0..1]	Text		287
	FormsCode <FrmsCd>	[0..1]	Text		287
	Period <Prd>	[0..1]			287
	Year <Yr>	[0..1]	Year		287
	Type <Tp>	[0..1]	CodeSet		287
	FromToDate <FrToDt>	[0..1]	±		288
	TaxAmount <TaxAmt>	[0..1]			289
	Rate <Rate>	[0..1]	Rate		289
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C8	289
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C8	290
	Details <Dtls>	[0..*]			290
	Period <Prd>	[0..1]			290
	Year <Yr>	[0..1]	Year		291
	Type <Tp>	[0..1]	CodeSet		291
	FromToDate <FrToDt>	[0..1]	±		292
	Amount <Amt>	[1..1]	Amount	C1, C8	292
	AdditionalInformation <AddtlInf>	[0..1]	Text		292

5.4.2.18.16 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 237 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		237
	RemittanceLocationDetails <*RmtLctnDtls*>	[0..*]	±		237

5.4.2.18.17 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 269 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		269
	Structured <*Strd*>	[0..*]	±		269

5.4.2.18.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		163
	Envelope <*Envlp*>	[1..1]	(External Schema)		163

Constraints

- **SupplementaryDataRule**

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

5.4.3　　　SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C17 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 163 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

Constraints

• **SupplementaryDataRule**

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

6   Message Items Types

6.1   MessageComponents

6.1.1   Account

6.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

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

6.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 302

6.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.1.2.1 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 133 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	IBAN <*IBAN*>	[1..1]	IdentifierSet	C14	133
Or}	Other <*Othr*>	[1..1]	±		134

6.1.1.2.2 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 129 for details)

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

6.1.1.2.3 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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 296

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.1.2.4 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 319

6.1.1.2.5 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 132 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			132
{Or	Code *<Cd>*	[1..1]	CodeSet		133
Or}	Proprietary *<Prtry>*	[1..1]	Text		133
	Identification *<Id>*	[1..1]	Text		133

6.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

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

6.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 319

6.1.1.3.2 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		132
Or}	Proprietary <*Prtry*>	[1..1]	Text		132

6.1.1.3.2.1 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 302

6.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 319

6.1.1.4 ProxyAccountIdentification1

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			132
{Or	Code <*Cd*>	[1..1]	CodeSet		133
Or}	Proprietary <*Prtry*>	[1..1]	Text		133
	Identification <*Id*>	[1..1]	Text		133

6.1.1.4.1 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		133
Or}	Proprietary *<Prtry>*	[1..1]	Text		133

6.1.1.4.1.1 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 306

6.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 318

6.1.2   Account Identification

6.1.2.1 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	C14	133
Or}	Other *<Othr>*	[1..1]	±		134

6.1.2.1.1 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: C14 "IBAN"

Datatype: "IBAN2007Identifier" on page 314

Constraints

- **IBAN**

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

6.1.2.1.2 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 131 for details)

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

6.1.3   Amount

6.1.3.1 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	C1, C8	134
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			135
	Amount *<Amt>*	[1..1]	Amount	C1, C8	135
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	135

6.1.3.1.1 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: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.3.1.2 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	C1, C8	135
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	135

6.1.3.1.2.1 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: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.3.1.2.2 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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 296

Constraints

- **ActiveOrHistoricCurrency**

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

6.1.4   Charge

6.1.4.1 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	C1, C8	136
	Agent *<Agt>*	[1..1]	±		137
	Type *<Tp>*	[0..1]			137
{Or	Code *<Cd>*	[1..1]	CodeSet		137
Or}	Proprietary *<Prtry>*	[1..1]	±		137

6.1.4.1.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.4.1.2 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 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.4.1.3 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		137
Or}	Proprietary <Prtry>	[1..1]	±		137

6.1.4.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 303

6.1.4.1.3.2 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 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		158
	Issuer <Issr>	[0..1]	Text		158

6.1.5   Cheque

6.1.5.1 Cheque11

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		138
	ChequeNumber *<ChqNb>*	[0..1]	Text		139
	ChequeFrom *<ChqFr>*	[0..1]			139
	Name *<Nm>*	[1..1]	Text		139
	Address *<Adr>*	[1..1]	±		140
	DeliveryMethod *<DlvryMtd>*	[0..1]			140
{Or	Code *<Cd>*	[1..1]	CodeSet		140
Or}	Proprietary *<Prtry>*	[1..1]	Text		141
	DeliverTo *<DlvrTo>*	[0..1]			141
	Name *<Nm>*	[1..1]	Text		141
	Address *<Adr>*	[1..1]	±		142
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		142
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		143
	FormsCode *<FrmsCd>*	[0..1]	Text		143
	MemoField *<MemoFld>*	[0..2]	Text		143
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		143
	PrintLocation *<PrtLctn>*	[0..1]	Text		143
	Signature *<Sgntr>*	[0..5]	Text		143

Constraints

- **ChequeMaturityDateRule**

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

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

6.1.5.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 299

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 '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.

6.1.5.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.5.1.3 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		139
	Address *<Adr>*	[1..1]	±		140

6.1.5.1.3.1 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 318

6.1.5.1.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 230 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			231
{Or	Code <*Cd*>	[1..1]	CodeSet		231
Or}	Proprietary <*Prtry*>	[1..1]	±		232
	Department <*Dept*>	[0..1]	Text		232
	SubDepartment <*SubDept*>	[0..1]	Text		232
	StreetName <*StrtNm*>	[0..1]	Text		232
	BuildingNumber <*BldgNb*>	[0..1]	Text		232
	BuildingName <*BldgNm*>	[0..1]	Text		233
	Floor <*Flr*>	[0..1]	Text		233
	PostBox <*PstBx*>	[0..1]	Text		233
	Room <*Room*>	[0..1]	Text		233
	PostCode <*PstCd*>	[0..1]	Text		233
	TownName <*TwnNm*>	[0..1]	Text		233
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		233
	DistrictName <*DstrctNm*>	[0..1]	Text		233
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		234
	Country <*Ctry*>	[0..1]	CodeSet	C7	234
	AddressLine <*AdrLine*>	[0..7]	Text		234

6.1.5.1.4 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		140
Or}	Proprietary <*Prtry*>	[1..1]	Text		141

6.1.5.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 298

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.

6.1.5.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.5.1.5 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		141
	Address <*Adr*>	[1..1]	±		142

6.1.5.1.5.1 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 318

6.1.5.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 230 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			231
{Or	Code <*Cd*>	[1..1]	CodeSet		231
Or}	Proprietary <*Prtry*>	[1..1]	±		232
	Department <*Dept*>	[0..1]	Text		232
	SubDepartment <*SubDept*>	[0..1]	Text		232
	StreetName <*StrtNm*>	[0..1]	Text		232
	BuildingNumber <*BldgNb*>	[0..1]	Text		232
	BuildingName <*BldgNm*>	[0..1]	Text		233
	Floor <*Flr*>	[0..1]	Text		233
	PostBox <*PstBx*>	[0..1]	Text		233
	Room <*Room*>	[0..1]	Text		233
	PostCode <*PstCd*>	[0..1]	Text		233
	TownName <*TwnNm*>	[0..1]	Text		233
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		233
	DistrictName <*DstrctNm*>	[0..1]	Text		233
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		234
	Country <*Ctry*>	[0..1]	CodeSet	C7	234
	AddressLine <*AdrLine*>	[0..7]	Text		234

6.1.5.1.6 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 310

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

6.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 313

6.1.5.1.8 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 319

6.1.5.1.9 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 319

6.1.5.1.10 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 319

6.1.5.1.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 319

6.1.5.1.12 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 319

6.1.6 Date Period

6.1.6.1 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		144
	ToDate *<ToDt>*	[1..1]	Date		144

6.1.6.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 313

6.1.6.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 313

6.1.7   Date Time

6.1.7.1 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		144
Or}	DateTime *<DtTm>*	[1..1]	DateTime		144

6.1.7.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 313

6.1.7.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 313

6.1.8   Direct Debit

6.1.8.1 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		145
	Type <*Tp*>	[0..1]	±		145
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		146
	DateOfVerification <*DtOfVrfctn*>	[0..1]	DateTime		146
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Binary		146
	FirstPaymentDate <*FrstPmtDt*>	[0..1]	Date		146
	FinalPaymentDate <*FnlPmtDt*>	[0..1]	Date		146
	Frequency <*Frqcy*>	[0..1]	±		146
	Reason <*Rsn*>	[0..1]			147
{Or	Code <*Cd*>	[1..1]	CodeSet		147
Or}	Proprietary <*Prtry*>	[1..1]	Text		147

6.1.8.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.8.1.2 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 160 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ServiceLevel <*SvcLvl*>	[0..1]			161
{Or	Code <*Cd*>	[1..1]	CodeSet		161
Or}	Proprietary <*Prtry*>	[1..1]	Text		161
	LocalInstrument <*LclInstrm*>	[0..1]			161
{Or	Code <*Cd*>	[1..1]	CodeSet		162
Or}	Proprietary <*Prtry*>	[1..1]	Text		162
	CategoryPurpose <*CtgyPurp*>	[0..1]			162
{Or	Code <*Cd*>	[1..1]	CodeSet		162
Or}	Proprietary <*Prtry*>	[1..1]	Text		162
	Classification <*Clssfctn*>	[0..1]	±		162

6.1.8.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 313

6.1.8.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 313

6.1.8.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max10KBinary" on page 296

6.1.8.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 313

6.1.8.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 313

6.1.8.1.8 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 155 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		156
Or	Period *<Prd>*	[1..1]			156
	Type *<Tp>*	[1..1]	CodeSet		156
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		157
Or}	PointInTime *<PtInTm>*	[1..1]			157
	Type *<Tp>*	[1..1]	CodeSet		157
	PointInTime *<PtInTm>*	[1..1]	Text		158

6.1.8.1.9 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		147
Or}	Proprietary <*Prtry*>	[1..1]	Text		147

6.1.8.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 305

6.1.8.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 319

6.1.9   Document

6.1.9.1 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]			147
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			148
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	Issuer <*Issr*>	[0..1]	Text		149
	Reference <*Ref*>	[0..1]	Text		149

6.1.9.1.1 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]			148
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	Issuer <*Issr*>	[0..1]	Text		149

6.1.9.1.1.1 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		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148

6.1.9.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 300

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.

6.1.9.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.9.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 319

6.1.9.1.2 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 319

6.1.10   Financial Institution Identification

6.1.10.1 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]	±		149
	MemberIdentification <MmbId>	[1..1]	Text		149

6.1.10.1.1 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 281 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		281
Or}	Proprietary <Prtry>	[1..1]	Text		281

6.1.10.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 319

6.1.10.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C5	150
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		150
	LEI *<LEI>*	[0..1]	IdentifierSet		150
	Name *<Nm>*	[0..1]	Text		150
	PostalAddress *<PstlAdr>*	[0..1]	±		151
	Other *<Othr>*	[0..1]	±		151

6.1.10.2.1 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: C5 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 314

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.

6.1.10.2.2 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 149 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		149
	MemberIdentification *<MmbId>*	[1..1]	Text		149

6.1.10.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 315

6.1.10.2.4 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 318

6.1.10.2.5 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 230 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			231
{Or	Code *<Cd>*	[1..1]	CodeSet		231
Or}	Proprietary *<Prtry>*	[1..1]	±		232
	Department *<Dept>*	[0..1]	Text		232
	SubDepartment *<SubDept>*	[0..1]	Text		232
	StreetName *<StrtNm>*	[0..1]	Text		232
	BuildingNumber *<BldgNb>*	[0..1]	Text		232
	BuildingName *<BldgNm>*	[0..1]	Text		233
	Floor *<Flr>*	[0..1]	Text		233
	PostBox *<PstBx>*	[0..1]	Text		233
	Room *<Room>*	[0..1]	Text		233
	PostCode *<PstCd>*	[0..1]	Text		233
	TownName *<TwnNm>*	[0..1]	Text		233
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		233
	DistrictName *<DstrctNm>*	[0..1]	Text		233
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		234
	Country *<Ctry>*	[0..1]	CodeSet	C7	234
	AddressLine *<AdrLine>*	[0..7]	Text		234

6.1.10.2.6 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 154 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		154
	SchemeName <*SchmeNm*>	[0..1]			155
{Or	Code <*Cd*>	[1..1]	CodeSet		155
Or}	Proprietary <*Prtry*>	[1..1]	Text		155
	Issuer <*Issr*>	[0..1]	Text		155

6.1.10.3 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		152
	LEI <*LEI*>	[0..1]	IdentifierSet		152
	Name <*Nm*>	[0..1]	Text		152
	PostalAddress <*PstlAdr*>	[0..1]	±		152

6.1.10.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.10.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 315

6.1.10.3.3 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 318

6.1.10.3.4 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 230 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			231
{Or	Code *<Cd>*	[1..1]	CodeSet		231
Or}	Proprietary *<Prtry>*	[1..1]	±		232
	Department *<Dept>*	[0..1]	Text		232
	SubDepartment *<SubDept>*	[0..1]	Text		232
	StreetName *<StrtNm>*	[0..1]	Text		232
	BuildingNumber *<BldgNb>*	[0..1]	Text		232
	BuildingName *<BldgNm>*	[0..1]	Text		233
	Floor *<Flr>*	[0..1]	Text		233
	PostBox *<PstBx>*	[0..1]	Text		233
	Room *<Room>*	[0..1]	Text		233
	PostCode *<PstCd>*	[0..1]	Text		233
	TownName *<TwnNm>*	[0..1]	Text		233
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		233
	DistrictName *<DstrctNm>*	[0..1]	Text		233
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		234
	Country *<Ctry>*	[0..1]	CodeSet	C7	234
	AddressLine *<AdrLine>*	[0..7]	Text		234

6.1.10.4 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]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.10.4.1 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 <FinInstId> contains the following elements (see "FinancialInstitutionIdentification18" on page 150 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C5	150
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		150
	LEI <LEI>	[0..1]	IdentifierSet		150
	Name <Nm>	[0..1]	Text		150
	PostalAddress <PstlAdr>	[0..1]	±		151
	Other <Othr>	[0..1]	±		151

6.1.10.4.2 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 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		152
	LEI <LEI>	[0..1]	IdentifierSet		152
	Name <Nm>	[0..1]	Text		152
	PostalAddress <PstlAdr>	[0..1]	±		152

6.1.10.5 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		154
	SchemeName <SchmeNm>	[0..1]			155
{Or	Code <Cd>	[1..1]	CodeSet		155
Or}	Proprietary <Prtry>	[1..1]	Text		155
	Issuer <Issr>	[0..1]	Text		155

6.1.10.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 319

6.1.10.5.2 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		155
Or}	Proprietary *<Prtry>*	[1..1]	Text		155

6.1.10.5.2.1 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 304

6.1.10.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.10.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 319

6.1.11   Frequency

6.1.11.1 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		156
Or	Period *<Prd>*	[1..1]			156
	Type *<Tp>*	[1..1]	CodeSet		156
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		157
Or}	PointInTime *<PtInTm>*	[1..1]			157
	Type *<Tp>*	[1..1]	CodeSet		157
	PointInTime *<PtInTm>*	[1..1]	Text		158

6.1.11.1.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 308

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.

6.1.11.1.2 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		156
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		157

6.1.11.1.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 308

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.

6.1.11.1.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

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

Datatype: "DecimalNumber" on page 316

6.1.11.1.3 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		157
	PointInTime <*PtInTm*>	[1..1]	Text		158

6.1.11.1.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 308

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.

6.1.11.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: "Exact2NumericText" on page 317

6.1.12 Identification Information

6.1.12.1 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		158
	Issuer *<Issr>*	[0..1]	Text		158

6.1.12.1.1 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 319

6.1.12.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 319

6.1.12.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		158
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		159
	UETR *<UETR>*	[0..1]	IdentifierSet		159

6.1.12.2.1 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 319

6.1.12.2.2 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 319

6.1.12.2.3 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 315

6.1.12.3 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		159
	Issuer *<Issr>*	[1..1]	Text		159
	SchemeName *<SchmeNm>*	[0..1]	Text		160

6.1.12.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 317

6.1.12.3.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 319

6.1.12.3.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 319

6.1.13   Mandate

6.1.13.1 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		160
Or}	Proprietary *<Prtry>*	[1..1]	Text		160

6.1.13.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "MandateClassification1Code" on page 308

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.

6.1.13.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.13.2 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]			161
{Or	Code *<Cd>*	[1..1]	CodeSet		161
Or}	Proprietary *<Prtry>*	[1..1]	Text		161
	LocalInstrument *<LclInstrm>*	[0..1]			161
{Or	Code *<Cd>*	[1..1]	CodeSet		162
Or}	Proprietary *<Prtry>*	[1..1]	Text		162
	CategoryPurpose *<CtgyPurp>*	[0..1]			162
{Or	Code *<Cd>*	[1..1]	CodeSet		162
Or}	Proprietary *<Prtry>*	[1..1]	Text		162
	Classification *<Clssfctn>*	[0..1]	±		162

6.1.13.2.1 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		161
Or}	Proprietary *<Prtry>*	[1..1]	Text		161

6.1.13.2.1.1 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 307

6.1.13.2.1.2 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 319

6.1.13.2.2 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		162
Or}	Proprietary *<Prtry>*	[1..1]	Text		162

6.1.13.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 305

6.1.13.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.13.2.3 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		162
Or}	Proprietary *<Prtry>*	[1..1]	Text		162

6.1.13.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 303

6.1.13.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.13.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "MandateClassification1Choice" on page 160 for details)

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

6.1.14 Miscellaneous

6.1.14.1 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		163
	Envelope *<Envlp>*	[1..1]	(External Schema)		163

Constraints

- **SupplementaryDataRule**

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

6.1.14.1.1 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 319

6.1.14.1.2 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.

6.1.14.2 GroupHeader95

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		164
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		164
	Authorisation *<Authstn>*	[0..2]	±		164
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		165
	ControlSum *<CtrlSum>*	[0..1]	Quantity		165
	InitiatingParty *<InitgPty>*	[1..1]	±		165
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		165
	InitiationSource *<InitnSrc>*	[0..1]			166
	Name *<Nm>*	[1..1]	Text		166
	Provider *<Prvdr>*	[0..1]	Text		166
	Version *<Vrsn>*	[0..1]	Text		166

6.1.14.2.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 319

6.1.14.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 313

6.1.14.2.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 209 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		209
Or}	Proprietary <Prtry>	[1..1]	Text		210

6.1.14.2.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 318

6.1.14.2.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 316

6.1.14.2.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.14.2.7 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 153 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		153
	BranchIdentification <*BrnchId*>	[0..1]	±		154

6.1.14.2.8 InitiationSource <InitnSrc>

Presence: [0..1]

Definition: Source application or software used to initiate the payment.

InitiationSource <InitnSrc> contains the following **PaymentInitiationSource1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		166
	Provider <*Prvdr*>	[0..1]	Text		166
	Version <*Vrsn*>	[0..1]	Text		166

6.1.14.2.8.1 Name <Nm>

Presence: [1..1]

Definition: Name of the application or software used to initiate the payment.

Datatype: "Max140Text" on page 318

6.1.14.2.8.2 Provider <Prvdr>

Presence: [0..1]

Definition: Provider of the application or software used to initiate the payment.

Datatype: "Max35Text" on page 319

6.1.14.2.8.3 Version <Vrsn>

Presence: [0..1]

Definition: Version of the application or software used to initiate the payment.

Datatype: "Max35Text" on page 319

6.1.14.3 OriginalTransactionReference35

Definition: Specifies key elements as defined in the original transaction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C8	169
	Amount <*Amt*>	[0..1]	±		169
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		170
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		170
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		170
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		170
	SettlementInformation <*SttlmInf*>	[0..1]		C17, C18, C22, C23, C24, C25, C28, C29	170
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		172
	SettlementAccount <*SttlmAcct*>	[0..1]	±	C16, C15	173
	ClearingSystem <*ClrSys*>	[0..1]			173
{Or	Code <*Cd*>	[1..1]	CodeSet		174
Or}	Proprietary <*Prtry*>	[1..1]	Text		174
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		174
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	174
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		175
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	175
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		176
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±	C16, C15	176
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		177
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		178
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]			178
{Or	DirectDebitMandate <*DrctDbtMndt*>	[0..1]		C2, C3	180
	MandateIdentification <*MndtId*>	[0..1]	Text		182
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		182
	AmendmentIndicator <*AmdmntInd*>	[0..1]	Indicator		182
	AmendmentInformationDetails <*AmdmntInfDtls*>	[0..1]			182

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		183
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		183
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		184
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C16, C15	184
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		185
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C16, C15	185
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		186
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C16, C15	186
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		187
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		187
	OriginalReason *<OrgnlRsn>*	[0..1]			187
{Or	Code *<Cd>*	[1..1]	CodeSet		188
Or}	Proprietary *<Prtry>*	[1..1]	Text		188
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		188
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		188
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		188
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		188
	Frequency *<Frqcy>*	[0..1]	±		188
	Reason *<Rsn>*	[0..1]			189
{Or	Code *<Cd>*	[1..1]	CodeSet		189
Or}	Proprietary *<Prtry>*	[1..1]	Text		189
	TrackingDays *<TrckgDays>*	[0..1]	Text		189
Or}	CreditTransferMandate *<CdtTrfMndt>*	[0..1]	±		189
	RemittanceInformation *<RmtInf>*	[0..1]	±		190
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		190
	Debtor *<Dbtr>*	[0..1]	±		190
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C16, C15	191
	DebtorAgent *<DbtrAgt>*	[0..1]	±		191
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±	C16, C15	192

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdtrAgt>	[0..1]	±		192
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C16, C15	193
	Creditor <Cdtr>	[0..1]	±		193
	CreditorAccount <CdtrAcct>	[0..1]	±	C16, C15	194
	UltimateCreditor <UltmtCdtr>	[0..1]	±		194
	Purpose <Purp>	[0..1]	±		195

6.1.14.3.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.14.3.2 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 134 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C8	134
Or}	EquivalentAmount <EqvtAmt>	[1..1]			135
	Amount <Amt>	[1..1]	Amount	C1, C8	135
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	135

6.1.14.3.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 313

6.1.14.3.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor.

Datatype: "ISODate" on page 313

6.1.14.3.5 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 144 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		144
Or}	DateTime *<DtTm>*	[1..1]	DateTime		144

6.1.14.3.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

6.1.14.3.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C17 "InstructedReimbursementAgentAccountRule", C18 "InstructingReimbursementAgentAccountRule", C22 "SettlementMethodAgentRule", C23 "SettlementMethodClearingRule", C24 "SettlementMethodCoverAgentRule", C25 "SettlementMethodCoverRule", C28 "ThirdReimbursementAgentAccountRule", C29 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction11** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	SettlementMethod *<SttlmMtd>*	[1..1]	CodeSet		172
	SettlementAccount *<SttlmAcct>*	[0..1]	±	C16, C15	173
	ClearingSystem *<ClrSys>*	[0..1]			173
{Or	Code *<Cd>*	[1..1]	CodeSet		174
Or}	Proprietary *<Prtry>*	[1..1]	Text		174
	InstructingReimbursementAgent *<InstgRmbrsmntAgt>*	[0..1]	±		174
	InstructingReimbursementAgentAccount *<InstgRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	174
	InstructedReimbursementAgent *<InstdRmbrsmntAgt>*	[0..1]	±		175
	InstructedReimbursementAgentAccount *<InstdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	175
	ThirdReimbursementAgent *<ThrdRmbrsmntAgt>*	[0..1]	±		176
	ThirdReimbursementAgentAccount *<ThrdRmbrsmntAgtAcct>*	[0..1]	±	C16, C15	176

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'InstructingAgent'
 Or    /SettlementMethod is equal to value 'InstructedAgent'
Following Must be True
    /ClearingSystem Must be absent
 And    /InstructingReimbursementAgent Must be absent
 And    /InstructedReimbursementAgent Must be absent
 And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodClearingRule**

   If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'ClearingSystem'
Following Must be True
    /SettlementAccount Must be absent
 And    /InstructingReimbursementAgent Must be absent
 And    /InstructedReimbursementAgent Must be absent
 And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodCoverAgentRule**

   If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /InstructingReimbursementAgent Must be present
 Or    /InstructedReimbursementAgent Must be present
```

- **SettlementMethodCoverRule**

   If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'CoverMethod'
Following Must be True
    /SettlementAccount Must be absent
 And    /ClearingSystem Must be absent
```

- **ThirdReimbursementAgentAccountRule**

   If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

```
On Condition
    /ThirdReimbursementAgent is absent
Following Must be True
    /ThirdReimbursementAgentAccount Must be absent
```

- **ThirdReimbursementAgentRule**

   If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

```
On Condition
    /ThirdReimbursementAgent is present
Following Must be True
    /InstructingReimbursementAgent Must be present
 And    /InstructedReimbursementAgent Must be present
```

6.1.14.3.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 312

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.1.14.3.7.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.7.3 ClearingSystem <ClrSys>

Presence: [0..1]

Definition: Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		174
Or}	Proprietary *<Prtry>*	[1..1]	Text		174

6.1.14.3.7.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 302

6.1.14.3.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.14.3.7.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.3.7.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.7.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.3.7.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.7.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.14.3.7.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 222 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		222
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		222
	ServiceLevel <*SvcLvl*>	[0..*]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		223
Or}	Proprietary <*Prtry*>	[1..1]	Text		223
	LocalInstrument <*LclInstrm*>	[0..1]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		224
Or}	Proprietary <*Prtry*>	[1..1]	Text		224
	SequenceType <*SeqTp*>	[0..1]	CodeSet		224
	CategoryPurpose <*CtgyPurp*>	[0..1]			224
{Or	Code <*Cd*>	[1..1]	CodeSet		224
Or}	Proprietary <*Prtry*>	[1..1]	Text		225

6.1.14.3.9 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 309

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.

6.1.14.3.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains one of the following
MandateRelatedData2Choice elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate *<DrctDbtMndt>*	[0..1]		C2, C3	180
	MandateIdentification *<MndtId>*	[0..1]	Text		182
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		182
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		182
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]			182
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		183
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		183
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		184
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C16, C15	184
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		185
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C16, C15	185
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		186
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C16, C15	186
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		187
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		187
	OriginalReason *<OrgnlRsn>*	[0..1]			187
{Or	Code *<Cd>*	[1..1]	CodeSet		188
Or}	Proprietary *<Prtry>*	[1..1]	Text		188
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		188
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		188
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		188
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		188
	Frequency *<Frqcy>*	[0..1]	±		188
	Reason *<Rsn>*	[0..1]			189
{Or	Code *<Cd>*	[1..1]	CodeSet		189
Or}	Proprietary *<Prtry>*	[1..1]	Text		189
	TrackingDays *<TrckgDays>*	[0..1]	Text		189
Or}	CreditTransferMandate *<CdtTrfMndt>*	[0..1]	±		189

6.1.14.3.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		182
	DateOfSignature <DtOfSgntr>	[0..1]	Date		182
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		182
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			182
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		183
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		183
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		184
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C16, C15	184
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		185
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C16, C15	185
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		186
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C16, C15	186
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		187
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		187
	OriginalReason <OrgnlRsn>	[0..1]			187
{Or	Code <Cd>	[1..1]	CodeSet		188
Or}	Proprietary <Prtry>	[1..1]	Text		188
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		188
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		188
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		188
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		188
	Frequency <Frqcy>	[0..1]	±		188
	Reason <Rsn>	[0..1]			189
{Or	Code <Cd>	[1..1]	CodeSet		189
Or}	Proprietary <Prtry>	[1..1]	Text		189
	TrackingDays <TrckgDays>	[0..1]	Text		189

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

```
On Condition
    /AmendmentIndicator is equal to value 'false'
Following Must be True
    /AmendmentInformationDetails Must be absent
```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

```
On Condition
    /AmendmentIndicator is equal to value 'true'
Following Must be True
    /AmendmentInformationDetails Must be present
```

6.1.14.3.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.14.3.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 313

6.1.14.3.10.1.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 315):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.14.3.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails14 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		183
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		183
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		184
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±	C16, C15	184
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		185
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±	C16, C15	185
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		186
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±	C16, C15	186
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		187
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		187
	OriginalReason *<OrgnlRsn>*	[0..1]			187
{Or	Code *<Cd>*	[1..1]	CodeSet		188
Or}	Proprietary *<Prtry>*	[1..1]	Text		188
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		188

6.1.14.3.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.14.3.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.14.3.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.14.3.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.10.1.4.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

6.1.14.3.10.1.4.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[0..1]	±		130
	Type <*Tp*>	[0..1]	±		130
	Currency <*Ccy*>	[0..1]	CodeSet	C1	130
	Name <*Nm*>	[0..1]	Text		131
	Proxy <*Prxy*>	[0..1]	±		131

Constraints

• **IdentificationAndProxyGuideline**

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

• **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.10.1.4.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.3.10.1.4.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 313

6.1.14.3.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 155 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Type <*Tp*>	[1..1]	CodeSet		156
Or	Period <*Prd*>	[1..1]			156
	Type <*Tp*>	[1..1]	CodeSet		156
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		157
Or}	PointInTime <*PtInTm*>	[1..1]			157
	Type <*Tp*>	[1..1]	CodeSet		157
	PointInTime <*PtInTm*>	[1..1]	Text		158

6.1.14.3.10.1.4.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		188
Or}	Proprietary <*Prtry*>	[1..1]	Text		188

6.1.14.3.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 305

6.1.14.3.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 319

6.1.14.3.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: "Exact2NumericText" on page 317

6.1.14.3.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 317

6.1.14.3.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 313

6.1.14.3.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 313

6.1.14.3.10.1.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 155 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		156
Or	Period *<Prd>*	[1..1]			156
	Type *<Tp>*	[1..1]	CodeSet		156
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		157
Or}	PointInTime *<PtInTm>*	[1..1]			157
	Type *<Tp>*	[1..1]	CodeSet		157
	PointInTime *<PtInTm>*	[1..1]	Text		158

6.1.14.3.10.1.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to 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		189
Or}	Proprietary *<Prtry>*	[1..1]	Text		189

6.1.14.3.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 305

6.1.14.3.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 319

6.1.14.3.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 317

6.1.14.3.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 144 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		145
	Type <Tp>	[0..1]	±		145
	DateOfSignature <DtOfSgntr>	[0..1]	Date		146
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		146
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		146
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		146
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		146
	Frequency <Frqcy>	[0..1]	±		146
	Reason <Rsn>	[0..1]			147
{Or	Code <Cd>	[1..1]	CodeSet		147
Or}	Proprietary <Prtry>	[1..1]	Text		147

6.1.14.3.11 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 269 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		269
	Structured <Strd>	[0..*]	±		269

6.1.14.3.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 215 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		216
Or}	Agent <Agt>	[1..1]	±		216

6.1.14.3.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 215 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		216
Or}	Agent *<Agt>*	[1..1]	±		216

6.1.14.3.14 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.3.16 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		130
	Type *<Tp>*	[0..1]	±		130
	Currency *<Ccy>*	[0..1]	CodeSet	C1	130
	Name *<Nm>*	[0..1]	Text		131
	Proxy *<Prxy>*	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.14.3.18 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 215 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		216
Or}	Agent <Agt>	[1..1]	±		216

6.1.14.3.20 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: C16 "IdentificationOrProxyPresenceRule", C15 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		130
	Type <Tp>	[0..1]	±		130
	Currency <Ccy>	[0..1]	CodeSet	C1	130
	Name <Nm>	[0..1]	Text		131
	Proxy <Prxy>	[0..1]	±		131

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

6.1.14.3.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 215 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		216
Or}	Agent <Agt>	[1..1]	±		216

6.1.14.3.22 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 195 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	Text		195

6.1.14.4 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		195
Or}	Proprietary <Prtry>	[1..1]	Text		195

6.1.14.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 307

6.1.14.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.14.5 GroupHeader88

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		196
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		196
	Authorisation *<Authstn>*	[0..2]	±		197
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		197
	ControlSum *<CtrlSum>*	[0..1]	Quantity		197
	GroupReversal *<GrpRvsl>*	[0..1]	Indicator		197
	InitiatingParty *<InitgPty>*	[0..1]	±		197
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		198
	DebtorAgent *<DbtrAgt>*	[0..1]	±		198
	CreditorAgent *<CdtrAgt>*	[0..1]	±		198

Constraints

- **ControlSumAndGroupReversalRule**

  If GroupReversal is true, then ControlSum is not allowed.

  ```
  On Condition
      /GroupReversal is present
   And    /GroupReversal is equal to value 'true'
  Following Must be True
      /ControlSum Must be absent
  ```

- **GroupReversalAndNumberOfTransactionsGuideline**

  If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

6.1.14.5.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 319

6.1.14.5.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 313

6.1.14.5.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side.

The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party.

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 209 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		209
Or}	Proprietary *<Prtry>*	[1..1]	Text		210

6.1.14.5.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 318

6.1.14.5.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 316

6.1.14.5.6 GroupReversal <GrpRvsl>

Presence: [0..1]

Definition: Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 315):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.14.5.7 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the reversal message.

Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.14.5.8 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.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.14.5.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.14.5.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		153
	BranchIdentification <BrnchId>	[0..1]	±		154

6.1.14.6 GroupHeader86

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		199
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		199
	InitiatingParty *<InitgPty>*	[0..1]	±		199
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		199
	DebtorAgent *<DbtrAgt>*	[0..1]	±		200
	CreditorAgent *<CdtrAgt>*	[0..1]	±		200

6.1.14.6.1 MessageIdentification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.

Datatype: "Max35Text" on page 319

6.1.14.6.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 313

6.1.14.6.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

6.1.14.6.4 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.

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.6.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.6.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.7 GroupHeader83

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		201
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		201
	Authorisation *<Authstn>*	[0..2]	±		201
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		201
	ControlSum *<CtrlSum>*	[0..1]	Quantity		202
	InitiatingParty *<InitgPty>*	[1..1]	±		202
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		202

6.1.14.7.1 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 319

6.1.14.7.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 313

6.1.14.7.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a different party than the initiating party.

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 209 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		209
Or}	Proprietary *<Prtry>*	[1..1]	Text		210

6.1.14.7.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 318

6.1.14.7.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 316

6.1.14.7.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

6.1.14.7.7 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 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.14.8 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		203
	DetailedStatus *<DtldSts>*	[1..1]	CodeSet		203
	DetailedControlSum *<DtldCtrlSum>*	[0..1]	Quantity		203

6.1.14.8.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

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

Datatype: "Max15NumericText" on page 318

6.1.14.8.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 306

6.1.14.8.3 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 316

6.1.14.9 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	C1, C8	204
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			205
	Type <Tp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	Text		205
	Amount <Amt>	[1..1]	Amount	C1, C8	205
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C8	206
	TaxAmount <TaxAmt>	[0..*]			206
	Type <Tp>	[0..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C1, C8	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C1, C8	208
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C8	209

6.1.14.9.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.14.9.2 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]			205
{Or	Code <*Cd*>	[1..1]	CodeSet		205
Or}	Proprietary <*Prtry*>	[1..1]	Text		205
	Amount <*Amt*>	[1..1]	Amount	C1, C8	205

6.1.14.9.2.1 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		205
Or}	Proprietary <*Prtry*>	[1..1]	Text		205

6.1.14.9.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 304

6.1.14.9.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.14.9.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.14.9.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.14.9.4 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]			206
{Or	Code <*Cd*>	[1..1]	CodeSet		207
Or}	Proprietary <*Prtry*>	[1..1]	Text		207
	Amount <*Amt*>	[1..1]	Amount	C1, C8	207

6.1.14.9.4.1 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		207
Or}	Proprietary <*Prtry*>	[1..1]	Text		207

6.1.14.9.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 308

6.1.14.9.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.14.9.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.14.9.5 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	C1, C8	208
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		208
	Reason <*Rsn*>	[0..1]	Text		208
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		208

6.1.14.9.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.14.9.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 300

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

6.1.14.9.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 319

6.1.14.9.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 318

6.1.14.9.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.14.10 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		209
Or}	Proprietary *<Prtry>*	[1..1]	Text		210

6.1.14.10.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 297

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view

CodeName	Name	Definition
		only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

6.1.14.10.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 318

6.1.15 Organisation Identification

6.1.15.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C4	210
	LEI *<LEI>*	[0..1]	IdentifierSet		210
	Other *<Othr>*	[0..*]			211
	Identification *<Id>*	[1..1]	Text		211
	SchemeName *<SchmeNm>*	[0..1]			211
{Or	Code *<Cd>*	[1..1]	CodeSet		211
Or}	Proprietary *<Prtry>*	[1..1]	Text		211
	Issuer *<Issr>*	[0..1]	Text		212

6.1.15.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C4 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 314

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.

6.1.15.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 315

6.1.15.1.3 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		211
	SchemeName *<SchmeNm>*	[0..1]			211
{Or	Code *<Cd>*	[1..1]	CodeSet		211
Or}	Proprietary *<Prtry>*	[1..1]	Text		211
	Issuer *<Issr>*	[0..1]	Text		212

6.1.15.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 319

6.1.15.1.3.2 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		211
Or}	Proprietary *<Prtry>*	[1..1]	Text		211

6.1.15.1.3.2.1 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 305

6.1.15.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.15.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 319

6.1.16   Party Identification

6.1.16.1 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		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

6.1.16.1.1 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 318

6.1.16.1.2 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 230 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			231
{Or	Code <Cd>	[1..1]	CodeSet		231
Or}	Proprietary <Prtry>	[1..1]	±		232
	Department <Dept>	[0..1]	Text		232
	SubDepartment <SubDept>	[0..1]	Text		232
	StreetName <StrtNm>	[0..1]	Text		232
	BuildingNumber <BldgNb>	[0..1]	Text		232
	BuildingName <BldgNm>	[0..1]	Text		233
	Floor <Flr>	[0..1]	Text		233
	PostBox <PstBx>	[0..1]	Text		233
	Room <Room>	[0..1]	Text		233
	PostCode <PstCd>	[0..1]	Text		233
	TownName <TwnNm>	[0..1]	Text		233
	TownLocationName <TwnLctnNm>	[0..1]	Text		233
	DistrictName <DstrctNm>	[0..1]	Text		233
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		234
	Country <Ctry>	[0..1]	CodeSet	C7	234
	AddressLine <AdrLine>	[0..7]	Text		234

6.1.16.1.3 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 214 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		214
Or}	PrivateIdentification <PrvtId>	[1..1]	±		215

6.1.16.1.4 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: C7 "Country"

Datatype: "CountryCode" on page 300

Constraints

- **Country**

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

6.1.16.1.5 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 227 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		228
	Name *<Nm>*	[0..1]	Text		228
	PhoneNumber *<PhneNb>*	[0..1]	Text		228
	MobileNumber *<MobNb>*	[0..1]	Text		229
	FaxNumber *<FaxNb>*	[0..1]	Text		229
	EmailAddress *<EmailAdr>*	[0..1]	Text		229
	EmailPurpose *<EmailPurp>*	[0..1]	Text		229
	JobTitle *<JobTitl>*	[0..1]	Text		229
	Responsibility *<Rspnsblty>*	[0..1]	Text		229
	Department *<Dept>*	[0..1]	Text		229
	Other *<Othr>*	[0..*]			229
	ChannelType *<ChanlTp>*	[1..1]	Text		230
	Identification *<Id>*	[0..1]	Text		230
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		230

6.1.16.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		214
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		215

6.1.16.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 210 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C4	210
	LEI <LEI>	[0..1]	IdentifierSet		210
	Other <Othr>	[0..*]			211
	Identification <Id>	[1..1]	Text		211
	SchemeName <SchmeNm>	[0..1]			211
{Or	Code <Cd>	[1..1]	CodeSet		211
Or}	Proprietary <Prtry>	[1..1]	Text		211
	Issuer <Issr>	[0..1]	Text		212

6.1.16.2.2 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 225 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			225
	BirthDate <BirthDt>	[1..1]	Date		226
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		226
	CityOfBirth <CityOfBirth>	[1..1]	Text		226
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C7	226
	Other <Othr>	[0..*]			226
	Identification <Id>	[1..1]	Text		226
	SchemeName <SchmeNm>	[0..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		227
Or}	Proprietary <Prtry>	[1..1]	Text		227
	Issuer <Issr>	[0..1]	Text		227

6.1.16.3 Party40Choice

Definition: Identification of a person, an organisation or a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		216
Or}	Agent *<Agt>*	[1..1]	±		216

6.1.16.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		212
	PostalAddress *<PstlAdr>*	[0..1]	±		212
	Identification *<Id>*	[0..1]	±		213
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C7	213
	ContactDetails *<CtctDtls>*	[0..1]	±		214

6.1.16.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 153 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		153
	BranchIdentification *<BrnchId>*	[0..1]	±		154

6.1.17   Payment

6.1.17.1 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		217
	InstructionInformation *<InstrInf>*	[0..1]	Text		217

6.1.17.1.1 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 303

6.1.17.1.2 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 318

6.1.18　　　Payment Type

6.1.18.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		217
	ServiceLevel <*SvcLvl*>	[0..*]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	LocalInstrument <*LclInstrm*>	[0..1]			218
{Or	Code <*Cd*>	[1..1]	CodeSet		218
Or}	Proprietary <*Prtry*>	[1..1]	Text		218
	CategoryPurpose <*CtgyPurp*>	[0..1]			219
{Or	Code <*Cd*>	[1..1]	CodeSet		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

6.1.18.1.1 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 310

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

6.1.18.1.2 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		218
Or}	Proprietary *<Prtry>*	[1..1]	Text		218

6.1.18.1.2.1 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 307

6.1.18.1.2.2 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 319

6.1.18.1.3 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		218
Or}	Proprietary *<Prtry>*	[1..1]	Text		218

6.1.18.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 305

6.1.18.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.18.1.4 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		219
Or}	Proprietary <*Prtry*>	[1..1]	Text		219

6.1.18.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 303

6.1.18.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.18.2 PaymentTypeInformation29

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		220
	ServiceLevel <*SvcLvl*>	[0..*]			220
{Or	Code <*Cd*>	[1..1]	CodeSet		220
Or}	Proprietary <*Prtry*>	[1..1]	Text		220
	LocalInstrument <*LclInstrm*>	[0..1]			220
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221
	SequenceType <*SeqTp*>	[0..1]	CodeSet		221
	CategoryPurpose <*CtgyPurp*>	[0..1]			221
{Or	Code <*Cd*>	[1..1]	CodeSet		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		222

6.1.18.2.1 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 310

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

6.1.18.2.2 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		220
Or}	Proprietary <*Prtry*>	[1..1]	Text		220

6.1.18.2.2.1 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 307

6.1.18.2.2.2 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 319

6.1.18.2.3 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		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		221

6.1.18.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 305

6.1.18.2.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.18.2.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 311

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.18.2.5 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		221
Or}	Proprietary <*Prtry*>	[1..1]	Text		222

6.1.18.2.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 303

6.1.18.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.18.3 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		222
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		222
	ServiceLevel <*SvcLvl*>	[0..*]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		223
Or}	Proprietary <*Prtry*>	[1..1]	Text		223
	LocalInstrument <*LclInstrm*>	[0..1]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		224
Or}	Proprietary <*Prtry*>	[1..1]	Text		224
	SequenceType <*SeqTp*>	[0..1]	CodeSet		224
	CategoryPurpose <*CtgyPurp*>	[0..1]			224
{Or	Code <*Cd*>	[1..1]	CodeSet		224
Or}	Proprietary <*Prtry*>	[1..1]	Text		225

6.1.18.3.1 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 310

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

6.1.18.3.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 299

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.1.18.3.3 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		223
Or}	Proprietary <Prtry>	[1..1]	Text		223

6.1.18.3.3.1 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 307

6.1.18.3.3.2 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 319

6.1.18.3.4 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		224
Or}	Proprietary <Prtry>	[1..1]	Text		224

6.1.18.3.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 305

6.1.18.3.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.18.3.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 311

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.18.3.6 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		224
Or}	Proprietary <*Prtry*>	[1..1]	Text		225

6.1.18.3.6.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 303

6.1.18.3.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.19 Person Identification

6.1.19.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			225
	BirthDate *<BirthDt>*	[1..1]	Date		226
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		226
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		226
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C7	226
	Other *<Othr>*	[0..*]			226
	Identification *<Id>*	[1..1]	Text		226
	SchemeName *<SchmeNm>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227
	Issuer *<Issr>*	[0..1]	Text		227

6.1.19.1.1 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		226
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		226
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		226
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C7	226

6.1.19.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 313

6.1.19.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 319

6.1.19.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 319

6.1.19.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 300

Constraints

- **Country**

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

6.1.19.1.2 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		226
	SchemeName *<SchmeNm>*	[0..1]			227
{Or	Code *<Cd>*	[1..1]	CodeSet		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227
	Issuer *<Issr>*	[0..1]	Text		227

6.1.19.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 319

6.1.19.1.2.2 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		227
Or}	Proprietary *<Prtry>*	[1..1]	Text		227

6.1.19.1.2.2.1 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 306

6.1.19.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.19.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 319

6.1.19.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		228
	Name *<Nm>*	[0..1]	Text		228
	PhoneNumber *<PhneNb>*	[0..1]	Text		228
	MobileNumber *<MobNb>*	[0..1]	Text		229
	FaxNumber *<FaxNb>*	[0..1]	Text		229
	EmailAddress *<EmailAdr>*	[0..1]	Text		229
	EmailPurpose *<EmailPurp>*	[0..1]	Text		229
	JobTitle *<JobTitl>*	[0..1]	Text		229
	Responsibility *<Rspnsblty>*	[0..1]	Text		229
	Department *<Dept>*	[0..1]	Text		229
	Other *<Othr>*	[0..*]			229
	ChannelType *<ChanlTp>*	[1..1]	Text		230
	Identification *<Id>*	[0..1]	Text		230
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		230

6.1.19.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 309

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).

6.1.19.2.2 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 318

6.1.19.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 320

6.1.19.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 320

6.1.19.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 320

6.1.19.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 318

6.1.19.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.19.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 319

6.1.19.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 319

6.1.19.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 319

6.1.19.2.11 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		230
	Identification *<Id>*	[0..1]	Text		230

6.1.19.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 319

6.1.19.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 318

6.1.19.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 310

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.

6.1.20   Postal Address

6.1.20.1 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]			231
{Or	Code <Cd>	[1..1]	CodeSet		231
Or}	Proprietary <Prtry>	[1..1]	±		232
	Department <Dept>	[0..1]	Text		232
	SubDepartment <SubDept>	[0..1]	Text		232
	StreetName <StrtNm>	[0..1]	Text		232
	BuildingNumber <BldgNb>	[0..1]	Text		232
	BuildingName <BldgNm>	[0..1]	Text		233
	Floor <Flr>	[0..1]	Text		233
	PostBox <PstBx>	[0..1]	Text		233
	Room <Room>	[0..1]	Text		233
	PostCode <PstCd>	[0..1]	Text		233
	TownName <TwnNm>	[0..1]	Text		233
	TownLocationName <TwnLctnNm>	[0..1]	Text		233
	DistrictName <DstrctNm>	[0..1]	Text		233
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		234
	Country <Ctry>	[0..1]	CodeSet	C7	234
	AddressLine <AdrLine>	[0..7]	Text		234

6.1.20.1.1 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		231
Or}	Proprietary <Prtry>	[1..1]	±		232

6.1.20.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 297

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.

6.1.20.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 159 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		159
	Issuer *<Issr>*	[1..1]	Text		159
	SchemeName *<SchmeNm>*	[0..1]	Text		160

6.1.20.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 319

6.1.20.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 319

6.1.20.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 319

6.1.20.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 318

6.1.20.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 319

6.1.20.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 319

6.1.20.1.8 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 318

6.1.20.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 319

6.1.20.1.10 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 318

6.1.20.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.20.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 319

6.1.20.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.20.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.20.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 300

Constraints

• **Country**

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

6.1.20.1.16 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 319

6.1.21 Regulatory Reporting

6.1.21.1 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		235
	Authority <*Authrty*>	[0..1]			235
	Name <*Nm*>	[0..1]	Text		235
	Country <*Ctry*>	[0..1]	CodeSet	C7	235
	Details <*Dtls*>	[0..*]			235
	Type <*Tp*>	[0..1]	Text		236
	Date <*Dt*>	[0..1]	Date		236
	Country <*Ctry*>	[0..1]	CodeSet	C7	236
	Code <*Cd*>	[0..1]	Text		236
	Amount <*Amt*>	[0..1]	Amount	C1, C8	236
	Information <*Inf*>	[0..*]	Text		237

6.1.21.1.1 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 310

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.

6.1.21.1.2 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		235
	Country *<Ctry>*	[0..1]	CodeSet	C7	235

6.1.21.1.2.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 318

6.1.21.1.2.2 Country <Ctry>

Presence: [0..1]

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

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 300

Constraints

- **Country**

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

6.1.21.1.3 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		236
	Date *<Dt>*	[0..1]	Date		236
	Country *<Ctry>*	[0..1]	CodeSet	C7	236
	Code *<Cd>*	[0..1]	Text		236
	Amount *<Amt>*	[0..1]	Amount	C1, C8	236
	Information *<Inf>*	[0..*]	Text		237

6.1.21.1.3.1 Type <Tp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.21.1.3.2 Date <Dt>

Presence: [0..1]

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

Datatype: "ISODate" on page 313

6.1.21.1.3.3 Country <Ctry>

Presence: [0..1]

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

Impacted by: C7 "Country"

Datatype: "CountryCode" on page 300

Constraints

• **Country**

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

6.1.21.1.3.4 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 317

6.1.21.1.3.5 Amount <Amt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.21.1.3.6 Information <Inf>

Presence: [0..*]

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

Datatype: "Max35Text" on page 319

6.1.22   Remittance

6.1.22.1 RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceIdentification *<RmtId>*	[0..1]	Text		237
	RemittanceLocationDetails *<RmtLctnDtls>*	[0..*]	±		237

6.1.22.1.1 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 319

6.1.22.1.2 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 276 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		277
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		277
	PostalAddress <PstlAdr>	[0..1]			277
	Name <Nm>	[1..1]	Text		277
	Address <Adr>	[1..1]	±		278

6.1.22.2 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..*]			241
	Type *<Tp>*	[0..1]			243
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			243
{Or	Code *<Cd>*	[1..1]	CodeSet		243
Or}	Proprietary *<Prtry>*	[1..1]	Text		244
	Issuer *<Issr>*	[0..1]	Text		244
	Number *<Nb>*	[0..1]	Text		244
	RelatedDate *<RltdDt>*	[0..1]	Date		245
	LineDetails *<LineDtls>*	[0..*]			245
	Identification *<Id>*	[1..*]			246
	Type *<Tp>*	[0..1]			247
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			247
{Or	Code *<Cd>*	[1..1]	CodeSet		247
Or}	Proprietary *<Prtry>*	[1..1]	Text		247
	Issuer *<Issr>*	[0..1]	Text		248
	Number *<Nb>*	[0..1]	Text		248
	RelatedDate *<RltdDt>*	[0..1]	Date		248
	Description *<Desc>*	[0..1]	Text		248
	Amount *<Amt>*	[0..1]			248
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C8	249
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			250
	Type *<Tp>*	[0..1]			250
{Or	Code *<Cd>*	[1..1]	CodeSet		250
Or}	Proprietary *<Prtry>*	[1..1]	Text		250
	Amount *<Amt>*	[1..1]	Amount	C1, C8	250
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C8	251
	TaxAmount *<TaxAmt>*	[0..*]			251
	Type *<Tp>*	[0..1]			251
{Or	Code *<Cd>*	[1..1]	CodeSet		252
Or}	Proprietary *<Prtry>*	[1..1]	Text		252
	Amount *<Amt>*	[1..1]	Amount	C1, C8	252

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			252
	Amount *<Amt>*	[1..1]	Amount	C1, C8	253
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		253
	Reason *<Rsn>*	[0..1]	Text		253
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		253
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C8	254
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		254
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		255
	Invoicer *<Invcr>*	[0..1]	±		256
	Invoicee *<Invcee>*	[0..1]	±		256
	TaxRemittance *<TaxRmt>*	[0..1]			257
	Creditor *<Cdtr>*	[0..1]	±		259
	Debtor *<Dbtr>*	[0..1]	±		259
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		259
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		260
	ReferenceNumber *<RefNb>*	[0..1]	Text		260
	Method *<Mtd>*	[0..1]	Text		260
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C8	260
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C8	261
	Date *<Dt>*	[0..1]	Date		261
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		261
	Record *<Rcrd>*	[0..*]			261
	Type *<Tp>*	[0..1]	Text		262
	Category *<Ctgy>*	[0..1]	Text		262
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		262
	DebtorStatus *<DbtrSts>*	[0..1]	Text		263
	CertificateIdentification *<CertId>*	[0..1]	Text		263
	FormsCode *<FrmsCd>*	[0..1]	Text		263
	Period *<Prd>*	[0..1]			263
	Year *<Yr>*	[0..1]	Year		263
	Type *<Tp>*	[0..1]	CodeSet		263

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromToDate *<FrToDt>*	[0..1]	±		264
	TaxAmount *<TaxAmt>*	[0..1]			265
	Rate *<Rate>*	[0..1]	Rate		265
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C8	265
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C8	265
	Details *<Dtls>*	[0..*]			266
	Period *<Prd>*	[0..1]			266
	Year *<Yr>*	[0..1]	Year		266
	Type *<Tp>*	[0..1]	CodeSet		267
	FromToDate *<FrToDt>*	[0..1]	±		267
	Amount *<Amt>*	[1..1]	Amount	C1, C8	268
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		268
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]	±		268
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		269

6.1.22.2.1 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]			243
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			243
{Or	Code <*Cd*>	[1..1]	CodeSet		243
Or}	Proprietary <*Prtry*>	[1..1]	Text		244
	Issuer <*Issr*>	[0..1]	Text		244
	Number <*Nb*>	[0..1]	Text		244
	RelatedDate <*RltdDt*>	[0..1]	Date		245
	LineDetails <*LineDtls*>	[0..*]			245
	Identification <*Id*>	[1..*]			246
	Type <*Tp*>	[0..1]			247
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			247
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		247
	Issuer <*Issr*>	[0..1]	Text		248
	Number <*Nb*>	[0..1]	Text		248
	RelatedDate <*RltdDt*>	[0..1]	Date		248
	Description <*Desc*>	[0..1]	Text		248
	Amount <*Amt*>	[0..1]			248
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C8	249
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			250
	Type <*Tp*>	[0..1]			250
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	Amount <*Amt*>	[1..1]	Amount	C1, C8	250
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C8	251
	TaxAmount <*TaxAmt*>	[0..*]			251
	Type <*Tp*>	[0..1]			251
{Or	Code <*Cd*>	[1..1]	CodeSet		252
Or}	Proprietary <*Prtry*>	[1..1]	Text		252
	Amount <*Amt*>	[1..1]	Amount	C1, C8	252

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			252
	Amount *<Amt>*	[1..1]	Amount	C1, C8	253
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		253
	Reason *<Rsn>*	[0..1]	Text		253
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		253
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C8	254

6.1.22.2.1.1 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]			243
{Or	Code *<Cd>*	[1..1]	CodeSet		243
Or}	Proprietary *<Prtry>*	[1..1]	Text		244
	Issuer *<Issr>*	[0..1]	Text		244

6.1.22.2.1.1.1 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		243
Or}	Proprietary *<Prtry>*	[1..1]	Text		244

6.1.22.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 301

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.

6.1.22.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.22.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 319

6.1.22.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 319

6.1.22.2.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 313

6.1.22.2.1.4 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..*]			246
	Type <Tp>	[0..1]			247
	CodeOrProprietary <CdOrPrtry>	[1..1]			247
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	Issuer <Issr>	[0..1]	Text		248
	Number <Nb>	[0..1]	Text		248
	RelatedDate <RltdDt>	[0..1]	Date		248
	Description <Desc>	[0..1]	Text		248
	Amount <Amt>	[0..1]			248
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C8	249
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			250
	Type <Tp>	[0..1]			250
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250
	Amount <Amt>	[1..1]	Amount	C1, C8	250
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C8	251
	TaxAmount <TaxAmt>	[0..*]			251
	Type <Tp>	[0..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		252
Or}	Proprietary <Prtry>	[1..1]	Text		252
	Amount <Amt>	[1..1]	Amount	C1, C8	252
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			252
	Amount <Amt>	[1..1]	Amount	C1, C8	253
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		253
	Reason <Rsn>	[0..1]	Text		253
	AdditionalInformation <AddtlInf>	[0..1]	Text		253
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C8	254

6.1.22.2.1.4.1 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]			247
	CodeOrProprietary <CdOrPrtry>	[1..1]			247
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	Issuer <Issr>	[0..1]	Text		248
	Number <Nb>	[0..1]	Text		248
	RelatedDate <RltdDt>	[0..1]	Date		248

6.1.22.2.1.4.1.1 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]			247
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	Issuer <Issr>	[0..1]	Text		248

6.1.22.2.1.4.1.1.1 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		247
Or}	Proprietary <Prtry>	[1..1]	Text		247

6.1.22.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 304

6.1.22.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.22.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 319

6.1.22.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 319

6.1.22.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 313

6.1.22.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 318

6.1.22.2.1.4.3 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	C1, C8	249
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			250
	Type <*Tp*>	[0..1]			250
{Or	Code <*Cd*>	[1..1]	CodeSet		250
Or}	Proprietary <*Prtry*>	[1..1]	Text		250
	Amount <*Amt*>	[1..1]	Amount	C1, C8	250
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C8	251
	TaxAmount <*TaxAmt*>	[0..*]			251
	Type <*Tp*>	[0..1]			251
{Or	Code <*Cd*>	[1..1]	CodeSet		252
Or}	Proprietary <*Prtry*>	[1..1]	Text		252
	Amount <*Amt*>	[1..1]	Amount	C1, C8	252
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			252
	Amount <*Amt*>	[1..1]	Amount	C1, C8	253
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		253
	Reason <*Rsn*>	[0..1]	Text		253
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		253
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C1, C8	254

6.1.22.2.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.1.4.3.2 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]			250
{Or	Code *<Cd>*	[1..1]	CodeSet		250
Or}	Proprietary *<Prtry>*	[1..1]	Text		250
	Amount *<Amt>*	[1..1]	Amount	C1, C8	250

6.1.22.2.1.4.3.2.1 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		250
Or}	Proprietary *<Prtry>*	[1..1]	Text		250

6.1.22.2.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 304

6.1.22.2.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.22.2.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.1.4.3.4 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]			251
{Or	Code <*Cd*>	[1..1]	CodeSet		252
Or}	Proprietary <*Prtry*>	[1..1]	Text		252
	Amount <*Amt*>	[1..1]	Amount	C1, C8	252

6.1.22.2.1.4.3.4.1 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		252
Or}	Proprietary *<Prtry>*	[1..1]	Text		252

6.1.22.2.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 308

6.1.22.2.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 319

6.1.22.2.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.22.2.1.4.3.5 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	C1, C8	253
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		253
	Reason <Rsn>	[0..1]	Text		253
	AdditionalInformation <AddtlInf>	[0..1]	Text		253

6.1.22.2.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 300

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

6.1.22.2.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 319

6.1.22.2.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 318

6.1.22.2.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.2 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 203 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C8	204
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			205
	Type <Tp>	[0..1]			205
{Or	Code <Cd>	[1..1]	CodeSet		205
Or}	Proprietary <Prtry>	[1..1]	Text		205
	Amount <Amt>	[1..1]	Amount	C1, C8	205
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C8	206
	TaxAmount <TaxAmt>	[0..*]			206
	Type <Tp>	[0..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C1, C8	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C1, C8	208
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C8	209

6.1.22.2.3 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 147 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			147
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			148
{Or	Code <*Cd*>	[1..1]	CodeSet		148
Or}	Proprietary <*Prtry*>	[1..1]	Text		148
	Issuer <*Issr*>	[0..1]	Text		149
	Reference <*Ref*>	[0..1]	Text		149

6.1.22.2.4 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 212 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

6.1.22.2.5 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 212 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		212
	PostalAddress <*PstlAdr*>	[0..1]	±		212
	Identification <*Id*>	[0..1]	±		213
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C7	213
	ContactDetails <*CtctDtls*>	[0..1]	±		214

6.1.22.2.6 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]	±		259
	Debtor <Dbtr>	[0..1]	±		259
	UltimateDebtor <UltmtDbtr>	[0..1]	±		259
	AdministrationZone <AdmstnZone>	[0..1]	Text		260
	ReferenceNumber <RefNb>	[0..1]	Text		260
	Method <Mtd>	[0..1]	Text		260
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C8	260
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C8	261
	Date <Dt>	[0..1]	Date		261
	SequenceNumber <SeqNb>	[0..1]	Quantity		261
	Record <Rcrd>	[0..*]			261
	Type <Tp>	[0..1]	Text		262
	Category <Ctgy>	[0..1]	Text		262
	CategoryDetails <CtgyDtls>	[0..1]	Text		262
	DebtorStatus <DbtrSts>	[0..1]	Text		263
	CertificateIdentification <CertId>	[0..1]	Text		263
	FormsCode <FrmsCd>	[0..1]	Text		263
	Period <Prd>	[0..1]			263
	Year <Yr>	[0..1]	Year		263
	Type <Tp>	[0..1]	CodeSet		263
	FromToDate <FrToDt>	[0..1]	±		264
	TaxAmount <TaxAmt>	[0..1]			265
	Rate <Rate>	[0..1]	Rate		265
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C8	265
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C8	265
	Details <Dtls>	[0..*]			266
	Period <Prd>	[0..1]			266
	Year <Yr>	[0..1]	Year		266
	Type <Tp>	[0..1]	CodeSet		267
	FromToDate <FrToDt>	[0..1]	±		267
	Amount <Amt>	[1..1]	Amount	C1, C8	268

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		268

6.1.22.2.6.1 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 294 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		294
	RegistrationIdentification *<RegnId>*	[0..1]	Text		294
	TaxType *<TaxTp>*	[0..1]	Text		294

6.1.22.2.6.2 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 293 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		293
	RegistrationIdentification *<RegnId>*	[0..1]	Text		293
	TaxType *<TaxTp>*	[0..1]	Text		293
	Authorisation *<Authstn>*	[0..1]			293
	Title *<Titl>*	[0..1]	Text		293
	Name *<Nm>*	[0..1]	Text		294

6.1.22.2.6.3 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 293 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		293
	RegistrationIdentification <RegnId>	[0..1]	Text		293
	TaxType <TaxTp>	[0..1]	Text		293
	Authorisation <Authstn>	[0..1]			293
	Title <Titl>	[0..1]	Text		293
	Name <Nm>	[0..1]	Text		294

6.1.22.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 319

6.1.22.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 318

6.1.22.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 319

6.1.22.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.22.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 313

6.1.22.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 316

6.1.22.2.6.11 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		262
	Category *<Ctgy>*	[0..1]	Text		262
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		262
	DebtorStatus *<DbtrSts>*	[0..1]	Text		263
	CertificateIdentification *<CertId>*	[0..1]	Text		263
	FormsCode *<FrmsCd>*	[0..1]	Text		263
	Period *<Prd>*	[0..1]			263
	Year *<Yr>*	[0..1]	Year		263
	Type *<Tp>*	[0..1]	CodeSet		263
	FromToDate *<FrToDt>*	[0..1]	±		264
	TaxAmount *<TaxAmt>*	[0..1]			265
	Rate *<Rate>*	[0..1]	Rate		265
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C8	265
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C8	265
	Details *<Dtls>*	[0..*]			266
	Period *<Prd>*	[0..1]			266
	Year *<Yr>*	[0..1]	Year		266
	Type *<Tp>*	[0..1]	CodeSet		267
	FromToDate *<FrToDt>*	[0..1]	±		267
	Amount *<Amt>*	[1..1]	Amount	C1, C8	268
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		268

6.1.22.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 319

6.1.22.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 319

6.1.22.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 319

6.1.22.2.6.11.4 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 319

6.1.22.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 319

6.1.22.2.6.11.6 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 319

6.1.22.2.6.11.7 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		263
	Type *<Tp>*	[0..1]	CodeSet		263
	FromToDate *<FrToDt>*	[0..1]	±		264

6.1.22.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 320

6.1.22.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 312

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.

6.1.22.2.6.11.7.3 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 143 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FromDate <*FrDt*>	[1..1]	Date		144
	ToDate <*ToDt*>	[1..1]	Date		144

6.1.22.2.6.11.8 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		265
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C8	265
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C8	265
	Details *<Dtls>*	[0..*]			266
	Period *<Prd>*	[0..1]			266
	Year *<Yr>*	[0..1]	Year		266
	Type *<Tp>*	[0..1]	CodeSet		267
	FromToDate *<FrToDt>*	[0..1]	±		267
	Amount *<Amt>*	[1..1]	Amount	C1, C8	268

6.1.22.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 316

6.1.22.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.22.2.6.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.2.6.11.8.4 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]			266
	Year <*Yr*>	[0..1]	Year		266
	Type <*Tp*>	[0..1]	CodeSet		267
	FromToDate <*FrToDt*>	[0..1]	±		267
	Amount <*Amt*>	[1..1]	Amount	C1, C8	268

6.1.22.2.6.11.8.4.1 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		266
	Type <*Tp*>	[0..1]	CodeSet		267
	FromToDate <*FrToDt*>	[0..1]	±		267

6.1.22.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 320

6.1.22.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 312

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.

6.1.22.2.6.11.8.4.1.3 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 143 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		144
	ToDate *<ToDt>*	[1..1]	Date		144

6.1.22.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

    Note: The decimal separator is a dot.

6.1.22.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 318

6.1.22.2.7 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 273 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			274
	CodeOrProprietary <CdOrPrtry>	[1..1]			274
{Or	Code <Cd>	[1..1]	CodeSet		274
Or}	Proprietary <Prtry>	[1..1]	Text		274
	Issuer <Issr>	[0..1]	Text		274
	Garnishee <Grnshee>	[0..1]	±		275
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		275
	ReferenceNumber <RefNb>	[0..1]	Text		275
	Date <Dt>	[0..1]	Date		275
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C8	275
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		276
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		276

6.1.22.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 318

6.1.22.3 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		269
	Structured <Strd>	[0..*]	±		269

6.1.22.3.1 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 318

6.1.22.3.2 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 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			241
	Type <Tp>	[0..1]			243
	CodeOrProprietary <CdOrPrtry>	[1..1]			243
{Or	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		244
	Issuer <Issr>	[0..1]	Text		244
	Number <Nb>	[0..1]	Text		244
	RelatedDate <RltdDt>	[0..1]	Date		245
	LineDetails <LineDtls>	[0..*]			245
	Identification <Id>	[1..*]			246
	Type <Tp>	[0..1]			247
	CodeOrProprietary <CdOrPrtry>	[1..1]			247
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	Issuer <Issr>	[0..1]	Text		248
	Number <Nb>	[0..1]	Text		248
	RelatedDate <RltdDt>	[0..1]	Date		248
	Description <Desc>	[0..1]	Text		248
	Amount <Amt>	[0..1]			248
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C8	249
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			250
	Type <Tp>	[0..1]			250
{Or	Code <Cd>	[1..1]	CodeSet		250
Or}	Proprietary <Prtry>	[1..1]	Text		250
	Amount <Amt>	[1..1]	Amount	C1, C8	250
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C8	251
	TaxAmount <TaxAmt>	[0..*]			251
	Type <Tp>	[0..1]			251
{Or	Code <Cd>	[1..1]	CodeSet		252
Or}	Proprietary <Prtry>	[1..1]	Text		252

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C8	252
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			252
	Amount *<Amt>*	[1..1]	Amount	C1, C8	253
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		253
	Reason *<Rsn>*	[0..1]	Text		253
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		253
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C8	254
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		254
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		255
	Invoicer *<Invcr>*	[0..1]	±		256
	Invoicee *<Invcee>*	[0..1]	±		256
	TaxRemittance *<TaxRmt>*	[0..1]			257
	Creditor *<Cdtr>*	[0..1]	±		259
	Debtor *<Dbtr>*	[0..1]	±		259
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		259
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		260
	ReferenceNumber *<RefNb>*	[0..1]	Text		260
	Method *<Mtd>*	[0..1]	Text		260
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C8	260
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C8	261
	Date *<Dt>*	[0..1]	Date		261
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		261
	Record *<Rcrd>*	[0..*]			261
	Type *<Tp>*	[0..1]	Text		262
	Category *<Ctgy>*	[0..1]	Text		262
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		262
	DebtorStatus *<DbtrSts>*	[0..1]	Text		263
	CertificateIdentification *<CertId>*	[0..1]	Text		263
	FormsCode *<FrmsCd>*	[0..1]	Text		263
	Period *<Prd>*	[0..1]			263
	Year *<Yr>*	[0..1]	Year		263

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	CodeSet		263
	FromToDate <*FrToDt*>	[0..1]	±		264
	TaxAmount <*TaxAmt*>	[0..1]			265
	Rate <*Rate*>	[0..1]	Rate		265
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C8	265
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C8	265
	Details <*Dtls*>	[0..*]			266
	Period <*Prd*>	[0..1]			266
	Year <*Yr*>	[0..1]	Year		266
	Type <*Tp*>	[0..1]	CodeSet		267
	FromToDate <*FrToDt*>	[0..1]	±		267
	Amount <*Amt*>	[1..1]	Amount	C1, C8	268
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		268
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]	±		268
	AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		269

6.1.22.4 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]			274
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			274
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274
	Issuer <*Issr*>	[0..1]	Text		274
	Garnishee <*Grnshee*>	[0..1]	±		275
	GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		275
	ReferenceNumber <*RefNb*>	[0..1]	Text		275
	Date <*Dt*>	[0..1]	Date		275
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C1, C8	275
	FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		276
	EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		276

6.1.22.4.1 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]			274
{Or	Code <*Cd*>	[1..1]	CodeSet		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274
	Issuer <*Issr*>	[0..1]	Text		274

6.1.22.4.1.1 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		274
Or}	Proprietary <*Prtry*>	[1..1]	Text		274

6.1.22.4.1.1.1 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 305

6.1.22.4.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 319

6.1.22.4.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 319

6.1.22.4.2 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 "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.22.4.3 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 "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.22.4.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 318

6.1.22.4.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 313

6.1.22.4.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.22.4.7 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 315):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.22.4.8 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 315):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.22.5 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		277
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		277
	PostalAddress <PstlAdr>	[0..1]			277
	Name <Nm>	[1..1]	Text		277
	Address <Adr>	[1..1]	±		278

6.1.22.5.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 311

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).

6.1.22.5.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 318

6.1.22.5.3 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		277
	Address *<Adr>*	[1..1]	±		278

6.1.22.5.3.1 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 318

6.1.22.5.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 230 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			231
{Or	Code <*Cd*>	[1..1]	CodeSet		231
Or}	Proprietary <*Prtry*>	[1..1]	±		232
	Department <*Dept*>	[0..1]	Text		232
	SubDepartment <*SubDept*>	[0..1]	Text		232
	StreetName <*StrtNm*>	[0..1]	Text		232
	BuildingNumber <*BldgNb*>	[0..1]	Text		232
	BuildingName <*BldgNm*>	[0..1]	Text		233
	Floor <*Flr*>	[0..1]	Text		233
	PostBox <*PstBx*>	[0..1]	Text		233
	Room <*Room*>	[0..1]	Text		233
	PostCode <*PstCd*>	[0..1]	Text		233
	TownName <*TwnNm*>	[0..1]	Text		233
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		233
	DistrictName <*DstrctNm*>	[0..1]	Text		233
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		234
	Country <*Ctry*>	[0..1]	CodeSet	C7	234
	AddressLine <*AdrLine*>	[0..7]	Text		234

6.1.23   Status

6.1.23.1 PaymentReversalReason9

Definition: Provides further details on the reason of the reversal of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		279
	Reason <Rsn>	[0..1]			279
{Or	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279
	AdditionalInformation <AddtlInf>	[0..*]	Text		280

6.1.23.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.23.1.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		279
Or}	Proprietary <Prtry>	[1..1]	Text		279

6.1.23.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalReversalReason1Code" on page 307

6.1.23.1.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.23.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 317

6.1.23.2 StatusReasonInformation12

Definition: Provides information on the status reason of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		280
	Reason <Rsn>	[0..1]			280
{Or	Code <Cd>	[1..1]	CodeSet		281
Or}	Proprietary <Prtry>	[1..1]	Text		281
	AdditionalInformation <AddtlInf>	[0..*]	Text		281

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then Addititional Information 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
  ```

6.1.23.2.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		212
	PostalAddress <PstlAdr>	[0..1]	±		212
	Identification <Id>	[0..1]	±		213
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C7	213
	ContactDetails <CtctDtls>	[0..1]	±		214

6.1.23.2.2 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		281
Or}	Proprietary <Prtry>	[1..1]	Text		281

6.1.23.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 307

6.1.23.2.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 319

6.1.23.2.3 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 317

6.1.24 System Identification

6.1.24.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		281
Or}	Proprietary <Prtry>	[1..1]	Text		281

6.1.24.1.1 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 303

6.1.24.1.2 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 319

6.1.25   Tax

6.1.25.1 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]	±		284
	Debtor *<Dbtr>*	[0..1]	±		284
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		284
	ReferenceNumber *<RefNb>*	[0..1]	Text		284
	Method *<Mtd>*	[0..1]	Text		284
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C8	285
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C8	285
	Date *<Dt>*	[0..1]	Date		285
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		285
	Record *<Rcrd>*	[0..*]			286
	Type *<Tp>*	[0..1]	Text		286
	Category *<Ctgy>*	[0..1]	Text		286
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		287
	DebtorStatus *<DbtrSts>*	[0..1]	Text		287
	CertificateIdentification *<CertId>*	[0..1]	Text		287
	FormsCode *<FrmsCd>*	[0..1]	Text		287
	Period *<Prd>*	[0..1]			287
	Year *<Yr>*	[0..1]	Year		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288
	TaxAmount *<TaxAmt>*	[0..1]			289
	Rate *<Rate>*	[0..1]	Rate		289
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C8	289
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C8	290
	Details *<Dtls>*	[0..*]			290
	Period *<Prd>*	[0..1]			290
	Year *<Yr>*	[0..1]	Year		291
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		292
	Amount *<Amt>*	[1..1]	Amount	C1, C8	292
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		292

6.1.25.1.1 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 294 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		294
	RegistrationIdentification <*RegnId*>	[0..1]	Text		294
	TaxType <*TaxTp*>	[0..1]	Text		294

6.1.25.1.2 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 293 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		293
	RegistrationIdentification <*RegnId*>	[0..1]	Text		293
	TaxType <*TaxTp*>	[0..1]	Text		293
	Authorisation <*Authstn*>	[0..1]			293
	Title <*Titl*>	[0..1]	Text		293
	Name <*Nm*>	[0..1]	Text		294

6.1.25.1.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 319

6.1.25.1.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 318

6.1.25.1.5 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 319

6.1.25.1.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.25.1.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.25.1.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 313

6.1.25.1.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 316

6.1.25.1.10 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		286
	Category <*Ctgy*>	[0..1]	Text		286
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		287
	DebtorStatus <*DbtrSts*>	[0..1]	Text		287
	CertificateIdentification <*CertId*>	[0..1]	Text		287
	FormsCode <*FrmsCd*>	[0..1]	Text		287
	Period <*Prd*>	[0..1]			287
	Year <*Yr*>	[0..1]	Year		287
	Type <*Tp*>	[0..1]	CodeSet		287
	FromToDate <*FrToDt*>	[0..1]	±		288
	TaxAmount <*TaxAmt*>	[0..1]			289
	Rate <*Rate*>	[0..1]	Rate		289
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C8	289
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C8	290
	Details <*Dtls*>	[0..*]			290
	Period <*Prd*>	[0..1]			290
	Year <*Yr*>	[0..1]	Year		291
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		292
	Amount <*Amt*>	[1..1]	Amount	C1, C8	292
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		292

6.1.25.1.10.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 319

6.1.25.1.10.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 319

6.1.25.1.10.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 319

6.1.25.1.10.4 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 319

6.1.25.1.10.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 319

6.1.25.1.10.6 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 319

6.1.25.1.10.7 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		287
	Type *<Tp>*	[0..1]	CodeSet		287
	FromToDate *<FrToDt>*	[0..1]	±		288

6.1.25.1.10.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 320

6.1.25.1.10.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 312

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.

6.1.25.1.10.7.3 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 143 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		144
	ToDate <ToDt>	[1..1]	Date		144

6.1.25.1.10.8 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		289
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C8	289
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C8	290
	Details <Dtls>	[0..*]			290
	Period <Prd>	[0..1]			290
	Year <Yr>	[0..1]	Year		291
	Type <Tp>	[0..1]	CodeSet		291
	FromToDate <FrToDt>	[0..1]	±		292
	Amount <Amt>	[1..1]	Amount	C1, C8	292

6.1.25.1.10.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 316

6.1.25.1.10.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

• **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.25.1.10.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.1.25.1.10.8.4 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]			290
	Year <*Yr*>	[0..1]	Year		291
	Type <*Tp*>	[0..1]	CodeSet		291
	FromToDate <*FrToDt*>	[0..1]	±		292
	Amount <*Amt*>	[1..1]	Amount	C1, C8	292

6.1.25.1.10.8.4.1 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		291
	Type *<Tp>*	[0..1]	CodeSet		291
	FromToDate *<FrToDt>*	[0..1]	±		292

6.1.25.1.10.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 320

6.1.25.1.10.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 312

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.

6.1.25.1.10.8.4.1.3 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 143 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		144
	ToDate *<ToDt>*	[1..1]	Date		144

6.1.25.1.10.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 295

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

6.1.25.1.10.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 318

6.1.25.2 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		293
	RegistrationIdentification *<RegnId>*	[0..1]	Text		293
	TaxType *<TaxTp>*	[0..1]	Text		293
	Authorisation *<Authstn>*	[0..1]			293
	Title *<Titl>*	[0..1]	Text		293
	Name *<Nm>*	[0..1]	Text		294

6.1.25.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 319

6.1.25.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 319

6.1.25.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 319

6.1.25.2.4 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		293
	Name *<Nm>*	[0..1]	Text		294

6.1.25.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 319

6.1.25.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 318

6.1.25.3 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		294
	RegistrationIdentification <*RegnId*>	[0..1]	Text		294
	TaxType <*TaxTp*>	[0..1]	Text		294

6.1.25.3.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 319

6.1.25.3.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 319

6.1.25.3.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 319

6.2   Message Datatypes

6.2.1   Amount

6.2.1.1 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 296

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.

6.2.1.2 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 296

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.

6.2.2   Binary

6.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

6.2.3   CodeSet

6.2.3.1 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.

6.2.3.2 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.

6.2.3.3 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.

6.2.3.4 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.

6.2.3.5 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.

CodeName	Name	Definition
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

6.2.3.6 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 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.

6.2.3.7 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.

CodeName	Name	Definition
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.

6.2.3.8 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 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.

6.2.3.9 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.2.3.10 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).

6.2.3.11 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

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

6.2.3.12 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.

CodeName	Name	Definition
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

6.2.3.13 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 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.

6.2.3.14 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
SPOT	Spot	Exchange rate applied is the spot rate.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.

6.2.3.15 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

6.2.3.16 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

6.2.3.17 ExternalCashClearingSystem1Code

Definition: Specifies the cash clearing system, as published in an external cash clearing system code list.

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

Type: CodeSet

Format

minLength	1
maxLength	3

6.2.3.18 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

6.2.3.19 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

6.2.3.20 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

6.2.3.21 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

6.2.3.22 ExternalDebtorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.23 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

6.2.3.24 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.25 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

6.2.3.26 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.27 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

6.2.3.28 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

6.2.3.29 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

6.2.3.30 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

6.2.3.31 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

6.2.3.32 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

6.2.3.33 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

6.2.3.34 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

6.2.3.35 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.36 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

6.2.3.37 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

6.2.3.38 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

6.2.3.39 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.

6.2.3.40 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.

6.2.3.41 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).

6.2.3.42 PaymentMethod2Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
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.

6.2.3.43 PaymentMethod3Code

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.
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.

6.2.3.44 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.

6.2.3.45 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.

6.2.3.46 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.

6.2.3.47 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.

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

6.2.3.48 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).

6.2.3.49 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

CodeName	Name	Definition
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.2.3.50 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.2.3.51 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.
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.

CodeName	Name	Definition
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.

6.2.4   Date

6.2.4.1 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

6.2.5   DateTime

6.2.5.1 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

6.2.6 IdentifierSet

6.2.6.1 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.

6.2.6.2 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.

6.2.6.3 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.

6.2.6.4 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}

6.2.6.5 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}

6.2.7　　　Indicator

6.2.7.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

6.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

6.2.8   Quantity

6.2.8.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

6.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

6.2.9   Rate

6.2.9.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

6.2.9.2 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

6.2.10   Text

6.2.10.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern   [0-9]{2}

6.2.10.2 Exact4AlphaNumericText

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

Type: Text

Format

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

6.2.10.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength   1

maxLength   1025

6.2.10.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength   1

maxLength   105

6.2.10.5 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength   1

maxLength   10

6.2.10.6 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

6.2.10.7 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

6.2.10.8 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}

6.2.10.9 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

6.2.10.10 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

6.2.10.11 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

6.2.10.12 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

6.2.10.13 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

6.2.10.14 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

6.2.10.15 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

6.2.10.16 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}

6.2.11   Year

6.2.11.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year