

ISO 20022

Payments Clearing and Settlement - Maintenance 2023 - 2024

Message Definition Report - Part 2

Approved by the Payments SEG on 08 January 2024

This document provides details of the Message Definitions for Payments Clearing and Settlement - Maintenance 2023 - 2024.

March 2024

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1 Message Set Overview

Introduction

This document describes the Payments Clearing and Settlement message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2023-2024 (See MCR #234) and approved by the Payments Standards Evaluation Group on 08 January 2024.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pacs.002.001.14 FIToFIPaymentStatusReportV14	The FIToFIPaymentStatusReport 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.
pacs.003.001.11 FIToFICustomerDirectDebitV11	The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to collect funds from a debtor account for a creditor.
pacs.004.001.13 PaymentReturnV13	The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.
pacs.007.001.13 FIToFIPaymentReversalV13	The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.
pacs.008.001.12 FIToFICustomerCreditTransferV12	The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.
pacs.009.001.11 FinancialInstitutionCreditTransferV11	The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.
pacs.010.001.06 FinancialInstitutionDirectDebitV06	Scope: The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to

MessageDefinition	Definition
	<p>one or more creditor(s), where both debtor and creditor are financial institutions.</p> <p>Usage:</p> <p>The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.</p>
<p>pacs.028.001.06 FIToFIPaymentStatusRequestV06</p>	<p>The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.</p>

2 **pacs.002.001.14 FIToFIPaymentStatusReportV14**

2.1 **MessageDefinition Functionality**

Scope

The FIToFIPaymentStatusReport 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 FIToFIPaymentStatusReport message is exchanged between agents to provide status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusReport message can be used to provide information about the status (e.g. rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

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

The FIToFIPaymentStatusReport 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 (for example either the beneficiary is credited, or the transaction is rejected).

Outline

The FIToFIPaymentStatusReportV14 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. **TransactionInformationAndStatus**

Information concerning the original transactions, 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.

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsRpt>	[1..1]		C8, C9, C10, C11, C18, C19, C20, C28	
	GroupHeader <GrpHdr>	[1..1]			15
	MessageIdentification <MsgId>	[1..1]	Text		15
	CreationDateTime <CreDtTm>	[1..1]	DateTime		15
	InstructingAgent <InstgAgt>	[0..1]	±		15
	InstructedAgent <InstdAgt>	[0..1]	±		16
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		17
	OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>	[0..*]		C26, C17	17
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		18
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		18
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		19
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		19
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		19
	GroupStatus <GrpSts>	[0..1]	CodeSet		19
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	19
	Originator <Orgtr>	[0..1]	±		20
	Reason <Rsn>	[0..1]			21
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	AdditionalInformation <AddtlInf>	[0..*]	Text		22
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		22
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			22
	StatusIdentification <StsId>	[0..1]	Text		26
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		26
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		26
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		27

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		27
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		27
	TransactionStatus <TxSts>	[0..1]	CodeSet		27
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	27
	Originator <Orgtr>	[0..1]	±		28
	Reason <Rsn>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	AdditionalInformation <AddtlInf>	[0..*]	Text		30
	ChargesInformation <ChrgsInf>	[0..*]			30
	Amount <Amt>	[1..1]	Amount	C1, C7	30
	Agent <Agt>	[1..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		32
	ProcessingDate <PrpgDt>	[0..1]	±		32
	EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>	[0..1]	±		32
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		33
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		33
	InstructingAgent <InstgAgt>	[0..1]	±		33
	InstructedAgent <InstdAgt>	[0..1]	±		34
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			35
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	38
	Amount <Amt>	[0..1]	±		38
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		39
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		39
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		39
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C22, C23, C24,	40

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
				C25, C30, C31	
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		48
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		49
	MandateRelatedInformation <MndtRltdInf>	[0..1]			49
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63
	RemittanceInformation <RmtInf>	[0..1]	±		64
	UltimateDebtor <UltmtDbtr>	[0..1]			64
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65
	Debtor <Dbtr>	[0..1]			66
{Or	Party <Pty>	[1..1]	±		66
Or}	Agent <Agt>	[1..1]	±		67
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	68
	DebtorAgent <DbtrAgt>	[0..1]	±		69
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	69
	CreditorAgent <CdtrAgt>	[0..1]	±		70
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	71
	Creditor <Cdtr>	[0..1]			72
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	74
	UltimateCreditor <UltmtCdtr>	[0..1]			75
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76
	Purpose <Purp>	[0..1]	±		77
	SupplementaryData <SplmtryData>	[0..*]	±	C29	77
	SupplementaryData <SplmtryData>	[0..*]	±	C29	78

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 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails 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 Country

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

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 GroupStatusAcceptedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC (AcceptedTechnicalValidation), ACCP (AcceptedCustomerProfile), ACSP

(AcceptedSettlementInProgress), ACSC (AcceptedSettlementCompleted) or ACWC (AcceptedWithChange), then TransactionInformationAndStatus/TransactionStatus must be different from RJCT (Rejected).

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleStatus1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C9 GroupStatusPendingRule

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

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRulePending1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C10 GroupStatusReceivedRule

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

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleReceived1Code
    And    /TransactionInformationAndStatus[1] is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be absent

```

This constraint is defined at the MessageDefinition level.

C11 GroupStatusRejectedRule

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

On Condition

```

    /OriginalGroupInformationAndStatus[*]/GroupStatus is present
    And    /OriginalGroupInformationAndStatus[*]/GroupStatus is within DataType
<<Code>> ValidationRuleRejected1Code
    And    /TransactionInformationAndStatus[*]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be within
DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C12 IBAN

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

C13 IdentificationAndProxyGuideline

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

C14 IdentificationOrProxyPresenceRule

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

C15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C17 NumberOfTransactionPerStatusGuideline

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

C18 OriginalGroupInformationAbsenceRule

If OriginalGroupInformationAndStatus is absent, then

TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformationAndStatus[1] is absent

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C19 OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformationAndStatus is present and multiple times (Occurrence > 1), then TransactionInformationAndStatus[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformationAndStatus[2] is present

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C20 OriginalGroupInformationSinglePresenceRule

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

On Condition

/OriginalGroupInformationAndStatus[1] is present

And /OriginalGroupInformationAndStatus[2] is absent

Following Must be True

/TransactionInformationAndStatus[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C21 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

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 StatusReasonInformationRule

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

C27 StatusReasonRule

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

C28 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.

C29 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.

C30 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C31 ThirdReimbursementAgentRule

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

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 status report message.

GroupHeader <GrpHdr> contains the following **GroupHeader120** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		15
	CreationDateTime <CreDtTm>	[1..1]	DateTime		15
	InstructingAgent <InstgAgt>	[0..1]	±		15
	InstructedAgent <InstdAgt>	[0..1]	±		16
	OriginalBusinessQuery <OrgnlBizQry>	[0..1]	±		17

2.4.1.1 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 782

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 776

2.4.1.3 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.1.4 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.1.5 OriginalBusinessQuery <OrgnlBizQry>

Presence: [0..1]

Definition: Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.

OriginalBusinessQuery <OrgnlBizQry> contains the following elements (see "OriginalBusinessQuery1" on page 686 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		686
	MessageNameIdentification <MsgNmId>	[0..1]	Text		686
	CreationDateTime <CreDtTm>	[0..1]	DateTime		686

2.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

Presence: [0..*]

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

Impacted by: C26 "StatusReasonInformationRule", C17 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupHeader22** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		18
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		18
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		19
	OriginalNumberOfTransactions <OrgnlNbOfTx>	[0..1]	Text		19
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		19
	GroupStatus <GrpSts>	[0..1]	CodeSet		19
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	19
	Originator <Orgtr>	[0..1]	±		20
	Reason <Rsn>	[0..1]			21
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	AdditionalInformation <AddtlInf>	[0..*]	Text		22
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		22

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

2.4.2.1 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 782

2.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

2.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODatetime" on page 776

2.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTx>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 781

2.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 779

2.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 768

2.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		20
	Reason <Rsn>	[0..1]			21
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		22
	AdditionalInformation <AddtlInf>	[0..*]	Text		22

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

2.4.2.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.2.7.2 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		22
Or}	Proprietary <Prtry>	[1..1]	Text		22

2.4.2.7.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 770

2.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 782

2.4.2.7.3 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 780

2.4.2.8 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 687 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxS>	[1..1]	Text		687
	DetailedStatus <DtldSts>	[1..1]	CodeSet		687
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		687

2.4.3 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

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

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction161** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		26
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		26
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		26
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		27
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		27
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		27
	TransactionStatus <TxSts>	[0..1]	CodeSet		27
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	27
	Originator <Orgtr>	[0..1]	±		28
	Reason <Rsn>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	AdditionalInformation <AddtlInf>	[0..*]	Text		30
	ChargesInformation <ChrgsInf>	[0..*]			30
	Amount <Amt>	[1..1]	Amount	C1, C7	30
	Agent <Agt>	[1..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		32
	ProcessingDate <PrcgDt>	[0..1]	±		32
	EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>	[0..1]	±		32
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		33
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		33
	InstructingAgent <InstgAgt>	[0..1]	±		33
	InstructedAgent <InstdAgt>	[0..1]	±		34
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			35
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	38
	Amount <Amt>	[0..1]	±		38
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		39

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		39
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		39
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		39
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C22, C23, C24, C25, C30, C31	40
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		48
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		49
	MandateRelatedInformation <MndtRltdInf>	[0..1]			49
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		54

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63
	RemittanceInformation <RmtInf>	[0..1]	±		64
	UltimateDebtor <UltmtDbtr>	[0..1]			64
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65
	Debtor <Dbtr>	[0..1]			66
{Or	Party <Pty>	[1..1]	±		66
Or}	Agent <Agt>	[1..1]	±		67
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	68
	DebtorAgent <DbtrAgt>	[0..1]	±		69

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	69
	CreditorAgent <CdtrAgt>	[0..1]	±		70
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	71
	Creditor <Cdtr>	[0..1]			72
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	74
	UltimateCreditor <UltmtCdtr>	[0..1]			75
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76
	Purpose <Purp>	[0..1]	±		77
	SupplementaryData <SplmtryData>	[0..*]	±	C29	77

2.4.3.1 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 782

2.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 686 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		686
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		687
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		687

2.4.3.3 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 782

2.4.3.4 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 782

2.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 782

2.4.3.6 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 778

2.4.3.7 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 769

2.4.3.8 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

StatusReasonInformation <StsRsnInf> contains the following **StatusReasonInformation14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		28
	Reason <Rsn>	[0..1]			29
{Or	Code <Cd>	[1..1]	CodeSet		30
Or}	Proprietary <Prtry>	[1..1]	Text		30
	AdditionalInformation <AddtlInf>	[0..*]	Text		30

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

2.4.3.8.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.8.2 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		30
Or}	Proprietary <Prtry>	[1..1]	Text		30

2.4.3.8.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 770

2.4.3.8.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the status, in a proprietary form.

Datatype: "Max35Text" on page 782

2.4.3.8.3 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 780

2.4.3.9 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 **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C7	30
	Agent <Agt>	[1..1]	±		31
	Type <Tp>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	±		32

2.4.3.9.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

2.4.3.9.2 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.9.3 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		32
Or}	Proprietary <Prtry>	[1..1]	±		32

2.4.3.9.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 765

2.4.3.9.3.2 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 677 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		677
	Issuer <Issr>	[0..1]	Text		677

2.4.3.10 AcceptanceDateTime <AccptncDtTm>

Presence: [0..1]

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

Datatype: "ISODatetime" on page 776

2.4.3.11 ProcessingDate <PrcgDt>

Presence: [0..1]

Definition: Date/time at which the instruction was processed by the specified party.

ProcessingDate <PrcgDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

2.4.3.12 EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt>

Presence: [0..1]

Definition: Date and time at which a transaction is completed and cleared, that is, payment is effected.

EffectiveInterbankSettlementDate <FctvIntrBkSttlmDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

2.4.3.13 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

2.4.3.14 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

2.4.3.15 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.16 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference42 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	38
	Amount <Amt>	[0..1]	±		38
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		39
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		39
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		39
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		39
	SettlementInformation <SttlmInf>	[0..1]		C15, C16, C22, C23, C24, C25, C30, C31	40
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		48
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		49
	MandateRelatedInformation <MndtRltdInf>	[0..1]			49
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63
	RemittanceInformation <RmtInf>	[0..1]	±		64
	UltimateDebtor <UltmtDbtr>	[0..1]			64
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65
	Debtor <Dbtr>	[0..1]			66
{Or	Party <Pty>	[1..1]	±		66

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		67
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	68
	DebtorAgent <DbtrAgt>	[0..1]	±		69
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	69
	CreditorAgent <CdtrAgt>	[0..1]	±		70
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	71
	Creditor <Cdtr>	[0..1]			72
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	74
	UltimateCreditor <UltmtCdtr>	[0..1]			75
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76
	Purpose <Purp>	[0..1]	±		77

2.4.3.17.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

2.4.3.17.2 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 662 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C11	662
Or}	EquivalentAmount <EqvtAmt>	[1..1]			663
	Amount <Amt>	[1..1]	Amount	C2, C11	663
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	663

2.4.3.17.3 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 776

2.4.3.17.4 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 776

2.4.3.17.5 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

2.4.3.17.6 CreditorSchemeIdentification <CdtrSchmld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.7 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: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C22 "SettlementMethodAgentRule", C23 "SettlementMethodClearingRule", C24 "SettlementMethodCoverAgentRule", C25 "SettlementMethodCoverRule", C30 "ThirdReimbursementAgentAccountRule", C31 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		42
	SettlementAccount <SttlmAcct>	[0..1]	±	C14, C13	43
	ClearingSystem <ClrSys>	[0..1]			43
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		44
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C14, C13	45
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		45
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	46
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		47
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C14, C13	47

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

```

2.4.3.17.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

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.

2.4.3.17.7.2 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: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.7.3 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		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

2.4.3.17.7.3.1 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 765

2.4.3.17.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

2.4.3.17.7.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.7.5 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:* C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.7.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.7.7 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: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.7.8 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.7.9 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: [C14 "IdentificationOrProxyPresenceRule"](#), [C13 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

2.4.3.17.8 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

2.4.3.17.9 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 772

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.

2.4.3.17.10 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 **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	51
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		63

2.4.3.17.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

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

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		53
	DateOfSignature <DtOfSgntr>	[0..1]	Date		53
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		53
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			53
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		62
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		62
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		62
	Frequency <Frqcy>	[0..1]	±		62
	Reason <Rsn>	[0..1]			62
{Or	Code <Cd>	[1..1]	CodeSet		63
Or}	Proprietary <Prtry>	[1..1]	Text		63
	TrackingDays <TrckgDays>	[0..1]	Text		63

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 AmendmentInformationDetails must be present.

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

2.4.3.17.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

2.4.3.17.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

2.4.3.17.10.1.3 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 778):

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

2.4.3.17.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		54
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		54
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		55
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C14, C13	56
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		57
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C14, C13	58
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		59
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C14, C13	60
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		61
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		61
	OriginalReason <OrgnlRsn>	[0..1]			61
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		62

2.4.3.17.10.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

2.4.3.17.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnICdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.10.1.4.4 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

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

OriginalCreditorAgentAccount <OrgnICdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

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

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

2.4.3.17.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

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

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 776

2.4.3.17.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

2.4.3.17.10.1.4.11 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		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

2.4.3.17.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

2.4.3.17.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

2.4.3.17.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

2.4.3.17.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 780

2.4.3.17.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

2.4.3.17.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

2.4.3.17.10.1.8 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 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

2.4.3.17.10.1.9 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		63
Or}	Proprietary <Prtry>	[1..1]	Text		63

2.4.3.17.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

2.4.3.17.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

2.4.3.17.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

2.4.3.17.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		665
	Type <Tp>	[0..1]	±		665
	DateOfSignature <DtOfSgntr>	[0..1]	Date		666
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		666
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		666
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		666
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		666
	Frequency <Frqcy>	[0..1]	±		667
	Reason <Rsn>	[0..1]			667
{Or	Code <Cd>	[1..1]	CodeSet		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

2.4.3.17.11 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

2.4.3.17.12 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 **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		64
Or}	Agent <Agt>	[1..1]	±		65

2.4.3.17.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		66
Or}	Agent <Agt>	[1..1]	±		67

2.4.3.17.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.14 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: [C14 "IdentificationOrProxyPresenceRule"](#), [C13 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.16 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: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

2.4.3.17.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.18 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: C14 "IdentificationOrProxyPresenceRule", C13 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		72
Or}	Agent <Agt>	[1..1]	±		73

2.4.3.17.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.20 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: [C14 "IdentificationOrProxyPresenceRule"](#), [C13 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

2.4.3.17.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		75
Or}	Agent <Agt>	[1..1]	±		76

2.4.3.17.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

2.4.3.17.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

2.4.3.17.22 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

2.4.3.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C29 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 689](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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.

2.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C29 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 689](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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 **pacs.003.001.11** **FIToFICustomerDirectDebitV11**

3.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerDirectDebit message is sent by the creditor agent to the debtor agent, directly or through other agents and/or a payment clearing and settlement system.

It is used to collect funds from a debtor account for a creditor.

Usage

The FltoFICustomerDirectDebit message can contain one or more customer direct debit instructions.

The FIToFICustomerDirectDebit message does not allow for grouping.

The FltoFICustomerDirectDebit message may or may not contain mandate related information, that is extracts from a mandate, such as the MandateIdentification or DateOfSignature. The FIToFICustomerDirectDebit message must not be considered as a mandate.

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

Outline

The FIToFICustomerDirectDebitV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. DirectDebitTransactionInformation

Set of elements providing information specific to the individual direct debit(s).

C. SupplementaryData

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

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFICstmrDrctDbt>	[1..1]		C12, C16, C20, C26, C30, C33, C34, C36	
	GroupHeader <GrpHdr>	[1..1]		C32	87
	MessageIdentification <Msgld>	[1..1]	Text		88
	CreationDateTime <CreDtTm>	[1..1]	DateTime		89
	Authorisation <Authstn>	[0..2]	±		89
	BatchBooking <BtchBookg>	[0..1]	Indicator		89
	NumberOfTransactions <NbOfTx>	[1..1]	Text		89
	ControlSum <CtrlSum>	[0..1]	Quantity		89
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	90
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		90
	SettlementInformation <SttlmInf>	[1..1]		C28, C29	90
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		91
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	91
	ClearingSystem <ClrSys>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		92
	InstructingAgent <InstgAgt>	[0..1]	±		93
	InstructedAgent <InstdAgt>	[0..1]	±		94
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C8, C17, C18, C19, C21, C22, C23, C24, C25, C7, C37, C38	94
	PaymentIdentification <PmtId>	[1..1]	±	C35	99

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		99
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	100
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		100
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		101
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			101
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	101
	ExchangeRate <XchgRate>	[0..1]	Rate		102
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		102
	ChargesInformation <ChrgsInf>	[0..*]			102
	Amount <Amt>	[1..1]	Amount	C2, C11	103
	Agent <Agt>	[1..1]	±		103
	Type <Tp>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		105
	DirectDebitTransaction <DrctDbtTx>	[0..1]			105
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	107
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		119
	PreNotificationIdentification <PreNtfctnld>	[0..1]	Text		120
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		121
	Creditor <Cdtr>	[1..1]	±		121
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	122
	CreditorAgent <CdtrAgt>	[1..1]	±		123
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	124
	UltimateCreditor <UltmtCdtr>	[0..1]	±		125
	InitiatingParty <InitgPty>	[0..1]	±		126
	InstructingAgent <InstgAgt>	[0..1]	±		127
	InstructedAgent <InstdAgt>	[0..1]	±		128
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		129
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	130
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		131

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	131
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		132
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	133
	Debtor <Dbtr>	[1..1]	±		134
	DebtorAccount <DbtrAcct>	[1..1]	±	C15, C14	135
	DebtorAgent <DbtrAgt>	[1..1]	±		136
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	137
	UltimateDebtor <UltmtDbtr>	[0..1]	±		138
	Purpose <Purp>	[0..1]	±		139
	RegulatoryReporting <RgltryRptg>	[0..10]	±		140
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			140
	RemittanceIdentification <RmtId>	[0..1]	Text		141
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			141
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142
	RemittanceInformation <RmtInf>	[0..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C31	144
	SupplementaryData <SplmtryData>	[0..*]	±	C31	144

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 AmendmentInformationDetails 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 ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C8 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount 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 CurrencyAmount

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

Note: The decimal separator is a dot.

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 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then DirectDebitTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 IBAN

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

C14 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.

C15 IdentificationOrProxyPresenceRule

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

C16 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then DirectDebitTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/DirectDebitTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C17 InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C18 InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C19 InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

C20 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then DirectDebitTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/DirectDebitTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C21 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C22 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C25 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C26 PaymentTypeInformationRule

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

On Condition

/GroupHeader/PaymentTypeInformation is present

Following Must be True

/DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent

This constraint is defined at the MessageDefinition level.

C27 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C28 SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is not allowed.

C29 SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

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 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C33 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /DirectDebitTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C34 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementAmount/

attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C35 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C36 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then
DirectDebitTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/DirectDebitTransactionInformation[*]/InterbankSettlementDate Must be
present

This constraint is defined at the MessageDefinition level.

C37 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C38 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C32 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader125** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		88
	CreationDateTime <CreDtTm>	[1..1]	DateTime		89
	Authorisation <Authstn>	[0..2]	±		89
	BatchBooking <BtchBookg>	[0..1]	Indicator		89
	NumberOfTransactions <NbOfTxS>	[1..1]	Text		89
	ControlSum <CtrlSum>	[0..1]	Quantity		89
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	90
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		90
	SettlementInformation <SttlmInf>	[1..1]		C28, C29	90
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		91
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	91
	ClearingSystem <ClrSys>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		92
	InstructingAgent <InstgAgt>	[0..1]	±		93
	InstructedAgent <InstdAgt>	[0..1]	±		94

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

3.4.1.1 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 782

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 776

3.4.1.3 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 688 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		689
Or}	Proprietary <Prtry>	[1..1]	Text		689

3.4.1.4 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 778):

- *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.

3.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 781

3.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 779

3.4.1.7 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

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.

3.4.1.8 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 776

3.4.1.9 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C28 "SettlementMethodAgentRule", C29 "SettlementMethodClearingRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction14** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		91
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	91
	ClearingSystem <ClrSys>	[0..1]			92
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92

Constraints

- **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ClearingSystem is 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

```

- **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then ClearingSystem must be present and SettlementAccount is not allowed.

```

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

```

3.4.1.9.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod2Code" on page 775

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.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

3.4.1.9.2 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.1.9.3 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		92
Or}	Proprietary <Prtry>	[1..1]	Text		92

3.4.1.9.3.1 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 765

3.4.1.9.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

3.4.1.10 PaymentTypeInformation <PmtTplnf>

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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

3.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual direct debit(s).

Impacted by: C8 "ChargesInformationAndInstructedAmountRule", C17

"InstructedAmountAndExchangeRate1Rule", C18 "InstructedAmountAndExchangeRate2Rule", C19

"InstructedAmountAndExchangeRate3Rule", C21 "IntermediaryAgent1AccountRule", C22

"IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C24

"IntermediaryAgent3AccountRule", C25 "IntermediaryAgent3Rule", C7 "ChargesAmountGuideline",

C37 "UltimateCreditorGuideline", C38 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation31 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C35	99
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		99
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	100
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		100
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		101
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			101
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101
	InstructedAmount <InstAmt>	[0..1]	Amount	C2, C11	101
	ExchangeRate <XchgRate>	[0..1]	Rate		102
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		102
	ChargesInformation <ChrgsInf>	[0..*]			102
	Amount <Amt>	[1..1]	Amount	C2, C11	103
	Agent <Agt>	[1..1]	±		103
	Type <Tp>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		105
	DirectDebitTransaction <DrctDbtTx>	[0..1]			105
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	107
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		119
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		120
	PreNotificationDate <PreNtfctnDt>	[0..1]	Date		121
	Creditor <Cdtr>	[1..1]	±		121
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	122
	CreditorAgent <CdtrAgt>	[1..1]	±		123
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	124
	UltimateCreditor <UltmtCdtr>	[0..1]	±		125
	InitiatingParty <InitgPty>	[0..1]	±		126
	InstructingAgent <InstgAgt>	[0..1]	±		127
	InstructedAgent <InstdAgt>	[0..1]	±		128
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		129

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	130
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		131
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	131
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		132
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	133
	Debtor <Dbtr>	[1..1]	±		134
	DebtorAccount <DbtrAcct>	[1..1]	±	C15, C14	135
	DebtorAgent <DbtrAgt>	[1..1]	±		136
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	137
	UltimateDebtor <UltmtDbtr>	[0..1]	±		138
	Purpose <Purp>	[0..1]	±		139
	RegulatoryReporting <RgltryRptg>	[0..10]	±		140
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			140
	RemittanceIdentification <RmtId>	[0..1]	Text		141
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			141
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142
	RemittanceInformation <RmtInf>	[0..1]	±		143
	SupplementaryData <SplmtryData>	[0..*]	±	C31	144

Constraints

- **ChargesAmountGuideline**

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

- **ChargesInformationAndInstructedAmountRule**

If ChargesInformation is present, then InstructedAmount must be present.

On Condition

/ChargesInformation[*]/Amount is present

Following Must be True
/InstructedAmount Must be present

- **InstructedAmountAndExchangeRate1Rule**

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition
/InstructedAmount is present
And /InstructedAmount/attribute::Currency is different from /
InterbankSettlementAmount/attribute::Currency
Following Must be True
/ExchangeRate Must be present

- **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition
/InstructedAmount is present
And /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
/ExchangeRate Must be absent

- **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

On Condition
/InstructedAmount is absent
Following Must be True
/ExchangeRate 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.

3.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: C35 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 679 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		680
	EndToEndIdentification <EndToEndId>	[1..1]	Text		680
	TransactionIdentification <TxId>	[0..1]	Text		680
	UETR <UETR>	[0..1]	IdentifierSet		681
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		681

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True
 /TransactionIdentification Must be present
 Or /UETR Must be present

3.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

3.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.2.4 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 776

3.4.2.5 SettlementPriority <SttlmPrty>

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 settlement instruction.

Datatype: "Priority3Code" on page 773

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

3.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		101
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		101

3.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 776

3.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 776

3.4.2.7 InstructedAmount <InstdAmt>

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.

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.2.8 ExchangeRate <XchgRate>

Presence: [0..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 779

3.4.2.9 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Datatype: "ChargeBearerType1Code" on page 763

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.

3.4.2.10 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	103
	Agent <Agt>	[1..1]	±		103
	Type <Tp>	[0..1]			104
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	±		104

3.4.2.10.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.2.10.2 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.10.3 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		104
Or}	Proprietary <Prtry>	[1..1]	±		104

3.4.2.10.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "[ExternalChargeType1Code](#)" on page 765

3.4.2.10.3.2 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 677 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		677
	Issuer <Issr>	[0..1]	Text		677

3.4.2.11 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 776

3.4.2.12 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following **DirectDebitTransaction12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <MndtRltdInf>	[0..1]		C3, C4	107
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		119
	PreNotificationIdentification <PreNtfctnId>	[0..1]	Text		120

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

3.4.2.12.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

MandateRelatedInformation <MndtRltdInf> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		109
	DateOfSignature <DtOfSgntr>	[0..1]	Date		109
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		109
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			109
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		118
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		118
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		118
	Frequency <Frqcy>	[0..1]	±		118
	Reason <Rsn>	[0..1]			118
{Or	Code <Cd>	[1..1]	CodeSet		119
Or}	Proprietary <Prtry>	[1..1]	Text		119
	TrackingDays <TrckgDays>	[0..1]	Text		119

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 AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

3.4.2.12.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

3.4.2.12.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

3.4.2.12.1.3 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 778):

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

3.4.2.12.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		110
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		110
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		111
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C15, C14	112
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		113
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C15, C14	114
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		115
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C15, C14	116
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		117
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		117
	OriginalReason <OrgnlRsn>	[0..1]			117
{Or	Code <Cd>	[1..1]	CodeSet		117
Or}	Proprietary <Prtry>	[1..1]	Text		117
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		118

3.4.2.12.1.4.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

3.4.2.12.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.12.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnICdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.12.1.4.4 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnICdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.2.12.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.12.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

3.4.2.12.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.12.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.2.12.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 776

3.4.2.12.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

3.4.2.12.1.4.11 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		117
Or}	Proprietary <Prtry>	[1..1]	Text		117

3.4.2.12.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

3.4.2.12.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

3.4.2.12.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

3.4.2.12.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 780

3.4.2.12.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

3.4.2.12.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

3.4.2.12.1.8 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 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

3.4.2.12.1.9 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		119
Or}	Proprietary <Prtry>	[1..1]	Text		119

3.4.2.12.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

3.4.2.12.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

3.4.2.12.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

3.4.2.12.2 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.12.3 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 782

3.4.2.12.4 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 776

3.4.2.13 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.14 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

3.4.2.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.16 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.2.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.18 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

Usage: This can be either the creditor or a party that initiates the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.19 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.20 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.21 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.22 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.2.23 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 ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.24 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: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

3.4.2.25 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

Definition: Agent between the debtor agent and creditor agent.

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.26 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.2.27 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.28 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

3.4.2.29 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

3.4.2.30 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

3.4.2.31 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

3.4.2.32 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

3.4.2.33 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 713 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		714
	Authority <Authrty>	[0..1]			714
	Name <Nm>	[0..1]	Text		714
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Details <Dtls>	[0..*]			715
	Type <Tp>	[0..1]	Text		715
	Date <Dt>	[0..1]	Date		715
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Code <Cd>	[0..1]	Text		716
	Amount <Amt>	[0..1]	Amount	C2, C11	716
	Information <Inf>	[0..*]	Text		716

3.4.2.34 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 **RemittanceLocation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		141
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			141
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142

3.4.2.34.1 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 782

3.4.2.34.2 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 **RemittanceLocationData2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		141
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		142
	PostalAddress <PstlAdr>	[0..1]			142
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142

3.4.2.34.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 773

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.

CodeName	Name	Definition
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).

3.4.2.34.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 781

3.4.2.34.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

PostalAddress <PstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		142
	Address <Adr>	[1..1]	±		142

3.4.2.34.2.3.1 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 781

3.4.2.34.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 710 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			710
{Or	Code <Cd>	[1..1]	CodeSet		711
Or}	Proprietary <Prtry>	[1..1]	±		711
	CareOf <CareOf>	[0..1]	Text		711
	Department <Dept>	[0..1]	Text		711
	SubDepartment <SubDept>	[0..1]	Text		711
	StreetName <StrtNm>	[0..1]	Text		712
	BuildingNumber <BldgNb>	[0..1]	Text		712
	BuildingName <BldgNm>	[0..1]	Text		712
	Floor <Flr>	[0..1]	Text		712
	UnitNumber <UnitNb>	[0..1]	Text		712
	PostBox <PstBx>	[0..1]	Text		712
	Room <Room>	[0..1]	Text		712
	PostCode <PstCd>	[0..1]	Text		712
	TownName <TwnNm>	[0..1]	Text		713
	TownLocationName <TwnLctnNm>	[0..1]	Text		713
	DistrictName <DstrctNm>	[0..1]	Text		713
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		713
	Country <Ctry>	[0..1]	CodeSet	C9	713
	AddressLine <AdrLine>	[0..7]	Text		713

3.4.2.35 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

3.4.2.36 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 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

Constraints

- **SupplementaryDataRule**

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

3.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C31 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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 **pacs.004.001.13** **PaymentReturnV13**

4.1 **MessageDefinition Functionality**

Scope

The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.

Usage

The PaymentReturn message is exchanged between agents to return funds after settlement of credit transfer instructions (that is FIToFICustomerCreditTransfer message and FinancialInstitutionCreditTransfer message) or direct debit instructions (FIToFICustomerDirectDebit message).

The PaymentReturn message should not be used between agents and non-financial institution customers. Non-financial institution customers will be informed about a debit or a credit on their account(s) through a BankToCustomerDebitCreditNotification message ('notification') and/or BankToCustomerAccountReport/BankToCustomerStatement message ('statement').

The PaymentReturn message can be used to return single instructions or multiple instructions from one or different files.

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

The PaymentReturn 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.

Outline

The PaymentReturnV13 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. TransactionInformation

Information concerning the original transactions, to which the return 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> <PmtRtr>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C33, C34, C35, C53, C58, C59, C60	
	GroupHeader <GrpHdr>	[1..1]		C8, C57, C13	161
	MessageIdentification <MsgId>	[1..1]	Text		163
	CreationDateTime <CreDtTm>	[1..1]	DateTime		163
	Authorisation <Authstn>	[0..2]	±		163
	BatchBooking <BtchBookg>	[0..1]	Indicator		164
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		164
	ControlSum <CtrlSum>	[0..1]	Quantity		164
	GroupReturn <GrpRtr>	[0..1]	Indicator		164
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	164
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		165
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C49, C50, C51, C52, C55, C56	165
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		167
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	168
	ClearingSystem <ClrSys>	[0..1]			168
{Or	Code <Cd>	[1..1]	CodeSet		169
Or}	Proprietary <Prtry>	[1..1]	Text		169
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		169

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	170
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		170
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	171
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		172
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	172
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		173
	InstructionAgent <InstgAgt>	[0..1]	±		174
	InstructedAgent <InstdAgt>	[0..1]	±		175
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]			176
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		176
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		177
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		177
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C48	177
	Originator <Orgtr>	[0..1]	±		177
	Reason <Rsn>	[0..1]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	AdditionalInformation <AddtlInf>	[0..*]	Text		179
	TransactionInformation <TxInf>	[0..*]		C7, C46, C47	179
	ReturnIdentification <RtrId>	[0..1]	Text		187
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		188
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		188
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		188
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		188
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		188
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		189
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	189
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		189
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		189
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	190

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		190
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		191
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			191
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		191
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		191
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		192
	ReturnedInstructedAmount <RtrdInstdAmt>	[0..1]	Amount	C2, C11	192
	ExchangeRate <XchgRate>	[0..1]	Rate		192
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	192
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		193
	ChargesInformation <ChrgsInf>	[0..*]			193
	Amount <Amt>	[1..1]	Amount	C2, C11	194
	Agent <Agt>	[1..1]	±		194
	Type <Tp>	[0..1]			195
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		196
	InstructingAgent <InstgAgt>	[0..1]	±		196
	InstructedAgent <InstdAgt>	[0..1]	±		196
	ReturnChain <RtrChain>	[0..1]		C25, C27, C30, C36, C39, C42	197
	UltimateDebtor <UltmtDbtr>	[0..1]			200
{Or	Party <Pty>	[1..1]	±		200
Or}	Agent <Agt>	[1..1]	±		201
	Debtor <Dbtr>	[1..1]			202
{Or	Party <Pty>	[1..1]	±		202
Or}	Agent <Agt>	[1..1]	±		203
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	204
	InitiatingParty <InitgPty>	[0..1]			205
{Or	Party <Pty>	[1..1]	±		205

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		206
	DebtorAgent <DbtrAgt>	[0..1]	±		207
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	208
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		208
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	209
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		210
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	210
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		211
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	212
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		213
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	213
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		214
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	215
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		216
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	216
	CreditorAgent <CdtrAgt>	[0..1]	±		217
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	218
	Creditor <Cdtr>	[1..1]			219
{Or	Party <Pty>	[1..1]	±		219
Or}	Agent <Agt>	[1..1]	±		220
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	221
	UltimateCreditor <UltmtCdtr>	[0..1]			222
{Or	Party <Pty>	[1..1]	±		222
Or}	Agent <Agt>	[1..1]	±		223
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C48	224
	Originator <Orgtr>	[0..1]	±		225
	Reason <Rsn>	[0..1]			226
{Or	Code <Cd>	[1..1]	CodeSet		226

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		226
	AdditionalInformation <AddtlInf>	[0..*]	Text		226
	OriginalTransactionReference <OrgnlTxRef>	[0..1]		C63	226
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	231
	Amount <Amt>	[0..1]	±		232
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		232
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		232
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		232
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		233
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C49, C50, C51, C52, C55, C56	234
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		236
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	237
	ClearingSystem <ClrSys>	[0..1]			237
{Or	Code <Cd>	[1..1]	CodeSet		238
Or}	Proprietary <Prtry>	[1..1]	Text		238
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		238
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	239
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		239
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	240
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		241
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	241
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		242
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		243
	MandateRelatedInformation <MndtRltdInf>	[0..1]			243
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	245
	MandateIdentification <MndtId>	[0..1]	Text		247

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	DateOfSignature <DtOfSgntr>	[0..1]	Date		247
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		247
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			247
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		248
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		248
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		249
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	250
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		251
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	252
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		253
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	254
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		255
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		255
	OriginalReason <OrgnlRsn>	[0..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		256
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		256
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		256
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		256
	Frequency <Frqcy>	[0..1]	±		256
	Reason <Rsn>	[0..1]			256
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257
	TrackingDays <TrckgDays>	[0..1]	Text		257
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		257
	RemittanceInformation <RmtInf>	[0..1]	±		258
	UltimateDebtor <UltmtDbtr>	[0..1]			258
{Or	Party <Pty>	[1..1]	±		258
Or}	Agent <Agt>	[1..1]	±		259

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[0..1]			260
{Or	Party <Pty>	[1..1]	±		260
Or}	Agent <Agt>	[1..1]	±		261
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	262
	DebtorAgent <DbtrAgt>	[0..1]	±		263
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	263
	CreditorAgent <CdtrAgt>	[0..1]	±		264
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	265
	Creditor <Cdtr>	[0..1]			266
{Or	Party <Pty>	[1..1]	±		266
Or}	Agent <Agt>	[1..1]	±		267
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	268
	UltimateCreditor <UltmtCdtr>	[0..1]			269
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270
	Purpose <Purp>	[0..1]	±		271
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C26, C28, C29, C31, C32, C37, C40, C41, C43, C44, C38, C61, C62	271
	UltimateDebtor <UltmtDbtr>	[0..1]	±		276
	InitiatingParty <InitgPty>	[0..1]	±		277
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	279
	DebtorAgent <DbtrAgt>	[1..1]	±		280
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	281

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		282
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	282
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		283
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	284
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		285
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	285
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		286
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	287
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		288
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	288
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		289
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	290
	CreditorAgent <CdtrAgt>	[1..1]	±		291
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	291
	Creditor <Cdtr>	[1..1]	±		292
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	293
	UltimateCreditor <UltmtCdtr>	[0..1]	±		294
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		295
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			296
	Code <Cd>	[0..1]	CodeSet		296
	InstructionInformation <InstrInf>	[0..1]	Text		296
	Tax <Tax>	[0..1]			296
	Creditor <Cdtr>	[0..1]	±		298
	Debtor <Dbtr>	[0..1]	±		298
	UltimateDebtor <UltmtDbtr>	[0..1]	±		298
	AdministrationZone <AdmstrnZone>	[0..1]	Text		299
	ReferenceNumber <RefNb>	[0..1]	Text		299
	Method <Mtd>	[0..1]	Text		299

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	299
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	300
	Date <Dt>	[0..1]	Date		300
	SequenceNumber <SeqNb>	[0..1]	Quantity		300
	Record <Rcrd>	[0..*]			300
	Type <Tp>	[0..1]	Text		301
	Category <Ctgy>	[0..1]	Text		301
	CategoryDetails <CtgyDtls>	[0..1]	Text		301
	DebtorStatus <DbtrSts>	[0..1]	Text		302
	CertificateIdentification <CertId>	[0..1]	Text		302
	FormsCode <FrmsCd>	[0..1]	Text		302
	Period <Prd>	[0..1]			302
	Year <Yr>	[0..1]	Year		302
	Type <Tp>	[0..1]	CodeSet		302
	FromDate <FrToDt>	[0..1]	±		303
	TaxAmount <TaxAmt>	[0..1]			304
	Rate <Rate>	[0..1]	Rate		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307
	AdditionalInformation <AddtlInf>	[0..1]	Text		307
	RemittanceInformation <RmtInf>	[0..1]	±		307
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	307
	SupplementaryData <SplmtryData>	[0..*]	±	C54	308
	SupplementaryData <SplmtryData>	[0..*]	±	C54	308

4.3 Constraints

C1 **ActiveCurrency**

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

C2 **ActiveOrHistoricCurrency**

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

C3 **AmendmentIndicatorFalseRule**

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 **AmendmentIndicatorTrueRule**

If AmendmentIndicator is true, then AmendmentInformationDetails 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 **ChargesInformationAndReturnedInstructedAmountRule**

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

C8 **ControlSumAndGroupReturnRule**

If GroupReturn is true, then ControlSum is not allowed.

C9 **Country**

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

C10 **CurrencyAmount**

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

Note: The decimal separator is a dot.

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 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 GroupReturnAndNumberOfTransactionsGuideline

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

C14 GroupReturnAndNumberOfTransactionsRule

If GroupHeader/GroupReturn is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation.

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'false'

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'

This constraint is defined at the MessageDefinition level.

C15 GroupReturnAndReturnReasonRule

If GroupHeader/GroupReturn is true, then OriginalGroupInformation/ReturnReasonInformation/ReturnReason must be present.

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'true'

And /OriginalGroupInformation/ReturnReasonInformation[*]/

AdditionalInformation[1] is present

Following Must be True

/OriginalGroupInformation/ReturnReasonInformation[*]/Reason Must be present

This constraint is defined at the MessageDefinition level.

C16 GroupReturnAndTransactionInformationNotPresentRule

If GroupHeader/GroupReturn is true, then TransactionInformation is not allowed.

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'true'

Following Must be True

/TransactionInformation[*] Must be absent

This constraint is defined at the MessageDefinition level.

C17 GroupReturnAndTransactionInformationPresentRule

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

On Condition

/GroupHeader/GroupReturn is present

And /GroupHeader/GroupReturn is equal to value 'false'

Following Must be True

/TransactionInformation[1] Must be present

This constraint is defined at the MessageDefinition level.

C18 IBAN

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

C19 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.

C20 IdentificationOrProxyPresenceRule

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

C21 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/TransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C22 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/TransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C24 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C26 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C27 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C28 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C29 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C30 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C31 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C32 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C33 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when returning direct debit transactions.

On Condition

/GroupHeader/SettlementInformation is present

And /GroupHeader/SettlementInformation/SettlementMethod is equal to value 'CoverMethod'

Following Must be True

substring(/OriginalGroupInformation/

OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003'

This constraint is defined at the MessageDefinition level.

C34 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

On Condition

/OriginalGroupInformation is present

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C35 PaymentTypeInfoInformationRule

If GroupHeader/PaymentTypeInfoInformation is present, then TransactionInformation/PaymentTypeInfoInformation is not allowed.

On Condition

/GroupHeader/PaymentTypeInfoInformation is present

Following Must be True

/TransactionInformation[*]/PaymentTypeInfoInformation Must be absent

This constraint is defined at the MessageDefinition level.

C36 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C37 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C38 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C39 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C40 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C41 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C42 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C43 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C44 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C45 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C46 ReturnedInstructedAmountAndExchangeRate1Rule

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

C47 ReturnedInstructedAmountAndExchangeRate2Rule

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

C48 ReturnReasonRule

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

C49 SettlementMethodAgentRule

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

C50 SettlementMethodClearingRule

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

C51 SettlementMethodCoverAgentRule

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

C52 SettlementMethodCoverRule

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

C53 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.

C54 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.

C55 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C56 ThirdReimbursementAgentRule

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

C57 TotalInterbankSettlementAmountAndDateRule

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C58 TotalReturnedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReturnedInterbankSettlementAmount must equal the sum of all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount when present.

On Condition

/GroupHeader/TotalReturnedInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalReturnedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReturnedInterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C59 TotalReturnedInterbankSettlementAmountRule

If GroupHeader/TotalReturnedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReturnedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReturnedInterbankSettlementAmount.

On Condition

/GroupHeader/TotalReturnedInterbankSettlementAmount is present

And /TransactionInformation[1] is present

And /TransactionInformation[*]/ReturnedInterbankSettlementAmount is present

Following Must be True

/TransactionInformation[*]/ReturnedInterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalReturnedInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C60 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C61 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C62 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C63 UnderlyingCustomerCreditTransferRule

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

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: C8 "ControlSumAndGroupReturnRule", C57

"TotalInterbankSettlementAmountAndDateRule", C13

"GroupReturnAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader123** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		163
	CreationDateTime <CreDtTm>	[1..1]	DateTime		163
	Authorisation <Authstn>	[0..2]	±		163
	BatchBooking <BtchBookg>	[0..1]	Indicator		164
	NumberOfTransactions <NbOfTxS>	[1..1]	Text		164
	ControlSum <CtrlSum>	[0..1]	Quantity		164
	GroupReturn <GrpRtr>	[0..1]	Indicator		164
	TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	164
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		165
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C49, C50, C51, C52, C55, C56	165
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		167
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	168
	ClearingSystem <ClrSys>	[0..1]			168
{Or	Code <Cd>	[1..1]	CodeSet		169
Or}	Proprietary <Prtry>	[1..1]	Text		169
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		169
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	170
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		170
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	171
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		172
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	172
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		173
	InstructingAgent <InstgAgt>	[0..1]	±		174
	InstructedAgent <InstdAgt>	[0..1]	±		175

Constraints

- **ControlSumAndGroupReturnRule**

If GroupReturn is true, then ControlSum is not allowed.

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

- **GroupReturnAndNumberOfTransactionsGuideline**

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

- **TotalInterbankSettlementAmountAndDateRule**

If TotalReturnedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

```
On Condition
  /TotalReturnedInterbankSettlementAmount is present
Following Must be True
  /InterbankSettlementDate Must be present
```

4.4.1.1 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 782

4.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 776

4.4.1.3 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 688 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		689
Or}	Proprietary <Prtry>	[1..1]	Text		689

4.4.1.4 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 778):

- *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.

4.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "[Max15NumericText](#)" on page 781

4.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "[DecimalNumber](#)" on page 779

4.4.1.7 GroupReturn <GrpRtr>

Presence: [0..1]

Definition: Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s).

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 778):

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

4.4.1.8 TotalReturnedInterbankSettlementAmount <TtlRtrdIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the return message.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.1.9 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 776

4.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C49 "SettlementMethodAgentRule", C50 "SettlementMethodClearingRule", C51 "SettlementMethodCoverAgentRule", C52 "SettlementMethodCoverRule", C55 "ThirdReimbursementAgentAccountRule", C56 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		167
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	168
	ClearingSystem <ClrSys>	[0..1]			168
{Or	Code <Cd>	[1..1]	CodeSet		169
Or}	Proprietary <Prtry>	[1..1]	Text		169
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		169
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	170
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		170
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	171
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		172
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	172

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
```

4.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
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.

4.4.1.10.2 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.10.3 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		169
Or}	Proprietary <Prtry>	[1..1]	Text		169

4.4.1.10.3.1 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 765

4.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

4.4.1.10.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.1.10.5 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.10.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.1.10.7 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.10.8 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.1.10.9 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.1.11 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

4.4.1.12 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.1.13 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		176
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		177
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		177
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C48	177
	Originator <Orgtr>	[0..1]	±		177
	Reason <Rsn>	[0..1]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	AdditionalInformation <AddtlInf>	[0..*]	Text		179

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 782

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 782

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 776

4.4.2.4 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C48 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following **PaymentReturnReason7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		177
	Reason <Rsn>	[0..1]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	AdditionalInformation <AddtlInf>	[0..*]	Text		179

Constraints

- **ReturnReasonRule**

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

On Condition

/Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True

/AdditionalInformation[1] Must be present

4.4.2.4.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.2.4.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the return.

Reason <Rsn> contains one of the following **ReturnReason5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179

4.4.2.4.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalReturnReason1Code" on page 770

4.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the return, in a proprietary form.

Datatype: "Max35Text" on page 782

4.4.2.4.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the return reason.

Datatype: "Max105Text" on page 780

4.4.3 TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: C7 "ChargesInformationAndReturnedInstructedAmountRule", C46 "ReturnedInstructedAmountAndExchangeRate1Rule", C47 "ReturnedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following **PaymentTransaction159** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReturnIdentification <RtrId>	[0..1]	Text		187
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		188
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		188
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		188
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		188
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		188
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		189
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	189
	OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>	[0..1]	Date		189
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		189
	ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	190
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		190
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		191
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			191
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		191
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		191
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		192
	ReturnedInstructedAmount <RtrdInstAmt>	[0..1]	Amount	C2, C11	192
	ExchangeRate <XchgRate>	[0..1]	Rate		192
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	192
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		193
	ChargesInformation <ChrgsInf>	[0..*]			193
	Amount <Amt>	[1..1]	Amount	C2, C11	194
	Agent <Agnt>	[1..1]	±		194
	Type <Tp>	[0..1]			195
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		196
	InstructingAgent <InstgAgnt>	[0..1]	±		196
	InstructedAgent <InstdAgnt>	[0..1]	±		196

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReturnChain <RtrChain>	[0..1]		C25, C27, C30, C36, C39, C42	197
	UltimateDebtor <UltmtDbtr>	[0..1]			200
{Or	Party <Pty>	[1..1]	±		200
Or}	Agent <Agt>	[1..1]	±		201
	Debtor <Dbtr>	[1..1]			202
{Or	Party <Pty>	[1..1]	±		202
Or}	Agent <Agt>	[1..1]	±		203
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	204
	InitiatingParty <InitgPty>	[0..1]			205
{Or	Party <Pty>	[1..1]	±		205
Or}	Agent <Agt>	[1..1]	±		206
	DebtorAgent <DbtrAgt>	[0..1]	±		207
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	208
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		208
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	209
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		210
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	210
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		211
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	212
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		213
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	213
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		214
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	215
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		216
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	216
	CreditorAgent <CdtrAgt>	[0..1]	±		217

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	218
	Creditor <Cdtr>	[1..1]			219
{Or	Party <Pty>	[1..1]	±		219
Or}	Agent <Agt>	[1..1]	±		220
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	221
	UltimateCreditor <UltmtCdtr>	[0..1]			222
{Or	Party <Pty>	[1..1]	±		222
Or}	Agent <Agt>	[1..1]	±		223
	ReturnReasonInformation <RtrRsnInf>	[0..*]		C48	224
	Originator <Orgtr>	[0..1]	±		225
	Reason <Rsn>	[0..1]			226
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	AdditionalInformation <AddtlInf>	[0..*]	Text		226
	OriginalTransactionReference <OrgnlTxRef>	[0..1]		C63	226
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	231
	Amount <Amt>	[0..1]	±		232
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		232
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		232
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		232
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		233
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C49, C50, C51, C52, C55, C56	234
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		236
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	237
	ClearingSystem <ClrSys>	[0..1]			237
{Or	Code <Cd>	[1..1]	CodeSet		238
Or}	Proprietary <Prtry>	[1..1]	Text		238

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		238
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	239
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		239
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	240
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		241
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	241
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		242
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		243
	MandateRelatedInformation <MndtRltdInf>	[0..1]			243
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	245
	MandateIdentification <MndtId>	[0..1]	Text		247
	DateOfSignature <DtOfSgntr>	[0..1]	Date		247
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		247
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			247
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		248
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		248
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		249
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	250
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		251
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	252
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		253
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	254
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		255
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		255
	OriginalReason <OrgnlRsn>	[0..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		256

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		256
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		256
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		256
	Frequency <Frqcy>	[0..1]	±		256
	Reason <Rsn>	[0..1]			256
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257
	TrackingDays <TrckgDays>	[0..1]	Text		257
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		257
	RemittanceInformation <RmtInf>	[0..1]	±		258
	UltimateDebtor <UltmtDbtr>	[0..1]			258
{Or	Party <Pty>	[1..1]	±		258
Or}	Agent <Agt>	[1..1]	±		259
	Debtor <Dbtr>	[0..1]			260
{Or	Party <Pty>	[1..1]	±		260
Or}	Agent <Agt>	[1..1]	±		261
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	262
	DebtorAgent <DbtrAgt>	[0..1]	±		263
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	263
	CreditorAgent <CdtrAgt>	[0..1]	±		264
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	265
	Creditor <Cdtr>	[0..1]			266
{Or	Party <Pty>	[1..1]	±		266
Or}	Agent <Agt>	[1..1]	±		267
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	268
	UltimateCreditor <UltmtCdtr>	[0..1]			269
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270
	Purpose <Purp>	[0..1]	±		271

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C26, C28, C29, C31, C32, C37, C40, C41, C43, C44, C38, C61, C62	271
	UltimateDebtor <UltmtDbtr>	[0..1]	±		276
	InitiatingParty <InitgPty>	[0..1]	±		277
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	279
	DebtorAgent <DbtrAgt>	[1..1]	±		280
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	281
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		282
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	282
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		283
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	284
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		285
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	285
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		286
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	287
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		288
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	288
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		289
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	290
	CreditorAgent <CdtrAgt>	[1..1]	±		291
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	291
	Creditor <Cdtr>	[1..1]	±		292

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	293
	UltimateCreditor <UltmtCdtr>	[0..1]	±		294
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		295
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			296
	Code <Cd>	[0..1]	CodeSet		296
	InstructionInformation <InstrInf>	[0..1]	Text		296
	Tax <Tax>	[0..1]			296
	Creditor <Cdtr>	[0..1]	±		298
	Debtor <Dbtr>	[0..1]	±		298
	UltimateDebtor <UltmtDbtr>	[0..1]	±		298
	AdministrationZone <AdmstnZone>	[0..1]	Text		299
	ReferenceNumber <RefNb>	[0..1]	Text		299
	Method <Mtd>	[0..1]	Text		299
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	299
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	300
	Date <Dt>	[0..1]	Date		300
	SequenceNumber <SeqNb>	[0..1]	Quantity		300
	Record <Rcrd>	[0..*]			300
	Type <Tp>	[0..1]	Text		301
	Category <Ctgy>	[0..1]	Text		301
	CategoryDetails <CtgyDtls>	[0..1]	Text		301
	DebtorStatus <DbtrSts>	[0..1]	Text		302
	CertificateIdentification <CertId>	[0..1]	Text		302
	FormsCode <FrmsCd>	[0..1]	Text		302
	Period <Prd>	[0..1]			302
	Year <Yr>	[0..1]	Year		302
	Type <Tp>	[0..1]	CodeSet		302
	FromDate <FrToDt>	[0..1]	±		303
	TaxAmount <TaxAmt>	[0..1]			304
	Rate <Rate>	[0..1]	Rate		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307
	AdditionalInformation <AddtlInf>	[0..1]	Text		307
	RemittanceInformation <RmtInf>	[0..1]	±		307
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	307
	SupplementaryData <SplmtryData>	[0..*]	±	C54	308

Constraints

- **ChargesInformationAndReturnedInstructedAmountRule**

If ChargesInformation is present, then ReturnedInstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[1]/Amount is present

Following Must be True

/ReturnedInstructedAmount Must be present

- **ReturnedInstructedAmountAndExchangeRate1Rule**

If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.

On Condition

/ReturnedInstructedAmount is present

And /ReturnedInstructedAmount/attribute::Currency is different from /ReturnedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be present

- **ReturnedInstructedAmountAndExchangeRate2Rule**

If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition

/ReturnedInstructedAmount is present

And /ReturnedInstructedAmount/attribute::Currency is equal to /ReturnedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be absent

4.4.3.1 ReturnIdentification <RtrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 782

4.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 686 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		686
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		687
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		687

4.4.3.3 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 782

4.4.3.4 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 782

4.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 782

4.4.3.6 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 778

4.4.3.7 OriginalClearingSystemReference <OrgnlClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

4.4.3.8 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.9 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

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.

Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message.

Datatype: "ISODate" on page 776

4.4.3.10 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of the return transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

4.4.3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.4.3.12 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.

Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction.

Datatype: "ISODate" on page 776

4.4.3.13 SettlementPriority <SttlmPrty>

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 settlement instruction.

Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction.

Datatype: "Priority3Code" on page 773

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

4.4.3.14 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		191
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		191

4.4.3.14.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 776

4.4.3.14.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 776

4.4.3.15 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see ["SettlementTimeRequest2"](#) on page 699 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		699
	TillTime <TillTm>	[0..1]	Time		700
	FromTime <FrTm>	[0..1]	Time		700
	RejectTime <RjctTm>	[0..1]	Time		700

4.4.3.16 ReturnedInstructedAmount <RtrdInstdAmt>

Presence: [0..1]

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

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

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

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.

4.4.3.17 ExchangeRate <XchgRate>

Presence: [0..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 779

4.4.3.18 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.19 ChargeBearer <ChrgBr>

Presence: [0..1]

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

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

Datatype: "ChargeBearerType1Code" on page 763

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.

4.4.3.20 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction.

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	194
	Agent <Agt>	[1..1]	±		194
	Type <Tp>	[0..1]			195
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	±		195

4.4.3.20.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.20.2 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.20.3 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		195
Or}	Proprietary <Prtry>	[1..1]	±		195

4.4.3.20.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 765

4.4.3.20.3.2 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 677 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		677
	Issuer <Issr>	[0..1]	Text		677

4.4.3.21 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 782

4.4.3.22 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned.

InstructingAgent <InstgAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.23 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24 ReturnChain <RtrChain>

Presence: [0..1]

Definition: Provides all parties (agents and non-agents) involved in a return transaction.

Impacted by: C25 "IntermediaryAgent1AccountRule", C27 "IntermediaryAgent2AccountRule", C30 "IntermediaryAgent3AccountRule", C36 "PreviousInstructingAgent1AccountRule", C39 "PreviousInstructingAgent2AccountRule", C42 "PreviousInstructingAgent3AccountRule"

ReturnChain <RtrChain> contains the following **TransactionParties11** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]			200
{Or	Party <Pty>	[1..1]	±		200
Or}	Agent <Agt>	[1..1]	±		201
	Debtor <Dbtr>	[1..1]			202
{Or	Party <Pty>	[1..1]	±		202
Or}	Agent <Agt>	[1..1]	±		203
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	204
	InitiatingParty <InitgPty>	[0..1]			205
{Or	Party <Pty>	[1..1]	±		205
Or}	Agent <Agt>	[1..1]	±		206
	DebtorAgent <DbtrAgt>	[0..1]	±		207
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	208
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		208
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	209
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		210
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	210
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		211
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	212
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		213
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	213
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		214
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	215
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		216
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	216
	CreditorAgent <CdtrAgt>	[0..1]	±		217
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	218
	Creditor <Cdtr>	[1..1]			219

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		219
Or}	Agent <Agt>	[1..1]	±		220
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	221
	UltimateCreditor <UltmtCdtr>	[0..1]			222
{Or	Party <Pty>	[1..1]	±		222
Or}	Agent <Agt>	[1..1]	±		223

Constraints

- **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
```

- **IntermediaryAgent3AccountRule**

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent1 is absent
Following Must be True
  /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
```

Following Must be True
/PreviousInstructingAgent3Account Must be absent

4.4.3.24.1 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 **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		200
Or}	Agent <Agt>	[1..1]	±		201

4.4.3.24.1.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.24.1.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.2 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		202
Or}	Agent <Agt>	[1..1]	±		203

4.4.3.24.2.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.24.2.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.3 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.4 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		205
Or}	Agent <Agt>	[1..1]	±		206

4.4.3.24.4.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.24.4.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.6 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:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**DebtorAgentAccount <DbtrAgtAcct>** contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.7 PreviousInstructingAgent1 <PrvsInstgAgt1>*Presence:* [0..1]*Definition:* Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.13 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.14 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.15 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.16 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.17 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.18 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.19 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.20 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		219
Or}	Agent <Agt>	[1..1]	±		220

4.4.3.24.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.24.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.24.22 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.24.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		222
Or}	Agent <Agt>	[1..1]	±		223

4.4.3.24.23.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.24.23.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.25 ReturnReasonInformation <RtrRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the return reason.

Impacted by: C48 "ReturnReasonRule"

ReturnReasonInformation <RtrRsnInf> contains the following **PaymentReturnReason7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		225
	Reason <Rsn>	[0..1]			226
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226
	AdditionalInformation <AddtlInf>	[0..*]	Text		226

Constraints

- ReturnReasonRule**

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

On Condition

/Reason/Code is present

And /Reason/Code is within DataType <<Code>> ValidationRuleNarrative1Code

And /Reason is present

Following Must be True
/AdditionalInformation[1] Must be present

4.4.3.25.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the return.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.25.2 Reason <Rsn>*Presence:* [0..1]*Definition:* Specifies the reason for the return.**Reason <Rsn>** contains one of the following **ReturnReason5Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		226
Or}	Proprietary <Prtry>	[1..1]	Text		226

4.4.3.25.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the return, as published in an external reason code list.*Datatype:* "ExternalReturnReason1Code" on page 770**4.4.3.25.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the return, in a proprietary form.*Datatype:* "Max35Text" on page 782**4.4.3.25.3 AdditionalInformation <AddtlInf>***Presence:* [0..*]*Definition:* Further details on the return reason.*Datatype:* "Max105Text" on page 780**4.4.3.26 OriginalTransactionReference <OrgnlTxRef>***Presence:* [0..1]*Definition:* Key elements used to identify the original transaction that is being referred to.*Impacted by:* C63 "UnderlyingCustomerCreditTransferRule"

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference41 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	231
	Amount <Amt>	[0..1]	±		232
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		232
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		232
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		232
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		233
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C49, C50, C51, C52, C55, C56	234
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		236
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	237
	ClearingSystem <ClrSys>	[0..1]			237
{Or	Code <Cd>	[1..1]	CodeSet		238
Or}	Proprietary <Prtry>	[1..1]	Text		238
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		238
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	239
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		239
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	240
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		241
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	241
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		242
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		243
	MandateRelatedInformation <MndtRltdInf>	[0..1]			243
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	245
	MandateIdentification <MndtId>	[0..1]	Text		247
	DateOfSignature <DtOfSgntr>	[0..1]	Date		247
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		247

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			247
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		248
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		248
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		249
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	250
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		251
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	252
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		253
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	254
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		255
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		255
	OriginalReason <OrgnlRsn>	[0..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		256
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		256
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		256
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		256
	Frequency <Frqcy>	[0..1]	±		256
	Reason <Rsn>	[0..1]			256
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257
	TrackingDays <TrckgDays>	[0..1]	Text		257
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		257
	RemittanceInformation <RmtInf>	[0..1]	±		258
	UltimateDebtor <UltmtDbtr>	[0..1]			258
{Or	Party <Pty>	[1..1]	±		258
Or}	Agent <Agt>	[1..1]	±		259
	Debtor <Dbtr>	[0..1]			260
{Or	Party <Pty>	[1..1]	±		260

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		261
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	262
	DebtorAgent <DbtrAgt>	[0..1]	±		263
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	263
	CreditorAgent <CdtrAgt>	[0..1]	±		264
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	265
	Creditor <Cdtr>	[0..1]			266
{Or	Party <Pty>	[1..1]	±		266
Or}	Agent <Agt>	[1..1]	±		267
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	268
	UltimateCreditor <UltmtCdtr>	[0..1]			269
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270
	Purpose <Purp>	[0..1]	±		271
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C26, C28, C29, C31, C32, C37, C40, C41, C43, C44, C38, C61, C62	271
	UltimateDebtor <UltmtDbtr>	[0..1]	±		276
	InitiatingParty <InitgPty>	[0..1]	±		277
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	279
	DebtorAgent <DbtrAgt>	[1..1]	±		280
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	281
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		282
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	282

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		283
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	284
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		285
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	285
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		286
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	287
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		288
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	288
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		289
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	290
	CreditorAgent <CdtrAgt>	[1..1]	±		291
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	291
	Creditor <Cdtr>	[1..1]	±		292
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	293
	UltimateCreditor <UltmtCdtr>	[0..1]	±		294
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		295
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			296
	Code <Cd>	[0..1]	CodeSet		296
	InstructionInformation <InstrInf>	[0..1]	Text		296
	Tax <Tax>	[0..1]			296
	Creditor <Cdtr>	[0..1]	±		298
	Debtor <Dbtr>	[0..1]	±		298
	UltimateDebtor <UltmtDbtr>	[0..1]	±		298
	AdministrationZone <AdmstnZone>	[0..1]	Text		299
	ReferenceNumber <RefNb>	[0..1]	Text		299
	Method <Mtd>	[0..1]	Text		299
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	299
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	300
	Date <Dt>	[0..1]	Date		300

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SequenceNumber <SeqNb>	[0..1]	Quantity		300
	Record <Rcrd>	[0..*]			300
	Type <Tp>	[0..1]	Text		301
	Category <Ctgy>	[0..1]	Text		301
	CategoryDetails <CtgyDtls>	[0..1]	Text		301
	DebtorStatus <DbtrSts>	[0..1]	Text		302
	CertificateIdentification <CertId>	[0..1]	Text		302
	FormsCode <FrmsCd>	[0..1]	Text		302
	Period <Prd>	[0..1]			302
	Year <Yr>	[0..1]	Year		302
	Type <Tp>	[0..1]	CodeSet		302
	FromDate <FrToDt>	[0..1]	±		303
	TaxAmount <TaxAmt>	[0..1]			304
	Rate <Rate>	[0..1]	Rate		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307
	AdditionalInformation <AddtlInf>	[0..1]	Text		307
	RemittanceInformation <RmtInf>	[0..1]	±		307
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	307

Constraints

- **UnderlyingCustomerCreditTransferRule**

The UnderlyingCustomerCreditTransfer element can only be present if present in the original transaction being returned.

4.4.3.26.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.26.2 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 662 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C11	662
Or}	EquivalentAmount <EqvtAmt>	[1..1]			663
	Amount <Amt>	[1..1]	Amount	C2, C11	663
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	663

4.4.3.26.3 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 776

4.4.3.26.4 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 776

4.4.3.26.5 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

4.4.3.26.6 CreditorSchemeldentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.7 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: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C49 "SettlementMethodAgentRule", C50 "SettlementMethodClearingRule", C51 "SettlementMethodCoverAgentRule", C52 "SettlementMethodCoverRule", C55 "ThirdReimbursementAgentAccountRule", C56 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		236
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	237
	ClearingSystem <ClrSys>	[0..1]			237
{Or	Code <Cd>	[1..1]	CodeSet		238
Or}	Proprietary <Prtry>	[1..1]	Text		238
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		238
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	239
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		239
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	240
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		241
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	241

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

```

4.4.3.26.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

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.

4.4.3.26.7.2 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.7.3 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		238
Or}	Proprietary <Prtry>	[1..1]	Text		238

4.4.3.26.7.3.1 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 765

4.4.3.26.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

4.4.3.26.7.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.7.5 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:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

```

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

```

4.4.3.26.7.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.7.7 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.7.8 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.7.9 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.8 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

4.4.3.26.9 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 772

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

4.4.3.26.10 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 **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	245
	MandateIdentification <MndtId>	[0..1]	Text		247
	DateOfSignature <DtOfSgntr>	[0..1]	Date		247
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		247
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			247
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		248
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		248
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		249
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	250
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		251
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	252
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		253
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	254
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		255
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		255
	OriginalReason <OrgnlRsn>	[0..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		256
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		256
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		256
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		256
	Frequency <Frqcy>	[0..1]	±		256
	Reason <Rsn>	[0..1]			256
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257
	TrackingDays <TrckgDays>	[0..1]	Text		257
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		257

4.4.3.26.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		247
	DateOfSignature <DtOfSgntr>	[0..1]	Date		247
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		247
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			247
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		248
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		248
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		249
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	250
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		251
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	252
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		253
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	254
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		255
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		255
	OriginalReason <OrgnlRsn>	[0..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		256
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		256
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		256
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		256
	Frequency <Frqcy>	[0..1]	±		256
	Reason <Rsn>	[0..1]			256
{Or	Code <Cd>	[1..1]	CodeSet		257
Or}	Proprietary <Prtry>	[1..1]	Text		257
	TrackingDays <TrckgDays>	[0..1]	Text		257

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 AmendmentInformationDetails must be present.

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

4.4.3.26.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

4.4.3.26.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

4.4.3.26.10.1.3 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 778):

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

4.4.3.26.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtld>	[0..1]	Text		248
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		248
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		249
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	250
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		251
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	252
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		253
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	254
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		255
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		255
	OriginalReason <OrgnlRsn>	[0..1]			255
{Or	Code <Cd>	[1..1]	CodeSet		255
Or}	Proprietary <Prtry>	[1..1]	Text		255
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		256

4.4.3.26.10.1.4.1 OriginalMandateIdentification <OrgnlMndtld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

4.4.3.26.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- IdentificationAndProxyGuideline**

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

- IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 776

4.4.3.26.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

4.4.3.26.10.1.4.11 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		255
Or}	Proprietary <Prtry>	[1..1]	Text		255

4.4.3.26.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

4.4.3.26.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

4.4.3.26.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

4.4.3.26.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 780

4.4.3.26.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

4.4.3.26.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

4.4.3.26.10.1.8 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 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

4.4.3.26.10.1.9 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		257
Or}	Proprietary <Prtry>	[1..1]	Text		257

4.4.3.26.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

4.4.3.26.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

4.4.3.26.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

4.4.3.26.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		665
	Type <Tp>	[0..1]	±		665
	DateOfSignature <DtOfSgntr>	[0..1]	Date		666
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		666
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		666
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		666
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		666
	Frequency <Frqcy>	[0..1]	±		667
	Reason <Rsn>	[0..1]			667
{Or	Code <Cd>	[1..1]	CodeSet		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

4.4.3.26.11 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

4.4.3.26.12 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 **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		258
Or}	Agent <Agt>	[1..1]	±		259

4.4.3.26.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		260
Or}	Agent <Agt>	[1..1]	±		261

4.4.3.26.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.14 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.16 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.18 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		266
Or}	Agent <Agt>	[1..1]	±		267

4.4.3.26.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.20 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

Following Must be True

/Identification Must be present

Or /Proxy Must be present

4.4.3.26.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		269
Or}	Agent <Agt>	[1..1]	±		270

4.4.3.26.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.22 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

4.4.3.26.23 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: C26 "IntermediaryAgent1AccountRule", C28 "IntermediaryAgent2AccountRule", C29 "IntermediaryAgent2Rule", C31 "IntermediaryAgent3AccountRule", C32 "IntermediaryAgent3Rule", C37 "PreviousInstructingAgent1AccountRule", C40 "PreviousInstructingAgent2AccountRule", C41 "PreviousInstructingAgent2Rule", C43 "PreviousInstructingAgent3AccountRule", C44

"PreviousInstructingAgent3Rule", C38 "PreviousInstructingAgent1Guideline", C61
"UltimateCreditorGuideline", C62 "UltimateDebtorGuideline"

**UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following
CreditTransferTransaction63 elements**

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		276
	InitiatingParty <InitgPty>	[0..1]	±		277
	Debtor <Dbtr>	[1..1]	±		278
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	279
	DebtorAgent <DbtrAgt>	[1..1]	±		280
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	281
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		282
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C20, C19	282
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		283
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C20, C19	284
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		285
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C20, C19	285
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		286
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C20, C19	287
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		288
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C20, C19	288
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		289
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C20, C19	290
	CreditorAgent <CdtrAgt>	[1..1]	±		291
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	291
	Creditor <Cdtr>	[1..1]	±		292
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	293
	UltimateCreditor <UltmtCdtr>	[0..1]	±		294
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		295
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			296
	Code <Cd>	[0..1]	CodeSet		296

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionInformation <InstrInf>	[0..1]	Text		296
	Tax <Tax>	[0..1]			296
	Creditor <Cdtr>	[0..1]	±		298
	Debtor <Dbtr>	[0..1]	±		298
	UltimateDebtor <UltmtDbtr>	[0..1]	±		298
	AdministrationZone <AdmstnZone>	[0..1]	Text		299
	ReferenceNumber <RefNb>	[0..1]	Text		299
	Method <Mtd>	[0..1]	Text		299
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	299
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	300
	Date <Dt>	[0..1]	Date		300
	SequenceNumber <SeqNb>	[0..1]	Quantity		300
	Record <Rcrd>	[0..*]			300
	Type <Tp>	[0..1]	Text		301
	Category <Ctgy>	[0..1]	Text		301
	CategoryDetails <CtgyDtls>	[0..1]	Text		301
	DebtorStatus <DbtrSts>	[0..1]	Text		302
	CertificateIdentification <CertId>	[0..1]	Text		302
	FormsCode <FrmsCd>	[0..1]	Text		302
	Period <Prd>	[0..1]			302
	Year <Yr>	[0..1]	Year		302
	Type <Tp>	[0..1]	CodeSet		302
	FromToDate <FrToDt>	[0..1]	±		303
	TaxAmount <TaxAmt>	[0..1]			304
	Rate <Rate>	[0..1]	Rate		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromToDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307
	AdditionalInformation <AddtlInf>	[0..1]	Text		307
	RemittanceInformation <RmtInf>	[0..1]	±		307
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	307

Constraints

- **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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition

/PreviousInstructingAgent1 is absent

Following Must be True

/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

4.4.3.26.23.1 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.23.2 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.23.3 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.23.4 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.5 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.6 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.13 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.14 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.15 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.16 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.17 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.18 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.19 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

4.4.3.26.23.20 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.23.22 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.4.3.26.23.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

4.4.3.26.23.24 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		700
	InstructionInformation <InstrInf>	[0..1]	Text		700

4.4.3.26.23.25 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		296
	InstructionInformation <InstrInf>	[0..1]	Text		296

4.4.3.26.23.25.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 771

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

4.4.3.26.23.25.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

4.4.3.26.23.26 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		298
	Debtor <Dbtr>	[0..1]	±		298
	UltimateDebtor <UltmtDbtr>	[0..1]	±		298
	AdministrationZone <AdmstnZone>	[0..1]	Text		299
	ReferenceNumber <RefNb>	[0..1]	Text		299
	Method <Mtd>	[0..1]	Text		299
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	299
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	300
	Date <Dt>	[0..1]	Date		300
	SequenceNumber <SeqNb>	[0..1]	Quantity		300
	Record <Rcrd>	[0..*]			300
	Type <Tp>	[0..1]	Text		301
	Category <Ctgy>	[0..1]	Text		301
	CategoryDetails <CtgyDtls>	[0..1]	Text		301
	DebtorStatus <DbtrSts>	[0..1]	Text		302
	CertificateIdentification <CertId>	[0..1]	Text		302
	FormsCode <FrmsCd>	[0..1]	Text		302
	Period <Prd>	[0..1]			302
	Year <Yr>	[0..1]	Year		302
	Type <Tp>	[0..1]	CodeSet		302
	FromDate <FrToDt>	[0..1]	±		303
	TaxAmount <TaxAmt>	[0..1]			304
	Rate <Rate>	[0..1]	Rate		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		307

4.4.3.26.23.26.1 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 758 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		758
	RegistrationIdentification <RegnId>	[0..1]	Text		758
	TaxType <TaxTp>	[0..1]	Text		759

4.4.3.26.23.26.2 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstr>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

4.4.3.26.23.26.3 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstn>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

4.4.3.26.23.26.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 782

4.4.3.26.23.26.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 781

4.4.3.26.23.26.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 782

4.4.3.26.23.26.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

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.

4.4.3.26.23.26.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.26.23.26.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 776

4.4.3.26.23.26.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 779

4.4.3.26.23.26.11 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		301
	Category <Ctgy>	[0..1]	Text		301
	CategoryDetails <CtgyDtls>	[0..1]	Text		301
	DebtorStatus <DbtrSts>	[0..1]	Text		302
	CertificateIdentification <CertId>	[0..1]	Text		302
	FormsCode <FrmsCd>	[0..1]	Text		302
	Period <Prd>	[0..1]			302
	Year <Yr>	[0..1]	Year		302
	Type <Tp>	[0..1]	CodeSet		302
	FromDate <FrToDt>	[0..1]	±		303
	TaxAmount <TaxAmt>	[0..1]			304
	Rate <Rate>	[0..1]	Rate		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307
	AdditionalInformation <AddtlInf>	[0..1]	Text		307

4.4.3.26.23.26.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 782

4.4.3.26.23.26.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 782

4.4.3.26.23.26.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 782

4.4.3.26.23.26.11.4 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 782

4.4.3.26.23.26.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 782

4.4.3.26.23.26.11.6 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 782

4.4.3.26.23.26.11.7 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		302
	Type <Tp>	[0..1]	CodeSet		302
	FromDate <FrToDt>	[0..1]	±		303

4.4.3.26.23.26.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

4.4.3.26.23.26.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.4.3.26.23.26.11.7.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

4.4.3.26.23.26.11.8 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		304
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	304
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	304
	Details <Dtls>	[0..*]			305
	Period <Prd>	[0..1]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307

4.4.3.26.23.26.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 779**4.4.3.26.23.26.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**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.

4.4.3.26.23.26.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.26.23.26.11.8.4 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]			305
	Year <Yr>	[0..1]	Year		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306
	Amount <Amt>	[1..1]	Amount	C2, C11	307

4.4.3.26.23.26.11.8.4.1 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		305
	Type <Tp>	[0..1]	CodeSet		306
	FromDate <FrToDt>	[0..1]	±		306

4.4.3.26.23.26.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

4.4.3.26.23.26.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.4.3.26.23.26.11.8.4.1.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

4.4.3.26.23.26.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

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.

4.4.3.26.23.26.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 781

4.4.3.26.23.27 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 ["RemittanceInformation22"](#) on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

4.4.3.26.23.28 InstructedAmount <InstdAmt>

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.

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

4.4.3.27 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C54 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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: C54 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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 **pacs.007.001.13**

FIToFIPaymentReversalV13

5.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The FIToFIPaymentReversal message is exchanged between agents to reverse a payment message that has been settled. The result will be a credit on the debtor account (when the reversed payment was a direct debit) or a debit on the creditor account (when the reversed payment was a credit transfer).

The FIToFIPaymentReversal message may or may not be the follow-up of a payment message.

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

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

Outline

The FIToFIPaymentReversalV13 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. TransactionInformation

Information concerning the original transactions, to which the reversal message refers.

D. 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> <FIToFIPmtRvsl>	[1..1]		C12, C14, C15, C16, C17, C21, C23, C25, C26, C34, C39, C40, C41	
	GroupHeader <GrpHdr>	[1..1]		C8, C38, C13	321
	MessageIdentification <MsgId>	[1..1]	Text		323
	CreationDateTime <CreDtTm>	[1..1]	DateTime		323
	Authorisation <Authstn>	[0..2]	±		323
	BatchBooking <BtchBookg>	[0..1]	Indicator		324
	NumberOfTransactions <NbOfTx>	[1..1]	Text		324
	ControlSum <CtrlSum>	[0..1]	Quantity		324
	GroupReversal <GrpRvsl>	[0..1]	Indicator		324
	TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	324
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		325
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C30, C31, C32, C33, C36, C37	325
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		327
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	328
	ClearingSystem <ClrSys>	[0..1]			328
{Or	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		329
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	330

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		330
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	331
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		332
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	332
	InstructingAgent <InstgAgt>	[0..1]	±		333
	InstructedAgent <InstdAgt>	[0..1]	±		334
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]			335
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		335
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		336
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		336
	ReversalReasonInformation <RvslRsnInf>	[0..*]			336
	Originator <Orgtr>	[0..1]	±		336
	Reason <Rsn>	[0..1]			337
{Or	Code <Cd>	[1..1]	CodeSet		338
Or}	Proprietary <Prtry>	[1..1]	Text		338
	AdditionalInformation <AddtlInf>	[0..*]	Text		338
	TransactionInformation <TxInf>	[0..*]		C7, C28, C29	338
	ReversalIdentification <RvslId>	[0..1]	Text		343
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		343
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		343
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		343
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		343
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		344
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		344
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	344
	ReversedInterbankSettlementAmount <RvslIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	344
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		345
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		345
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			345
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		346

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		346
	ReversedInstructedAmount <RvstdInstdAmt>	[0..1]	Amount	C2, C11	346
	ExchangeRate <XchgRate>	[0..1]	Rate		346
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	347
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		347
	ChargesInformation <ChrgsInf>	[0..*]			348
	Amount <Amt>	[1..1]	Amount	C2, C11	348
	Agent <Agt>	[1..1]	±		348
	Type <Tp>	[0..1]			349
{Or	Code <Cd>	[1..1]	CodeSet		349
Or}	Proprietary <Prtry>	[1..1]	±		349
	InstructingAgent <InstgAgt>	[0..1]	±		350
	InstructedAgent <InstdAgt>	[0..1]	±		350
	ReversalReasonInformation <RvslRsnInf>	[0..*]			351
	Originator <Orgtr>	[0..1]	±		351
	Reason <Rsn>	[0..1]			352
{Or	Code <Cd>	[1..1]	CodeSet		353
Or}	Proprietary <Prtry>	[1..1]	Text		353
	AdditionalInformation <AddtlInf>	[0..*]	Text		353
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			353
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	356
	Amount <Amt>	[0..1]	±		356
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		357
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		357
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		357
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		357
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C30, C31, C32, C33, C36, C37	358
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		360

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	361
	ClearingSystem <ClrSys>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		362
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	363
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		363
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	364
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		365
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	365
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		366
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		367
	MandateRelatedInformation <MndtRltdInf>	[0..1]			367
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	369
	MandateIdentification <MndtId>	[0..1]	Text		371
	DateOfSignature <DtOfSgntr>	[0..1]	Date		371
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		371
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			371
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		372
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		372
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		373
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	374
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		375
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	376
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		377
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	378
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		379
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		379

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalReason <OrgnlRsn>	[0..1]			379
{Or	Code <Cd>	[1..1]	CodeSet		379
Or}	Proprietary <Prtry>	[1..1]	Text		379
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		380
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		380
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		380
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		380
	Frequency <Frqcy>	[0..1]	±		380
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	TrackingDays <TrckgDays>	[0..1]	Text		381
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		381
	RemittanceInformation <RmtInf>	[0..1]	±		382
	UltimateDebtor <UltmtDbtr>	[0..1]			382
{Or	Party <Pty>	[1..1]	±		382
Or}	Agent <Agt>	[1..1]	±		383
	Debtor <Dbtr>	[0..1]			384
{Or	Party <Pty>	[1..1]	±		384
Or}	Agent <Agt>	[1..1]	±		385
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	386
	DebtorAgent <DbtrAgt>	[0..1]	±		387
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	387
	CreditorAgent <CdtrAgt>	[0..1]	±		388
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	389
	Creditor <Cdtr>	[0..1]			390
{Or	Party <Pty>	[1..1]	±		390
Or}	Agent <Agt>	[1..1]	±		391
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	392
	UltimateCreditor <UltmtCdtr>	[0..1]			393

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		393
Or}	Agent <Agt>	[1..1]	±		394
	Purpose <Purp>	[0..1]	±		395
	SupplementaryData <SplmtryData>	[0..*]	±	C35	395
	SupplementaryData <SplmtryData>	[0..*]	±	C35	396

5.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendmentInformationDetails 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 ChargesInformationAndReversedInstructedAmountRule

If ChargesInformation is present, then ReversedInstructedAmount must be present.

C8 ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

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 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then TransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 GroupReversalAndNumberOfTransactionsGuideline

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

C14 GroupReversalAndNumberOfTransactionsRule

If GroupHeader/GroupReversal is false, then GroupHeader/NumberOfTransactions must equal the number of occurrences of TransactionInformation.

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'false'

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'Number Occurrences TransactionInformation'

This constraint is defined at the MessageDefinition level.

C15 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[1] Must be present

And /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be present

This constraint is defined at the MessageDefinition level.

C16 GroupReversalAndTransactionInformationNotPresentRule

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

On Condition

/GroupHeader/GroupReversal is present

And /GroupHeader/GroupReversal is equal to value 'true'

Following Must be True

/TransactionInformation[*] Must be absent

This constraint is defined at the MessageDefinition level.

C17 GroupReversalAndTransactionInformationPresentRule

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

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

This constraint is defined at the MessageDefinition level.

C18 IBAN

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

C19 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.

C20 IdentificationOrProxyPresenceRule

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

C21 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then TransactionInformation/InstructedAgent is not allowed.

```
On Condition
    /GroupHeader/InstructedAgent is present
Following Must be True
    /TransactionInformation[*]/InstructedAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C22 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C23 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then TransactionInformation/InstructingAgent is not allowed.

```
On Condition
    /GroupHeader/InstructingAgent is present
Following Must be True
    /TransactionInformation[*]/InstructingAgent Must be absent
```

This constraint is defined at the MessageDefinition level.

C24 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C25 NoCoverSettlementMethodRule

GroupHeader/SettlementInformation/SettlementMethod must be different from COVE (Cover) when reversing direct debit transactions.

On Condition
 /GroupHeader/SettlementInformation is present
 And /GroupHeader/SettlementInformation/SettlementMethod is equal to value
 'CoverMethod'
 Following Must be True
 substring(/OriginalGroupInformation/
 OriginalMessageNameIdentification,1,8) Must be different from value 'pacs.003'
This constraint is defined at the MessageDefinition level.

C26 OriginalGroupInformationRule

If OriginalGroupInformation is present, then TransactionInformation/OriginalGroupInformation is not allowed.

On Condition
 /OriginalGroupInformation is present
 Following Must be True
 /TransactionInformation[*]/OriginalGroupInformation Must be absent
This constraint is defined at the MessageDefinition level.

C27 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C28 ReversedInstructedAmountAndExchangeRate1Rule

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C29 ReversedInstructedAmountAndExchangeRate2Rule

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C30 SettlementMethodAgentRule

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

C31 SettlementMethodClearingRule

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

C32 SettlementMethodCoverAgentRule

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

C33 SettlementMethodCoverRule

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

C34 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.

C35 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.

C36 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C37 ThirdReimbursementAgentRule

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

C38 TotalInterbankSettlementAmountAndDateRule

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C39 TotalReversedInterbankSettlementAmountAndSumRule

GroupHeader/TotalReversedInterbankSettlementAmount must equal the sum of all individual TransactionInformation/ReversedInterbankSettlementAmount when present.

On Condition

/GroupHeader/TotalReversedInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalReversedInterbankSettlementAmount Must be equal to value 'sum of TransactionInformation/ReversedInterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C40 TotalReversedInterbankSettlementAmountRule

If GroupHeader/TotalReversedInterbankSettlementAmount is present, then all occurrences of TransactionInformation/ReversedInterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalReversedInterbankSettlementAmount.

On Condition

/GroupHeader/TotalReversedInterbankSettlementAmount is present

And /TransactionInformation[1] is present

And /TransactionInformation[*]/ReversedInterbankSettlementAmount is present

Following Must be True

/TransactionInformation[*]/ReversedInterbankSettlementAmount/attribute::Currency Must be equal to /GroupHeader/TotalReversedInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C41 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then TransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/TransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

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.

Impacted by: C8 "ControlSumAndGroupReversalRule", C38
"TotalInterbankSettlementAmountAndDateRule", C13
"GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following **GroupHeader127** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		323
	CreationDateTime <CreDtTm>	[1..1]	DateTime		323
	Authorisation <Authstn>	[0..2]	±		323
	BatchBooking <BtchBookg>	[0..1]	Indicator		324
	NumberOfTransactions <NbOfTxS>	[1..1]	Text		324
	ControlSum <CtrlSum>	[0..1]	Quantity		324
	GroupReversal <GrpRvsl>	[0..1]	Indicator		324
	TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	324
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		325
	SettlementInformation <SttlmInf>	[1..1]		C22, C24, C30, C31, C32, C33, C36, C37	325
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		327
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	328
	ClearingSystem <ClrSys>	[0..1]			328
{Or	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		329
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	330
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		330
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	331
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		332
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	332
	InstructioningAgent <InstgAgt>	[0..1]	±		333
	InstructedAgent <InstdAgt>	[0..1]	±		334

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.

- **TotalInterbankSettlementAmountAndDateRule**

If TotalReversedInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition

/TotalReversedInterbankSettlementAmount is present

Following Must be True

/InterbankSettlementDate Must be present

5.4.1.1 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 782

5.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 776

5.4.1.3 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 688 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		689
Or}	Proprietary <Prtry>	[1..1]	Text		689

5.4.1.4 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 778):

- *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.

5.4.1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: ["Max15NumericText"](#) on page 781

5.4.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: ["DecimalNumber"](#) on page 779

5.4.1.7 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 778):

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

5.4.1.8 TotalReversedInterbankSettlementAmount <TtlRvslIntrBkSttlmAmt>

Presence: [0..1]

Definition: Total amount of money moved between the instructing agent and the instructed agent in the reversal message.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.1.9 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 776

5.4.1.10 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C30 "SettlementMethodAgentRule", C31 "SettlementMethodClearingRule", C32 "SettlementMethodCoverAgentRule", C33 "SettlementMethodCoverRule", C36 "ThirdReimbursementAgentAccountRule", C37 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		327
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	328
	ClearingSystem <ClrSys>	[0..1]			328
{Or	Code <Cd>	[1..1]	CodeSet		329
Or}	Proprietary <Prtry>	[1..1]	Text		329
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		329
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	330
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		330
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	331
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		332
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	332

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
```

5.4.1.10.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
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.

5.4.1.10.2 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.1.10.3 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		329
Or}	Proprietary <Prtry>	[1..1]	Text		329

5.4.1.10.3.1 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 765

5.4.1.10.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

5.4.1.10.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.1.10.5 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

5.4.1.10.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.1.10.7 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.1.10.8 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.1.10.9 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

5.4.1.11 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.1.12 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader20** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		335
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		336
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		336
	ReversalReasonInformation <RvslRsnInf>	[0..*]			336
	Originator <Orgtr>	[0..1]	±		336
	Reason <Rsn>	[0..1]			337
{Or	Code <Cd>	[1..1]	CodeSet		338
Or}	Proprietary <Prtry>	[1..1]	Text		338
	AdditionalInformation <AddtlInf>	[0..*]	Text		338

5.4.2.1 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 782

5.4.2.2 OriginalMessageNameIdentification <OrgnIMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

5.4.2.3 OriginalCreationDateTime <OrgnICreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 776

5.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following **PaymentReversalReason10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		336
	Reason <Rsn>	[0..1]			337
{Or	Code <Cd>	[1..1]	CodeSet		338
Or}	Proprietary <Prtry>	[1..1]	Text		338
	AdditionalInformation <AddtlInf>	[0..*]	Text		338

5.4.2.4.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.2.4.2 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		338
Or}	Proprietary <Prtry>	[1..1]	Text		338

5.4.2.4.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalReversalReason1Code" on page 770

5.4.2.4.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 782

5.4.2.4.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 780

5.4.3 TransactionInformation <TxInf>

Presence: [0..*]

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

Impacted by: C7 "ChargesInformationAndReversedInstructedAmountRule", C28
"ReversedInstructedAmountAndExchangeRate1Rule", C29
"ReversedInstructedAmountAndExchangeRate2Rule"

TransactionInformation <TxInf> contains the following **PaymentTransaction149** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <RvslId>	[0..1]	Text		343
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		343
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		343
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		343
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		343
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		344
	OriginalClearingSystemReference <OrgnlClrSysRef>	[0..1]	Text		344
	OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>	[0..1]	Amount	C2, C11	344
	ReversedInterbankSettlementAmount <RvslIntrBkSttlmAmt>	[1..1]	Amount	C1, C10	344
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		345
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		345
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			345
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		346
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		346
	ReversedInstructedAmount <RvslInstdAmt>	[0..1]	Amount	C2, C11	346
	ExchangeRate <XchgRate>	[0..1]	Rate		346
	CompensationAmount <CompstnAmt>	[0..1]	Amount	C2, C11	347
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		347
	ChargesInformation <ChrgsInf>	[0..*]			348
	Amount <Amt>	[1..1]	Amount	C2, C11	348
	Agent <Agt>	[1..1]	±		348
	Type <Tp>	[0..1]			349
{Or	Code <Cd>	[1..1]	CodeSet		349
Or}	Proprietary <Prtry>	[1..1]	±		349
	InstructingAgent <InstgAgt>	[0..1]	±		350
	InstructedAgent <InstdAgt>	[0..1]	±		350
	ReversalReasonInformation <RvslRsnInf>	[0..*]			351
	Originator <Orgtr>	[0..1]	±		351
	Reason <Rsn>	[0..1]			352
{Or	Code <Cd>	[1..1]	CodeSet		353

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	Text		353
	AdditionalInformation <AddtlInf>	[0..*]	Text		353
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			353
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	356
	Amount <Amt>	[0..1]	±		356
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		357
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		357
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		357
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		357
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C30, C31, C32, C33, C36, C37	358
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		360
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	361
	ClearingSystem <ClrSys>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		362
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	363
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		363
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	364
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		365
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	365
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		366
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		367
	MandateRelatedInformation <MndtRltdInf>	[0..1]			367
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	369
	MandateIdentification <MndtId>	[0..1]	Text		371

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateOfSignature <DtOfSgntr>	[0..1]	Date		371
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		371
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			371
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		372
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		372
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		373
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	374
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		375
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	376
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		377
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	378
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		379
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		379
	OriginalReason <OrgnlRsn>	[0..1]			379
{Or	Code <Cd>	[1..1]	CodeSet		379
Or}	Proprietary <Prtry>	[1..1]	Text		379
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		380
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		380
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		380
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		380
	Frequency <Frqcy>	[0..1]	±		380
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	TrackingDays <TrckgDays>	[0..1]	Text		381
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		381
	RemittanceInformation <RmtInf>	[0..1]	±		382
	UltimateDebtor <UltmtDbtr>	[0..1]			382
{Or	Party <Pty>	[1..1]	±		382
Or}	Agent <Agt>	[1..1]	±		383

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[0..1]			384
{Or	Party <Pty>	[1..1]	±		384
Or}	Agent <Agt>	[1..1]	±		385
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	386
	DebtorAgent <DbtrAgt>	[0..1]	±		387
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	387
	CreditorAgent <CdtrAgt>	[0..1]	±		388
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	389
	Creditor <Cdtr>	[0..1]			390
{Or	Party <Pty>	[1..1]	±		390
Or}	Agent <Agt>	[1..1]	±		391
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	392
	UltimateCreditor <UltmtCdtr>	[0..1]			393
{Or	Party <Pty>	[1..1]	±		393
Or}	Agent <Agt>	[1..1]	±		394
	Purpose <Purp>	[0..1]	±		395
	SupplementaryData <SplmtryData>	[0..*]	±	C35	395

Constraints

- **ChargesInformationAndReversedInstructedAmountRule**

If ChargesInformation is present, then ReversedInstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[1]/Amount is present

Following Must be True

/ReversedInstructedAmount Must be present

- **ReversedInstructedAmountAndExchangeRate1Rule**

If ReversedInstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition

/ReversedInstructedAmount is present

And /ReversedInstructedAmount/attribute::Currency is different from /
ReversedInterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be present

- **ReversedInstructedAmountAndExchangeRate2Rule**

If ReversedInstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

On Condition

/ReversedInstructedAmount is present

And /ReversedInstructedAmount/attribute::Currency is equal to /
ReversedInterbankSettlementAmount/attribute::Currency
Following Must be True

/ExchangeRate Must be absent

5.4.3.1 ReversalIdentification <RvsId>

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 782

5.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

Definition: Provides information on the original message.

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 686 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		686
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		687
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		687

5.4.3.3 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 782

5.4.3.4 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 782

5.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 782

5.4.3.6 OriginalUETR <OrgnIUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 778

5.4.3.7 OriginalClearingSystemReference <OrgnIClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

5.4.3.8 OriginalInterbankSettlementAmount <OrgnIntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

5.4.3.9 ReversedInterbankSettlementAmount <RvsdIntrBkSttlmAmt>

Presence: [1..1]

Definition: Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruction.

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

5.4.3.10 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.

Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction.

Datatype: "ISODate" on page 776

5.4.3.11 SettlementPriority <SttlmPrty>

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 settlement instruction.

Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction.

Datatype: "Priority3Code" on page 773

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

5.4.3.12 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		346
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		346

5.4.3.12.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 776

5.4.3.12.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 776

5.4.3.13 ReversedInstructedAmount <RvstdInstdAmt>

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: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

5.4.3.14 ExchangeRate <XchgRate>

Presence: [0..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 779

5.4.3.15 CompensationAmount <CompstnAmt>

Presence: [0..1]

Definition: Amount of money asked or paid as compensation for the processing of the instruction.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

5.4.3.16 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 763

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.

5.4.3.17 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the processing of the reversal transaction.

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	348
	Agent <Agt>	[1..1]	±		348
	Type <Tp>	[0..1]			349
{Or	Code <Cd>	[1..1]	CodeSet		349
Or}	Proprietary <Prtry>	[1..1]	±		349

5.4.3.17.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

5.4.3.17.2 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.17.3 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		349
Or}	Proprietary <Prtry>	[1..1]	±		349

5.4.3.17.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "[ExternalChargeType1Code](#)" on page 765

5.4.3.17.3.2 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 677 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		677
	Issuer <Issr>	[0..1]	Text		677

5.4.3.18 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.19 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.20 ReversalReasonInformation <RvsIRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvsIRsnInf> contains the following **PaymentReversalReason10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		351
	Reason <Rsn>	[0..1]			352
{Or	Code <Cd>	[1..1]	CodeSet		353
Or}	Proprietary <Prtry>	[1..1]	Text		353
	AdditionalInformation <AddtlInf>	[0..*]	Text		353

5.4.3.20.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.20.2 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		353
Or}	Proprietary <Prtry>	[1..1]	Text		353

5.4.3.20.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalReversalReason1Code" on page 770

5.4.3.20.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the reversal, in a proprietary form.

Datatype: "Max35Text" on page 782

5.4.3.20.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 780

5.4.3.21 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference42 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C2, C11	356
	Amount <Amt>	[0..1]	±		356
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		357
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		357
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		357
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		357
	SettlementInformation <SttlmInf>	[0..1]		C22, C24, C30, C31, C32, C33, C36, C37	358
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		360
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	361
	ClearingSystem <ClrSys>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		362
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	363
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		363
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	364
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		365
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	365
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		366
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		367
	MandateRelatedInformation <MndtRltdInf>	[0..1]			367
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	369
	MandateIdentification <MndtId>	[0..1]	Text		371
	DateOfSignature <DtOfSgntr>	[0..1]	Date		371
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		371

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			371
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		372
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		372
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		373
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	374
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		375
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	376
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		377
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	378
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		379
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		379
	OriginalReason <OrgnlRsn>	[0..1]			379
{Or	Code <Cd>	[1..1]	CodeSet		379
Or}	Proprietary <Prtry>	[1..1]	Text		379
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		380
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		380
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		380
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		380
	Frequency <Frqcy>	[0..1]	±		380
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	TrackingDays <TrckgDays>	[0..1]	Text		381
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		381
	RemittanceInformation <RmtInf>	[0..1]	±		382
	UltimateDebtor <UltmtDbtr>	[0..1]			382
{Or	Party <Pty>	[1..1]	±		382
Or}	Agent <Agt>	[1..1]	±		383
	Debtor <Dbtr>	[0..1]			384
{Or	Party <Pty>	[1..1]	±		384

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		385
	DebtorAccount <DbtrAcct>	[0..1]	±	C20, C19	386
	DebtorAgent <DbtrAgt>	[0..1]	±		387
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C20, C19	387
	CreditorAgent <CdtrAgt>	[0..1]	±		388
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C20, C19	389
	Creditor <Cdtr>	[0..1]			390
{Or	Party <Pty>	[1..1]	±		390
Or}	Agent <Agt>	[1..1]	±		391
	CreditorAccount <CdtrAcct>	[0..1]	±	C20, C19	392
	UltimateCreditor <UltmtCdtr>	[0..1]			393
{Or	Party <Pty>	[1..1]	±		393
Or}	Agent <Agt>	[1..1]	±		394
	Purpose <Purp>	[0..1]	±		395

5.4.3.21.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

5.4.3.21.2 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 662 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C11	662
Or}	EquivalentAmount <EqvtAmt>	[1..1]			663
	Amount <Amt>	[1..1]	Amount	C2, C11	663
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	663

5.4.3.21.3 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 776

5.4.3.21.4 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 776

5.4.3.21.5 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

5.4.3.21.6 CreditorSchemeIdentification <CdtrSchmld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.7 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: C22 "InstructedReimbursementAgentAccountRule", C24 "InstructingReimbursementAgentAccountRule", C30 "SettlementMethodAgentRule", C31 "SettlementMethodClearingRule", C32 "SettlementMethodCoverAgentRule", C33 "SettlementMethodCoverRule", C36 "ThirdReimbursementAgentAccountRule", C37 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		360
	SettlementAccount <SttlmAcct>	[0..1]	±	C20, C19	361
	ClearingSystem <ClrSys>	[0..1]			361
{Or	Code <Cd>	[1..1]	CodeSet		362
Or}	Proprietary <Prtry>	[1..1]	Text		362
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		362
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C20, C19	363
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		363
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	364
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		365
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C20, C19	365

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

```

5.4.3.21.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

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.

5.4.3.21.7.2 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.7.3 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		362
Or}	Proprietary <Prtry>	[1..1]	Text		362

5.4.3.21.7.3.1 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 765

5.4.3.21.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

5.4.3.21.7.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.7.5 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:* C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

```

5.4.3.21.7.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.7.7 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.7.8 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.7.9 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

5.4.3.21.8 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

5.4.3.21.9 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 772

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.

5.4.3.21.10 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 **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C3, C4	369
	MandateIdentification <MndtId>	[0..1]	Text		371
	DateOfSignature <DtOfSgntr>	[0..1]	Date		371
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		371
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			371
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		372
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		372
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		373
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	374
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		375
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	376
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		377
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	378
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		379
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		379
	OriginalReason <OrgnlRsn>	[0..1]			379
{Or	Code <Cd>	[1..1]	CodeSet		379
Or}	Proprietary <Prtry>	[1..1]	Text		379
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		380
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		380
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		380
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		380
	Frequency <Frqcy>	[0..1]	±		380
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	TrackingDays <TrckgDays>	[0..1]	Text		381
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		381

5.4.3.21.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C3 "AmendmentIndicatorFalseRule", C4 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		371
	DateOfSignature <DtOfSgntr>	[0..1]	Date		371
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		371
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			371
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		372
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		372
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		373
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	374
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		375
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	376
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		377
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	378
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		379
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		379
	OriginalReason <OrgnlRsn>	[0..1]			379
{Or	Code <Cd>	[1..1]	CodeSet		379
Or}	Proprietary <Prtry>	[1..1]	Text		379
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		380
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		380
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		380
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		380
	Frequency <Frqcy>	[0..1]	±		380
	Reason <Rsn>	[0..1]			380
{Or	Code <Cd>	[1..1]	CodeSet		381
Or}	Proprietary <Prtry>	[1..1]	Text		381
	TrackingDays <TrckgDays>	[0..1]	Text		381

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 AmendmentInformationDetails must be present.

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

5.4.3.21.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

5.4.3.21.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

5.4.3.21.10.1.3 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 778):

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

5.4.3.21.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtld>	[0..1]	Text		372
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		372
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		373
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C20, C19	374
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		375
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C20, C19	376
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		377
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C20, C19	378
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		379
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		379
	OriginalReason <OrgnlRsn>	[0..1]			379
{Or	Code <Cd>	[1..1]	CodeSet		379
Or}	Proprietary <Prtry>	[1..1]	Text		379
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		380

5.4.3.21.10.1.4.1 OriginalMandateIdentification <OrgnlMndtld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

5.4.3.21.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.10.1.4.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

5.4.3.21.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

Impacted by: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 776

5.4.3.21.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

5.4.3.21.10.1.4.11 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		379
Or}	Proprietary <Prtry>	[1..1]	Text		379

5.4.3.21.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

5.4.3.21.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

5.4.3.21.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

5.4.3.21.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 780

5.4.3.21.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

5.4.3.21.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

5.4.3.21.10.1.8 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 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

5.4.3.21.10.1.9 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		381
Or}	Proprietary <Prtry>	[1..1]	Text		381

5.4.3.21.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

5.4.3.21.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

5.4.3.21.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

5.4.3.21.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		665
	Type <Tp>	[0..1]	±		665
	DateOfSignature <DtOfSgntr>	[0..1]	Date		666
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		666
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		666
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		666
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		666
	Frequency <Frqcy>	[0..1]	±		667
	Reason <Rsn>	[0..1]			667
{Or	Code <Cd>	[1..1]	CodeSet		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

5.4.3.21.11 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

5.4.3.21.12 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 **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		382
Or}	Agent <Agt>	[1..1]	±		383

5.4.3.21.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		384
Or}	Agent <Agt>	[1..1]	±		385

5.4.3.21.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.14 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.16 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

5.4.3.21.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.18 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: C20 "IdentificationOrProxyPresenceRule", C19 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		390
Or}	Agent <Agt>	[1..1]	±		391

5.4.3.21.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.20 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: [C20 "IdentificationOrProxyPresenceRule"](#), [C19 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

5.4.3.21.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		393
Or}	Agent <Agt>	[1..1]	±		394

5.4.3.21.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

5.4.3.21.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

5.4.3.21.22 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

5.4.3.22 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C35 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 689](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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.

5.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C35 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 689](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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 **pacs.008.001.12** **FIToFICustomerCreditTransferV12**

6.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Usage

The FIToFICustomerCreditTransfer message is exchanged between agents and can contain one or more customer credit transfer instructions.

The FIToFICustomerCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

The FIToFICustomerCreditTransfer message can be used in different ways:

- If the instructing agent and the instructed agent wish to use their direct account relationship in the currency of the transfer then the message contains both the funds for the customer transfer(s) as well as the payment details;
- If the instructing agent and the instructed agent have no direct account relationship in the currency of the transfer, or do not wish to use their account relationship, then other (reimbursement) agents will be involved to cover for the customer transfer(s). The FIToFICustomerCreditTransfer contains only the payment details and the instructing agent must cover the customer transfer by sending a FinancialInstitutionCreditTransfer to a reimbursement agent. This payment method is called the Cover method;
- If more than two financial institutions are involved in the payment chain and if the FIToFICustomerCreditTransfer is sent from one financial institution to the next financial institution in the payment chain, then the payment method is called the Serial method.

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

Outline

The FIToFICustomerCreditTransferV12 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

6.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFICstmrCdtTrf>	[1..1]		C12, C16, C21, C29, C30, C42, C47, C48, C50	
	GroupHeader <GrpHdr>	[1..1]		C46	407
	MessageIdentification <MsgId>	[1..1]	Text		409
	CreationDateTime <CreDtTm>	[1..1]	DateTime		409
	BatchBooking <BtchBookg>	[0..1]	Indicator		409
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		409
	ControlSum <CtrlSum>	[0..1]	Quantity		409
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	409
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		410
	SettlementInformation <SttlmInf>	[1..1]		C20, C22, C38, C39, C40, C41, C44, C45	410
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		412
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	413
	ClearingSystem <ClrSys>	[0..1]			413
{Or	Code <Cd>	[1..1]	CodeSet		414
Or}	Proprietary <Prtry>	[1..1]	Text		414
	InstructioningReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		414
	InstructioningReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C15, C14	415
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		415
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	416
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		417
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	417

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		418
	InstructingAgent <InstgAgt>	[0..1]	±		419
	InstructedAgent <InstdAgt>	[0..1]	±		420
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C5, C7, C17, C18, C19, C23, C24, C25, C26, C27, C28, C31, C33, C34, C35, C36, C6, C8, C32, C51, C52	420
	PaymentIdentification <PmtId>	[1..1]	±	C49	427
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		427
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	428
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		428
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		429
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			429
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		429
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		429
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		429
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		430
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		430
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	430
	ExchangeRate <XchgRate>	[0..1]	Rate		431
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		431
	ChargesInformation <ChrgsInf>	[0..*]			431
	Amount <Amt>	[1..1]	Amount	C2, C11	432
	Agent <Agt>	[1..1]	±		432
	Type <Tp>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		433

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	±		433
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		433
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		434
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C15, C14	435
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		436
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C15, C14	436
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		437
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C15, C14	438
	InstructingAgent <InstgAgt>	[0..1]	±		439
	InstructedAgent <InstdAgt>	[0..1]	±		439
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		440
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	441
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		442
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	442
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		443
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	444
	UltimateDebtor <UltmtDbtr>	[0..1]	±		445
	InitiatingParty <InitgPty>	[0..1]	±		446
	Debtor <Dbtr>	[1..1]	±		447
	DebtorAccount <DbtrAcct>	[0..1]	±	C15, C14	448
	DebtorAgent <DbtrAgt>	[1..1]	±		449
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	450
	CreditorAgent <CdtrAgt>	[1..1]	±		451
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	451
	Creditor <Cdtr>	[1..1]	±		452
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	453
	UltimateCreditor <UltmtCdtr>	[0..1]	±		454

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		455
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			456
	Code <Cd>	[0..1]	CodeSet		456
	InstructionInformation <InstrInf>	[0..1]	Text		456
	Purpose <Purp>	[0..1]	±		456
	RegulatoryReporting <RgltryRptg>	[0..10]	±		457
	Tax <Tax>	[0..1]			457
	Creditor <Cdtr>	[0..1]	±		459
	Debtor <Dbtr>	[0..1]	±		459
	UltimateDebtor <UltmtDbtr>	[0..1]	±		459
	AdministrationZone <AdmstnZone>	[0..1]	Text		460
	ReferenceNumber <RefNb>	[0..1]	Text		460
	Method <Mtd>	[0..1]	Text		460
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	460
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	461
	Date <Dt>	[0..1]	Date		461
	SequenceNumber <SeqNb>	[0..1]	Quantity		461
	Record <Rcrd>	[0..*]			461
	Type <Tp>	[0..1]	Text		462
	Category <Ctgy>	[0..1]	Text		462
	CategoryDetails <CtgyDtls>	[0..1]	Text		462
	DebtorStatus <DbtrSts>	[0..1]	Text		463
	CertificateIdentification <CertId>	[0..1]	Text		463
	FormsCode <FrmsCd>	[0..1]	Text		463
	Period <Prd>	[0..1]			463
	Year <Yr>	[0..1]	Year		463
	Type <Tp>	[0..1]	CodeSet		463
	FromDate <FrToDt>	[0..1]	±		464
	TaxAmount <TaxAmt>	[0..1]			465
	Rate <Rate>	[0..1]	Rate		465
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	465

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	465
	Details <Dtls>	[0..*]			466
	Period <Prd>	[0..1]			466
	Year <Yr>	[0..1]	Year		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467
	Amount <Amt>	[1..1]	Amount	C2, C11	468
	AdditionalInformation <AddtlInf>	[0..1]	Text		468
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			468
	RemittanceIdentification <RmtId>	[0..1]	Text		469
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			469
	Method <Mtd>	[1..1]	CodeSet		469
	ElectronicAddress <ElctncAdr>	[0..1]	Text		470
	PostalAddress <PstlAdr>	[0..1]			470
	Name <Nm>	[1..1]	Text		470
	Address <Adr>	[1..1]	±		470
	RemittanceInformation <RmtInf>	[0..1]	±		471
	SupplementaryData <SplmtryData>	[0..*]	±	C43	472
	SupplementaryData <SplmtryData>	[0..*]	±	C43	472

6.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 ChargeBearerAndChargesInformationRule

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

C6 ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

C7 ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

C8 ChargesInformationGuideline

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

C9 Country

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

C10 CurrencyAmount

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

Note: The decimal separator is a dot.

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 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be absent

This constraint is defined at the MessageDefinition level.

C13 IBAN

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

C14 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.

C15 IdentificationOrProxyPresenceRule

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

C16 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C17 InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

C18 InstructedAmountAndExchangeRate2Rule

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

C19 InstructedAmountAndExchangeRate3Rule

If InstructedAmount is not present, then ExchangeRate is not allowed.

C20 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C21 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/InstructingAgent is not allowed.

On Condition

/GroupHeader/InstructingAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructingAgent Must be absent

This constraint is defined at the MessageDefinition level.

C22 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C23 InstructionForCreditorAgentRule

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

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 NumberOfTransactionsAndCreditTransfersRule

GroupHeader/NumberOfTransactions must equal the number of occurrences of CreditTransferTransactionInformation.

Following Must be True

/GroupHeader/NumberOfTransactions Must be equal to value 'number of occurrences of CreditTransferTransactionInformation'

This constraint is defined at the MessageDefinition level.

C30 PaymentTypeInformationRule

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

On Condition

/GroupHeader/PaymentTypeInformation is present

Following Must be True

/CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent

This constraint is defined at the MessageDefinition level.

C31 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C32 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C33 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C34 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C35 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C36 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C37 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C38 SettlementMethodAgentRule

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

C39 SettlementMethodClearingRule

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

C40 SettlementMethodCoverAgentRule

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

C41 SettlementMethodCoverRule

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

C42 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.

C43 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.

C44 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C45 ThirdReimbursementAgentRule

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

C46 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C47 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C48 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C49 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C50 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then CreditTransferTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C51 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C52 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

6.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

6.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C46 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader113** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		409
	CreationDateTime <CreDtTm>	[1..1]	DateTime		409
	BatchBooking <BtchBookg>	[0..1]	Indicator		409
	NumberOfTransactions <NbOfTx>	[1..1]	Text		409
	ControlSum <CtrlSum>	[0..1]	Quantity		409
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C10	409
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		410
	SettlementInformation <SttlmInf>	[1..1]		C20, C22, C38, C39, C40, C41, C44, C45	410
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		412
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	413
	ClearingSystem <ClrSys>	[0..1]			413
{Or	Code <Cd>	[1..1]	CodeSet		414
Or}	Proprietary <Prtry>	[1..1]	Text		414
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		414
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C15, C14	415
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		415
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	416
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		417
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	417
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		418
	InstructingAgent <InstgAgt>	[0..1]	±		419
	InstructedAgent <InstdAgt>	[0..1]	±		420

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition
/TotalInterbankSettlementAmount is present
Following Must be True
/InterbankSettlementDate Must be present

6.4.1.1 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 782

6.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 776

6.4.1.3 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 778):

- *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.

6.4.1.4 NumberOfTransactions <NbOfTxS>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 781

6.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 779

6.4.1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

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.

6.4.1.7 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 776

6.4.1.8 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C20 "InstructedReimbursementAgentAccountRule", C22 "InstructingReimbursementAgentAccountRule", C38 "SettlementMethodAgentRule", C39 "SettlementMethodClearingRule", C40 "SettlementMethodCoverAgentRule", C41 "SettlementMethodCoverRule", C44 "ThirdReimbursementAgentAccountRule", C45 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		412
	SettlementAccount <SttlmAcct>	[0..1]	±	C15, C14	413
	ClearingSystem <ClrSys>	[0..1]			413
{Or	Code <Cd>	[1..1]	CodeSet		414
Or}	Proprietary <Prtry>	[1..1]	Text		414
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		414
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C15, C14	415
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		415
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	416
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		417
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C15, C14	417

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
```

6.4.1.8.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
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.

6.4.1.8.2 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: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

SettlementAccount <SttlmAcct> contains the following elements (see ["CashAccount40"](#) on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.1.8.3 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		414
Or}	Proprietary <Prtry>	[1..1]	Text		414

6.4.1.8.3.1 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 765

6.4.1.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

6.4.1.8.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.1.8.5 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.1.8.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.1.8.7 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.1.8.8 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.1.8.9 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

6.4.1.9 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

6.4.1.10 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.1.11 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C5 "ChargeBearerAndChargesInformationRule", C7 "ChargesInformationAndInstructedAmountRule", C17 "InstructedAmountAndExchangeRate1Rule", C18 "InstructedAmountAndExchangeRate2Rule", C19 "InstructedAmountAndExchangeRate3Rule", C23 "InstructionForCreditorAgentRule", C24 "IntermediaryAgent1AccountRule", C25 "IntermediaryAgent2AccountRule", C26 "IntermediaryAgent2Rule", C27 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C31 "PreviousInstructingAgent1AccountRule", C33 "PreviousInstructingAgent2AccountRule", C34 "PreviousInstructingAgent2Rule", C35 "PreviousInstructingAgent3AccountRule", C36 "PreviousInstructingAgent3Rule", C6 "ChargesAmountGuideline", C8 "ChargesInformationGuideline", C32 "PreviousInstructingAgent1Guideline", C51 "UltimateCreditorGuideline", C52 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction64 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C49	427
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		427
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C10	428
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		428
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		429
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			429
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		429
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		429
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		429
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		430
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		430
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C11	430
	ExchangeRate <XchgRate>	[0..1]	Rate		431
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		431
	ChargesInformation <ChrgsInf>	[0..*]			431
	Amount <Amt>	[1..1]	Amount	C2, C11	432
	Agent <Agt>	[1..1]	±		432
	Type <Tp>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	±		433
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		433
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		434
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C15, C14	435
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		436
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C15, C14	436
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		437
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C15, C14	438
	InstructingAgent <InstgAgt>	[0..1]	±		439
	InstructedAgent <InstdAgt>	[0..1]	±		439

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		440
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C15, C14	441
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		442
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C15, C14	442
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		443
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C15, C14	444
	UltimateDebtor <UltmtDbtr>	[0..1]	±		445
	InitiatingParty <InitgPty>	[0..1]	±		446
	Debtor <Dbtr>	[1..1]	±		447
	DebtorAccount <DbtrAcct>	[0..1]	±	C15, C14	448
	DebtorAgent <DbtrAgt>	[1..1]	±		449
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C15, C14	450
	CreditorAgent <CdtrAgt>	[1..1]	±		451
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C15, C14	451
	Creditor <Cdtr>	[1..1]	±		452
	CreditorAccount <CdtrAcct>	[0..1]	±	C15, C14	453
	UltimateCreditor <UltmtCdtr>	[0..1]	±		454
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		455
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			456
	Code <Cd>	[0..1]	CodeSet		456
	InstructionInformation <InstrInf>	[0..1]	Text		456
	Purpose <Purp>	[0..1]	±		456
	RegulatoryReporting <RgltryRptg>	[0..10]	±		457
	Tax <Tax>	[0..1]			457
	Creditor <Cdtr>	[0..1]	±		459
	Debtor <Dbtr>	[0..1]	±		459
	UltimateDebtor <UltmtDbtr>	[0..1]	±		459
	AdministrationZone <AdmstnZone>	[0..1]	Text		460
	ReferenceNumber <RefNb>	[0..1]	Text		460

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[0..1]	Text		460
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	460
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	461
	Date <Dt>	[0..1]	Date		461
	SequenceNumber <SeqNb>	[0..1]	Quantity		461
	Record <Rcrd>	[0..*]			461
	Type <Tp>	[0..1]	Text		462
	Category <Ctgy>	[0..1]	Text		462
	CategoryDetails <CtgyDtls>	[0..1]	Text		462
	DebtorStatus <DbtrSts>	[0..1]	Text		463
	CertificateIdentification <CertId>	[0..1]	Text		463
	FormsCode <FrmsCd>	[0..1]	Text		463
	Period <Prd>	[0..1]			463
	Year <Yr>	[0..1]	Year		463
	Type <Tp>	[0..1]	CodeSet		463
	FromDate <FrToDt>	[0..1]	±		464
	TaxAmount <TaxAmt>	[0..1]			465
	Rate <Rate>	[0..1]	Rate		465
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	465
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	465
	Details <Dtls>	[0..*]			466
	Period <Prd>	[0..1]			466
	Year <Yr>	[0..1]	Year		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467
	Amount <Amt>	[1..1]	Amount	C2, C11	468
	AdditionalInformation <AddtlInf>	[0..1]	Text		468
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			468
	RemittanceIdentification <RmtId>	[0..1]	Text		469
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			469
	Method <Mtd>	[1..1]	CodeSet		469

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		470
	PostalAddress <PstlAdr>	[0..1]			470
	Name <Nm>	[1..1]	Text		470
	Address <Adr>	[1..1]	±		470
	RemittanceInformation <RmtInf>	[0..1]	±		471
	SupplementaryData <SplmtryData>	[0..*]	±	C43	472

Constraints

• ChargeBearerAndChargesInformationRule

If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).

If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).

If ChargeBearer contains SHAR or SLEV, then ChargesInformation is optional.

On Condition

/ChargeBearer is equal to value 'BorneByCreditor'

Following Must be True

/ChargesInformation[1] Must be present

• ChargesAmountGuideline

If ChargesInformation is present, then the currency of ChargesInformation/ChargesAmount is recommended to be the same as the currency of InterbankSettlementAmount.

• ChargesInformationAndInstructedAmountRule

If ChargesInformation is present, then InstructedAmount must be present.

On Condition

/ChargesInformation[1] is present

And /ChargesInformation[*]/Amount is present

Following Must be True

/InstructedAmount Must be present

• ChargesInformationGuideline

The repetitive ChargesInformation should contain all information on charges amount and which party has taken the charges, separately for each agent along the payment chain.

• InstructedAmountAndExchangeRate1Rule

If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.

On Condition

/InstructedAmount is present

And /InstructedAmount/attribute::Currency is different from / InterbankSettlementAmount/attribute::Currency

Following Must be True

/ExchangeRate Must be present

- **InstructedAmountAndExchangeRate2Rule**

If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is present
And    /InstructedAmount/attribute::Currency is equal to /
InterbankSettlementAmount/attribute::Currency
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructedAmountAndExchangeRate3Rule**

If InstructedAmount is not present, then ExchangeRate is not allowed.

```
On Condition
    /InstructedAmount is absent
Following Must be True
    /ExchangeRate Must be absent
```

- **InstructionForCreditorAgentRule**

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

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

- **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
```

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent1 is absent
Following Must be True
  /PreviousInstructingAgent1Account Must be absent
```

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

6.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: C49 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 679 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		680
	EndToEndIdentification <EndToEndId>	[1..1]	Text		680
	TransactionIdentification <TxId>	[0..1]	Text		680
	UETR <UETR>	[0..1]	IdentifierSet		681
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		681

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

6.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

6.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C10 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

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.

6.4.2.4 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 776

6.4.2.5 SettlementPriority <SttlmPrty>

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 settlement instruction.

Datatype: "Priority3Code" on page 773

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

6.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		429
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		429

6.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 776

6.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 776

6.4.2.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 699 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		699
	TillTime <TillTm>	[0..1]	Time		700
	FromTime <FrTm>	[0..1]	Time		700
	RejectTime <RjctTm>	[0..1]	Time		700

6.4.2.8 AcceptanceDateTime <AcpcptncDtTm>

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 776

6.4.2.9 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 776

6.4.2.10 InstructedAmount <InstdAmt>

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.

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.11 ExchangeRate <XchgRate>

Presence: [0..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 779

6.4.2.12 ChargeBearer <ChrgBr>

Presence: [1..1]

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

Datatype: "ChargeBearerType1Code" on page 763

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.

6.4.2.13 ChargesInformation <ChrgsInf>

Presence: [0..*]

Definition: Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.

ChargesInformation <ChrgsInf> contains the following **Charges16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	432
	Agent <Agt>	[1..1]	±		432
	Type <Tp>	[0..1]			432
{Or	Code <Cd>	[1..1]	CodeSet		433
Or}	Proprietary <Prtry>	[1..1]	±		433

6.4.2.13.1 Amount <Amt>*Presence:* [1..1]*Definition:* Transaction charges to be paid by the charge bearer.*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.13.2 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstAdr>	[0..1]	±		672

6.4.2.13.3 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		433
Or}	Proprietary <Prtry>	[1..1]	±		433

6.4.2.13.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "ExternalChargeType1Code" on page 765

6.4.2.13.3.2 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 677 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		677
	Issuer <Issr>	[0..1]	Text		677

6.4.2.14 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 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		665
	Type <Tp>	[0..1]	±		665
	DateOfSignature <DtOfSgntr>	[0..1]	Date		666
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		666
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		666
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		666
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		666
	Frequency <Frqcy>	[0..1]	±		667
	Reason <Rsn>	[0..1]			667
{Or	Code <Cd>	[1..1]	CodeSet		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

6.4.2.15 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.16 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.2.17 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.18 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

6.4.2.19 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.20 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.2.21 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.22 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.23 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.24 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.2.25 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 ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.26 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: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

6.4.2.27 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.28 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.2.29 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

6.4.2.30 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

6.4.2.31 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

6.4.2.32 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

6.4.2.33 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.34 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

6.4.2.35 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

6.4.2.36 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: [C15 "IdentificationOrProxyPresenceRule"](#), [C14 "IdentificationAndProxyGuideline"](#)

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

6.4.2.37 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

6.4.2.38 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: C15 "IdentificationOrProxyPresenceRule", C14 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

6.4.2.39 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

6.4.2.40 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		700
	InstructionInformation <InstrInf>	[0..1]	Text		700

6.4.2.41 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		456
	InstructionInformation <InstrInf>	[0..1]	Text		456

6.4.2.41.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 771

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

6.4.2.41.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

6.4.2.42 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

6.4.2.43 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 713 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		714
	Authority <Authrty>	[0..1]			714
	Name <Nm>	[0..1]	Text		714
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Details <Dtls>	[0..*]			715
	Type <Tp>	[0..1]	Text		715
	Date <Dt>	[0..1]	Date		715
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Code <Cd>	[0..1]	Text		716
	Amount <Amt>	[0..1]	Amount	C2, C11	716
	Information <Inf>	[0..*]	Text		716

6.4.2.44 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		459
	Debtor <Dbtr>	[0..1]	±		459
	UltimateDebtor <UltmtDbtr>	[0..1]	±		459
	AdministrationZone <AdmstnZone>	[0..1]	Text		460
	ReferenceNumber <RefNb>	[0..1]	Text		460
	Method <Mtd>	[0..1]	Text		460
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	460
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	461
	Date <Dt>	[0..1]	Date		461
	SequenceNumber <SeqNb>	[0..1]	Quantity		461
	Record <Rcrd>	[0..*]			461
	Type <Tp>	[0..1]	Text		462
	Category <Ctgy>	[0..1]	Text		462
	CategoryDetails <CtgyDtls>	[0..1]	Text		462
	DebtorStatus <DbtrSts>	[0..1]	Text		463
	CertificateIdentification <CertId>	[0..1]	Text		463
	FormsCode <FrmsCd>	[0..1]	Text		463
	Period <Prd>	[0..1]			463
	Year <Yr>	[0..1]	Year		463
	Type <Tp>	[0..1]	CodeSet		463
	FromDate <FrToDt>	[0..1]	±		464
	TaxAmount <TaxAmt>	[0..1]			465
	Rate <Rate>	[0..1]	Rate		465
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	465
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	465
	Details <Dtls>	[0..*]			466
	Period <Prd>	[0..1]			466
	Year <Yr>	[0..1]	Year		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467
	Amount <Amt>	[1..1]	Amount	C2, C11	468

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		468

6.4.2.44.1 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 758 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		758
	RegistrationIdentification <RegnId>	[0..1]	Text		758
	TaxType <TaxTp>	[0..1]	Text		759

6.4.2.44.2 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstn>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

6.4.2.44.3 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstn>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

6.4.2.44.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 782

6.4.2.44.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 781

6.4.2.44.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 782

6.4.2.44.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.44.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.44.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 776

6.4.2.44.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 779

6.4.2.44.11 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		462
	Category <Ctgy>	[0..1]	Text		462
	CategoryDetails <CtgyDtls>	[0..1]	Text		462
	DebtorStatus <DbtrSts>	[0..1]	Text		463
	CertificateIdentification <CertId>	[0..1]	Text		463
	FormsCode <FrmsCd>	[0..1]	Text		463
	Period <Prd>	[0..1]			463
	Year <Yr>	[0..1]	Year		463
	Type <Tp>	[0..1]	CodeSet		463
	FromDate <FrToDt>	[0..1]	±		464
	TaxAmount <TaxAmt>	[0..1]			465
	Rate <Rate>	[0..1]	Rate		465
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	465
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	465
	Details <Dtls>	[0..*]			466
	Period <Prd>	[0..1]			466
	Year <Yr>	[0..1]	Year		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467
	Amount <Amt>	[1..1]	Amount	C2, C11	468
	AdditionalInformation <AddtlInf>	[0..1]	Text		468

6.4.2.44.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 782

6.4.2.44.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 782

6.4.2.44.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 782

6.4.2.44.11.4 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 782

6.4.2.44.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 782

6.4.2.44.11.6 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 782

6.4.2.44.11.7 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		463
	Type <Tp>	[0..1]	CodeSet		463
	FromToDate <FrToDt>	[0..1]	±		464

6.4.2.44.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

6.4.2.44.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

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.

6.4.2.44.11.7.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

6.4.2.44.11.8 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		465
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	465
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	465
	Details <Dtls>	[0..*]			466
	Period <Prd>	[0..1]			466
	Year <Yr>	[0..1]	Year		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467
	Amount <Amt>	[1..1]	Amount	C2, C11	468

6.4.2.44.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 779**6.4.2.44.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.44.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.44.11.8.4 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]			466
	Year <Yr>	[0..1]	Year		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467
	Amount <Amt>	[1..1]	Amount	C2, C11	468

6.4.2.44.11.8.4.1 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		466
	Type <Tp>	[0..1]	CodeSet		467
	FromDate <FrToDt>	[0..1]	±		467

6.4.2.44.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

6.4.2.44.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

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.

6.4.2.44.11.8.4.1.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

6.4.2.44.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

6.4.2.44.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 781

6.4.2.45 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 **RemittanceLocation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		469
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			469
	Method <Mtd>	[1..1]	CodeSet		469
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		470
	PostalAddress <PstlAdr>	[0..1]			470
	Name <Nm>	[1..1]	Text		470
	Address <Adr>	[1..1]	±		470

6.4.2.45.1 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 782

6.4.2.45.2 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 **RemittanceLocationData2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		469
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		470
	PostalAddress <PstlAdr>	[0..1]			470
	Name <Nm>	[1..1]	Text		470
	Address <Adr>	[1..1]	±		470

6.4.2.45.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 773

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.

CodeName	Name	Definition
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).

6.4.2.45.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

Definition: Electronic address to which an agent is to send the remittance information.

Datatype: "Max2048Text" on page 781

6.4.2.45.2.3 PostalAddress <PstlAdr>

Presence: [0..1]

Definition: Postal address to which an agent is to send the remittance information.

PostalAddress <PstlAdr> contains the following **NameAndAddress18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		470
	Address <Adr>	[1..1]	±		470

6.4.2.45.2.3.1 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 781

6.4.2.45.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 710 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			710
{Or	Code <Cd>	[1..1]	CodeSet		711
Or}	Proprietary <Prtry>	[1..1]	±		711
	CareOf <CareOf>	[0..1]	Text		711
	Department <Dept>	[0..1]	Text		711
	SubDepartment <SubDept>	[0..1]	Text		711
	StreetName <StrtNm>	[0..1]	Text		712
	BuildingNumber <BldgNb>	[0..1]	Text		712
	BuildingName <BldgNm>	[0..1]	Text		712
	Floor <Flr>	[0..1]	Text		712
	UnitNumber <UnitNb>	[0..1]	Text		712
	PostBox <PstBx>	[0..1]	Text		712
	Room <Room>	[0..1]	Text		712
	PostCode <PstCd>	[0..1]	Text		712
	TownName <TwnNm>	[0..1]	Text		713
	TownLocationName <TwnLctnNm>	[0..1]	Text		713
	DistrictName <DstrctNm>	[0..1]	Text		713
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		713
	Country <Ctry>	[0..1]	CodeSet	C9	713
	AddressLine <AdrLine>	[0..7]	Text		713

6.4.2.46 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

6.4.2.47 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C43 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

Constraints

- **SupplementaryDataRule**

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

6.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C43 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

Constraints

- **SupplementaryDataRule**

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

7 **pacs.009.001.11**

FinancialInstitutionCreditTransferV11

7.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionCreditTransfer message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

Usage

The FinancialInstitutionCreditTransfer message is exchanged between agents and can contain one or more credit transfer instructions where debtor and creditor are both financial institutions.

The FinancialInstitutionCreditTransfer message does not allow for grouping: a CreditTransferTransactionInformation block must be present for each credit transfer transaction.

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

Outline

The FinancialInstitutionCreditTransferV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer(s).

C. SupplementaryData

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

7.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FICdtTrf>	[1..1]		C10, C14, C16, C29, C47, C52, C53, C55	
	GroupHeader <GrpHdr>	[1..1]		C51	484
	MessageIdentification <MsgId>	[1..1]	Text		486
	CreationDateTime <CreDtTm>	[1..1]	DateTime		486
	BatchBooking <BtchBookg>	[0..1]	Indicator		486
	NumberOfTransactions <NbOfTx>	[1..1]	Text		486
	ControlSum <CtrlSum>	[0..1]	Quantity		486
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C7	486
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		487
	SettlementInformation <SttlmInf>	[1..1]		C15, C17, C43, C44, C45, C46, C49, C50	487
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		489
	SettlementAccount <SttlmAcct>	[0..1]	±	C13, C12	490
	ClearingSystem <ClrSys>	[0..1]			490
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		491
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C13, C12	492
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		492
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	493
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		494
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	494

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		495
	InstructingAgent <InstgAgt>	[0..1]	±		496
	InstructedAgent <InstdAgt>	[0..1]	±		497
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]		C6, C9, C18, C20, C21, C23, C25, C27, C30, C34, C36, C38, C40, C32, C56, C58	497
	PaymentIdentification <PmtId>	[1..1]	±	C54	503
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		504
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C7	504
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		505
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		505
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			505
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		506
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		506
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		506
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		506
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	507
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		508
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	508
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		509
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	510
	InstructingAgent <InstgAgt>	[0..1]	±		511
	InstructedAgent <InstdAgt>	[0..1]	±		511
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		512
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	513

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		514
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	514
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		515
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	516
	UltimateDebtor <UltmtDbtr>	[0..1]	±		517
	Debtor <Dbtr>	[1..1]	±		517
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	518
	DebtorAgent <DbtrAgt>	[0..1]	±		519
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	519
	CreditorAgent <CdtrAgt>	[0..1]	±		520
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	521
	Creditor <Cdtr>	[1..1]	±		522
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	522
	UltimateCreditor <UltmtCdtr>	[0..1]	±		523
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		524
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			524
	Code <Cd>	[0..1]	CodeSet		525
	InstructionInformation <InstrInf>	[0..1]	Text		525
	Purpose <Purp>	[0..1]	±		525
	RemittanceInformation <RmtInf>	[0..1]	±		525
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C60	526
	Amount <Amt>	[1..1]	Amount	C2, C8	526
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		527
	Account <Acct>	[1..1]	±	C13, C12	527
	Purpose <Purp>	[1..1]	±		527
	Reference <Ref>	[1..1]	Text		528
	RelatedReferences <RltdRefs>	[0..*]	±		528
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C19, C22, C24,	528

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
				C26, C28, C31, C35, C37, C39, C41, C33, C57, C59	
	UltimateDebtor <UltmtDbtr>	[0..1]	±		533
	InitiatingParty <InitgPty>	[0..1]	±		534
	Debtor <Dbtr>	[1..1]	±		535
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	536
	DebtorAgent <DbtrAgt>	[1..1]	±		537
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	538
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		539
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	539
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		540
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	541
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		542
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	542
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		543
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	544
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		545
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	545
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		546
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	547
	CreditorAgent <CdtrAgt>	[1..1]	±		548
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	548
	Creditor <Cdtr>	[1..1]	±		549
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	550

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateCreditor <UltmtCdtr>	[0..1]	±		551
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		552
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			553
	Code <Cd>	[0..1]	CodeSet		553
	InstructionInformation <InstrInf>	[0..1]	Text		553
	Tax <Tax>	[0..1]			553
	Creditor <Cdtr>	[0..1]	±		555
	Debtor <Dbtr>	[0..1]	±		555
	UltimateDebtor <UltmtDbtr>	[0..1]	±		555
	AdministrationZone <AdmstnZone>	[0..1]	Text		556
	ReferenceNumber <RefNb>	[0..1]	Text		556
	Method <Mtd>	[0..1]	Text		556
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	556
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	557
	Date <Dt>	[0..1]	Date		557
	SequenceNumber <SeqNb>	[0..1]	Quantity		557
	Record <Rcrd>	[0..*]			557
	Type <Tp>	[0..1]	Text		558
	Category <Ctgy>	[0..1]	Text		558
	CategoryDetails <CtgyDtls>	[0..1]	Text		558
	DebtorStatus <DbtrSts>	[0..1]	Text		559
	CertificateIdentification <CertId>	[0..1]	Text		559
	FormsCode <FrmsCd>	[0..1]	Text		559
	Period <Prd>	[0..1]			559
	Year <Yr>	[0..1]	Year		559
	Type <Tp>	[0..1]	CodeSet		559
	FromDate <FrToDt>	[0..1]	±		560
	TaxAmount <TaxAmt>	[0..1]			561
	Rate <Rate>	[0..1]	Rate		561
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	561
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	561

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Details <Dtls>	[0..*]			562
	Period <Prd>	[0..1]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564
	AdditionalInformation <AddtlInf>	[0..1]	Text		564
	RemittanceInformation <RmtInf>	[0..1]	±		564
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C8	564
	SupplementaryData <SplmtryData>	[0..*]	±	C48	565
	SupplementaryData <SplmtryData>	[0..*]	±	C48	565

7.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 Country

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

C6 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 CurrencyAmount

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

Note: The decimal separator is a dot.

C9 DebtorAgentAccountRule

If DebtorAgentAccount is present, then DebtorAgent must be present.

C10 GroupHeaderInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is present, then
CreditTransferTransactionInformation/InterbankSettlementDate is not allowed.

On Condition

/GroupHeader/InterbankSettlementDate is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be
absent

This constraint is defined at the MessageDefinition level.

C11 IBAN

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

C12 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.

C13 IdentificationOrProxyPresenceRule

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

C14 InstructedAgentRule

If GroupHeader/InstructedAgent is present, then CreditTransferTransactionInformation/
InstructedAgent is not allowed.

On Condition

/GroupHeader/InstructedAgent is present

Following Must be True

/CreditTransferTransactionInformation[*]/InstructedAgent Must be absent

This constraint is defined at the MessageDefinition level.

C15 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent
must be present.

C16 InstructingAgentRule

If GroupHeader/InstructingAgent is present, then CreditTransferTransactionInformation/
InstructingAgent is not allowed.

On Condition
 /GroupHeader/InstructingAgent is present
 Following Must be True
 /CreditTransferTransactionInformation[*]/InstructingAgent Must be absent
This constraint is defined at the MessageDefinition level.

C17 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C18 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C19 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C20 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C21 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C22 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C23 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C24 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C25 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C26 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C27 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C28 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C29 PaymentTypeInformationRule

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

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

This constraint is defined at the MessageDefinition level.

C30 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C31 PreviousInstructingAgent1AccountRule

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

C32 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C33 PreviousInstructingAgent1Guideline

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

C34 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C35 PreviousInstructingAgent2AccountRule

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

C36 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C37 PreviousInstructingAgent2Rule

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

C38 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C39 PreviousInstructingAgent3AccountRule

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

C40 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C41 PreviousInstructingAgent3Rule

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

C42 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C43 SettlementMethodAgentRule

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

C44 SettlementMethodClearingRule

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

C45 SettlementMethodCoverAgentRule

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

C46 SettlementMethodCoverRule

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

C47 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.

C48 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.

C49 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C50 ThirdReimbursementAgentRule

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

C51 TotalInterbankSettlementAmountAndDateRule

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

C52 TotalInterbankSettlementAmountAndSumRule

If GroupHeader/TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/GroupHeader/TotalInterbankSettlementAmount Must be equal to value 'sum of /CreditTransferTransactionInformation/InterbankSettlementAmount'

This constraint is defined at the MessageDefinition level.

C53 TotalInterbankSettlementAmountRule

If GroupHeader/TotalInterbankSettlementAmount is present, then all occurrences of CreditTransferTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of GroupHeader/TotalInterbankSettlementAmount.

On Condition

/GroupHeader/TotalInterbankSettlementAmount is present

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementAmount/
attribute::Currency Must be equal to /GroupHeader/
TotalInterbankSettlementAmount/attribute::Currency

This constraint is defined at the MessageDefinition level.

C54 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C55 TransactionInterbankSettlementDateRule

If GroupHeader/InterbankSettlementDate is not present, then
CreditTransferTransactionInformation/InterbankSettlementDate must be present.

On Condition

/GroupHeader/InterbankSettlementDate is absent

Following Must be True

/CreditTransferTransactionInformation[*]/InterbankSettlementDate Must be present

This constraint is defined at the MessageDefinition level.

C56 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C57 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C58 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C59 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C60 UnderlyingAllocationGuideline

UnderlyingAllocation may only be present if bilaterally agreed.

7.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

7.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C51 "TotalInterbankSettlementAmountAndDateRule"

GroupHeader <GrpHdr> contains the following **GroupHeader113** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		486
	CreationDateTime <CreDtTm>	[1..1]	DateTime		486
	BatchBooking <BtchBookg>	[0..1]	Indicator		486
	NumberOfTransactions <NbOfTx>	[1..1]	Text		486
	ControlSum <CtrlSum>	[0..1]	Quantity		486
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C7	486
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		487
	SettlementInformation <SttlmInf>	[1..1]		C15, C17, C43, C44, C45, C46, C49, C50	487
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		489
	SettlementAccount <SttlmAcct>	[0..1]	±	C13, C12	490
	ClearingSystem <ClrSys>	[0..1]			490
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		491
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C13, C12	492
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		492
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	493
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		494
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	494
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		495
	InstructingAgent <InstgAgt>	[0..1]	±		496
	InstructedAgent <InstdAgt>	[0..1]	±		497

Constraints

- **TotalInterbankSettlementAmountAndDateRule**

If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.

On Condition
/TotalInterbankSettlementAmount is present
Following Must be True
/InterbankSettlementDate Must be present

7.4.1.1 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 782

7.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 776

7.4.1.3 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 778):

- *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.

7.4.1.4 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 781

7.4.1.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 779

7.4.1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

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.

7.4.1.7 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 776

7.4.1.8 SettlementInformation <SttlmInf>

Presence: [1..1]

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

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C17 "InstructingReimbursementAgentAccountRule", C43 "SettlementMethodAgentRule", C44 "SettlementMethodClearingRule", C45 "SettlementMethodCoverAgentRule", C46 "SettlementMethodCoverRule", C49 "ThirdReimbursementAgentAccountRule", C50 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		489
	SettlementAccount <SttlmAcct>	[0..1]	±	C13, C12	490
	ClearingSystem <ClrSys>	[0..1]			490
{Or	Code <Cd>	[1..1]	CodeSet		491
Or}	Proprietary <Prtry>	[1..1]	Text		491
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		491
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C13, C12	492
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		492
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	493
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		494
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C13, C12	494

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
```

7.4.1.8.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
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.

7.4.1.8.2 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

SettlementAccount <SttlmAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.1.8.3 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		491
Or}	Proprietary <Prtry>	[1..1]	Text		491

7.4.1.8.3.1 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 765

7.4.1.8.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

7.4.1.8.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.1.8.5 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:* C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.1.8.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.1.8.7 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.1.8.8 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.1.8.9 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.1.9 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

7.4.1.10 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.1.11 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Set of elements providing information specific to the individual credit transfer(s).

Impacted by: C6 "CreditorAgentAccountRule", C9 "DebtorAgentAccountRule", C18 "IntermediaryAgent1AccountRule", C20 "IntermediaryAgent1Rule", C21 "IntermediaryAgent2AccountRule", C23 "IntermediaryAgent2Rule", C25 "IntermediaryAgent3AccountRule", C27 "IntermediaryAgent3Rule", C30 "PreviousInstructingAgent1AccountRule", C34 "PreviousInstructingAgent2AccountRule", C36 "PreviousInstructingAgent2Rule", C38 "PreviousInstructingAgent3AccountRule", C40 "PreviousInstructingAgent3Rule", C32 "PreviousInstructingAgent1Guideline", C56 "UltimateCreditorGuideline", C58 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following
CreditTransferTransaction62 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C54	503
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		504
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C7	504
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		505
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		505
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			505
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		506
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		506
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		506
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		506
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	507
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		508
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	508
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		509
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	510
	InstructingAgent <InstgAgt>	[0..1]	±		511
	InstructedAgent <InstdAgt>	[0..1]	±		511
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		512
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	513
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		514
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	514
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		515
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	516
	UltimateDebtor <UltmtDbtr>	[0..1]	±		517
	Debtor <Dbtr>	[1..1]	±		517
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	518
	DebtorAgent <DbtrAgt>	[0..1]	±		519

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	519
	CreditorAgent <CdtrAgt>	[0..1]	±		520
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	521
	Creditor <Cdtr>	[1..1]	±		522
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	522
	UltimateCreditor <UltmtCdtr>	[0..1]	±		523
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		524
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			524
	Code <Cd>	[0..1]	CodeSet		525
	InstructionInformation <InstrInf>	[0..1]	Text		525
	Purpose <Purp>	[0..1]	±		525
	RemittanceInformation <RmtInf>	[0..1]	±		525
	UnderlyingAllocation <UndrlygAllcn>	[0..*]		C60	526
	Amount <Amt>	[1..1]	Amount	C2, C8	526
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		527
	Account <Acct>	[1..1]	±	C13, C12	527
	Purpose <Purp>	[1..1]	±		527
	Reference <Ref>	[1..1]	Text		528
	RelatedReferences <RltdRefs>	[0..*]	±		528
	UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>	[0..1]		C19, C22, C24, C26, C28, C31, C35, C37, C39, C41, C33, C57, C59	528
	UltimateDebtor <UltmtDbtr>	[0..1]	±		533
	InitiatingParty <InitgPty>	[0..1]	±		534
	Debtor <Dbtr>	[1..1]	±		535
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	536

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgent <DbtrAgt>	[1..1]	±		537
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	538
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		539
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	539
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		540
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	541
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		542
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	542
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		543
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	544
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		545
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	545
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		546
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	547
	CreditorAgent <CdtrAgt>	[1..1]	±		548
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	548
	Creditor <Cdtr>	[1..1]	±		549
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	550
	UltimateCreditor <UltmtCdtr>	[0..1]	±		551
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		552
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			553
	Code <Cd>	[0..1]	CodeSet		553
	InstructionInformation <InstrlInf>	[0..1]	Text		553
	Tax <Tax>	[0..1]			553
	Creditor <Cdtr>	[0..1]	±		555
	Debtor <Dbtr>	[0..1]	±		555
	UltimateDebtor <UltmtDbtr>	[0..1]	±		555
	AdministrationZone <AdmstnZone>	[0..1]	Text		556

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferenceNumber <RefNb>	[0..1]	Text		556
	Method <Mtd>	[0..1]	Text		556
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	556
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	557
	Date <Dt>	[0..1]	Date		557
	SequenceNumber <SeqNb>	[0..1]	Quantity		557
	Record <Rcrd>	[0..*]			557
	Type <Tp>	[0..1]	Text		558
	Category <Ctgy>	[0..1]	Text		558
	CategoryDetails <CtgyDtls>	[0..1]	Text		558
	DebtorStatus <DbtrSts>	[0..1]	Text		559
	CertificateIdentification <CertId>	[0..1]	Text		559
	FormsCode <FrmsCd>	[0..1]	Text		559
	Period <Prd>	[0..1]			559
	Year <Yr>	[0..1]	Year		559
	Type <Tp>	[0..1]	CodeSet		559
	FromDate <FrToDt>	[0..1]	±		560
	TaxAmount <TaxAmt>	[0..1]			561
	Rate <Rate>	[0..1]	Rate		561
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	561
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	561
	Details <Dtls>	[0..*]			562
	Period <Prd>	[0..1]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564
	AdditionalInformation <AddtlInf>	[0..1]	Text		564
	RemittanceInformation <RmtInf>	[0..1]	±		564
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C8	564
	SupplementaryData <SplmtryData>	[0..*]	±	C48	565

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

On Condition
 /CreditorAgent is absent
Following Must be True
 /CreditorAgentAccount Must be absent

- **DebtorAgentAccountRule**

If DebtorAgentAccount is present, then DebtorAgent must be present.

On Condition
 /DebtorAgent is absent
Following Must be True
 /DebtorAgentAccount 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

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

On Condition
 /IntermediaryAgent1 is present
Following Must be True
 /CreditorAgent Must be present

- **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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent1 is absent
Following Must be True
/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

On Condition
/PreviousInstructingAgent2 is absent
Following Must be True
/PreviousInstructingAgent2Account Must be absent

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

On Condition
/PreviousInstructingAgent2 is present
Following Must be True
/PreviousInstructingAgent1 Must be present

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

On Condition
/PreviousInstructingAgent3 is absent
Following Must be True
/PreviousInstructingAgent3Account Must be absent

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

On Condition
/PreviousInstructingAgent3 is present
Following Must be True
/PreviousInstructingAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

Impacted by: C54 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 679 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		680
	EndToEndIdentification <EndToEndId>	[1..1]	Text		680
	TransactionIdentification <TxId>	[0..1]	Text		680
	UETR <UETR>	[0..1]	IdentifierSet		681
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		681

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

7.4.2.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

7.4.2.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

Impacted by: C1 "ActiveCurrency", C7 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 760

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.

7.4.2.4 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 776

7.4.2.5 SettlementPriority <SttlmPrty>

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 settlement instruction.

Datatype: "Priority3Code" on page 773

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

7.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDate****TimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		506
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		506

7.4.2.6.1 DebitDateTime <DbtDtTm>*Presence:* [0..1]*Definition:* Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 776**7.4.2.6.2 CreditDateTime <CdtDtTm>***Presence:* [0..1]*Definition:* Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).*Datatype:* "ISODatetime" on page 776**7.4.2.7 SettlementTimeRequest <SttlmTmReq>***Presence:* [0..1]*Definition:* Provides information on the requested settlement time(s) of the payment instruction.**SettlementTimeRequest <SttlmTmReq>** contains the following elements (see "SettlementTimeRequest2" on page 699 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		699
	TillTime <TillTm>	[0..1]	Time		700
	FromTime <FrTm>	[0..1]	Time		700
	RejectTime <RjctTm>	[0..1]	Time		700

7.4.2.8 PreviousInstructingAgent1 <PrvsInstgAgt1>*Presence:* [0..1]*Definition:* Agent between the debtor's agent and the instructing agent.

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.9 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.10 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.11 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.12 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.13 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.14 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.15 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.16 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.17 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.18 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 ["BranchAndFinancialInstitutionIdentification8"](#) on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.19 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.20 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.21 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.22 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.23 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.24 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.25 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.26 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.27 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.28 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.29 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.30 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: [C13 "IdentificationOrProxyPresenceRule"](#), [C12 "IdentificationAndProxyGuideline"](#)

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.31 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.32 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		700
	InstructionInformation <InstrInf>	[0..1]	Text		700

7.4.2.33 InstructionForNextAgent <InstrForNxtAgt>

Presence: [0..*]

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

Usage: The next agent may not be the creditor agent.

The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.

InstructionForNextAgent <InstrForNxtAgt> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		525
	InstructionInformation <InstrInf>	[0..1]	Text		525

7.4.2.33.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 771

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.33.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

7.4.2.34 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

7.4.2.35 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 "RemittanceInformation2" on page 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		685

7.4.2.36 UnderlyingAllocation <UndrlygAllcn>

Presence: [0..*]

Definition: Provides information on the underlying allocations that make up the payment.

Usage: Only used by the Securities industry.

Impacted by: C60 "UnderlyingAllocationGuideline"

UnderlyingAllocation <UndrlygAllcn> contains the following **TransactionAllocation1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C8	526
	CreditDebitIndicator <CdtDbtInd>	[1..1]	CodeSet		527
	Account <Acct>	[1..1]	±	C13, C12	527
	Purpose <Purp>	[1..1]	±		527
	Reference <Ref>	[1..1]	Text		528
	RelatedReferences <RltdRefs>	[0..*]	±		528

Constraints

- **UnderlyingAllocationGuideline**

UnderlyingAllocation may only be present if bilaterally agreed.

7.4.2.36.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money in the allocation.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.36.2 CreditDebitIndicator <CdtDbtInd>

Presence: [1..1]

Definition: Specifies whether the allocation is a debit or credit.

Datatype: "CreditDebitCode" on page 764

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

7.4.2.36.3 Account <Acct>

Presence: [1..1]

Definition: Unambiguous identification of the account to which the allocation is due or from.

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

Account <Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.36.4 Purpose <Purp>

Presence: [1..1]

Definition: Underlying reason for the allocation.

Usage: This applies to the allocation only, this is not the underlying reason for the payment.

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

7.4.2.36.5 Reference <Ref>

Presence: [1..1]

Definition: Reference for the allocation.

Datatype: "Max35Text" on page 782

7.4.2.36.6 RelatedReferences <RltdRefs>

Presence: [0..*]

Definition: Reference relating to the allocation which is meaningful to both parties (for example the original Securities Settlement Transaction Identification).

RelatedReferences <RltdRefs> contains one of the following elements (see "References74Choice" on page 678 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	SecuritiesSettlementTransactionIdentification <SctiesSttlmTxld>	[1..1]	Text		678
Or	IntraPositionMovementIdentification <IntraPosMvmntld>	[1..1]	Text		678
Or	IntraBalanceMovementIdentification <IntraBalMvmntld>	[1..1]	Text		678
Or	AccountServicerTransactionIdentification <AcctSvcrTxld>	[1..1]	Text		678
Or	MarketInfrastructureTransactionIdentification <MktlnfrstrctrTxld>	[1..1]	Text		679
Or	CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktlnfrstrctrTxld>	[0..1]	Text		679
Or	PoolIdentification <Poolld>	[1..1]	Text		679
Or	CommonIdentification <Cmonld>	[1..1]	Text		679
Or	TradeIdentification <Tradld>	[1..1]	Text		679
Or}	OtherTransactionIdentification <OthrTxld>	[1..1]	Text		679

7.4.2.37 UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf>

Presence: [0..1]

Definition: Provides information on the underlying customer credit transfer for which cover is provided.

Impacted by: C19 "IntermediaryAgent1AccountRule", C22 "IntermediaryAgent2AccountRule", C24 "IntermediaryAgent2Rule", C26 "IntermediaryAgent3AccountRule", C28 "IntermediaryAgent3Rule", C31 "PreviousInstructingAgent1AccountRule", C35 "PreviousInstructingAgent2AccountRule", C37 "PreviousInstructingAgent2Rule", C39 "PreviousInstructingAgent3AccountRule", C41 "PreviousInstructingAgent3Rule", C33 "PreviousInstructingAgent1Guideline", C57 "UltimateCreditorGuideline", C59 "UltimateDebtorGuideline"

**UnderlyingCustomerCreditTransfer <UndrlygCstmrCdtTrf> contains the following
CreditTransferTransaction63 elements**

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UltimateDebtor <UltmtDbtr>	[0..1]	±		533
	InitiatingParty <InitgPty>	[0..1]	±		534
	Debtor <Dbtr>	[1..1]	±		535
	DebtorAccount <DbtrAcct>	[0..1]	±	C13, C12	536
	DebtorAgent <DbtrAgt>	[1..1]	±		537
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C13, C12	538
	PreviousInstructingAgent1 <PrvsInstgAgt1>	[0..1]	±		539
	PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>	[0..1]	±	C13, C12	539
	PreviousInstructingAgent2 <PrvsInstgAgt2>	[0..1]	±		540
	PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>	[0..1]	±	C13, C12	541
	PreviousInstructingAgent3 <PrvsInstgAgt3>	[0..1]	±		542
	PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>	[0..1]	±	C13, C12	542
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		543
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C13, C12	544
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		545
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C13, C12	545
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		546
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C13, C12	547
	CreditorAgent <CdtrAgt>	[1..1]	±		548
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C13, C12	548
	Creditor <Cdtr>	[1..1]	±		549
	CreditorAccount <CdtrAcct>	[0..1]	±	C13, C12	550
	UltimateCreditor <UltmtCdtr>	[0..1]	±		551
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		552
	InstructionForNextAgent <InstrForNxtAgt>	[0..*]			553
	Code <Cd>	[0..1]	CodeSet		553

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionInformation <InstrInf>	[0..1]	Text		553
	Tax <Tax>	[0..1]			553
	Creditor <Cdtr>	[0..1]	±		555
	Debtor <Dbtr>	[0..1]	±		555
	UltimateDebtor <UltmtDbtr>	[0..1]	±		555
	AdministrationZone <AdmstnZone>	[0..1]	Text		556
	ReferenceNumber <RefNb>	[0..1]	Text		556
	Method <Mtd>	[0..1]	Text		556
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	556
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	557
	Date <Dt>	[0..1]	Date		557
	SequenceNumber <SeqNb>	[0..1]	Quantity		557
	Record <Rcrd>	[0..*]			557
	Type <Tp>	[0..1]	Text		558
	Category <Ctgy>	[0..1]	Text		558
	CategoryDetails <CtgyDtls>	[0..1]	Text		558
	DebtorStatus <DbtrSts>	[0..1]	Text		559
	CertificateIdentification <CertId>	[0..1]	Text		559
	FormsCode <FrmsCd>	[0..1]	Text		559
	Period <Prd>	[0..1]			559
	Year <Yr>	[0..1]	Year		559
	Type <Tp>	[0..1]	CodeSet		559
	FromToDate <FrToDt>	[0..1]	±		560
	TaxAmount <TaxAmt>	[0..1]			561
	Rate <Rate>	[0..1]	Rate		561
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	561
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	561
	Details <Dtls>	[0..*]			562
	Period <Prd>	[0..1]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromToDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564
	AdditionalInformation <AddtlInf>	[0..1]	Text		564
	RemittanceInformation <RmtInf>	[0..1]	±		564
	InstructedAmount <InstdAmt>	[0..1]	Amount	C2, C8	564

Constraints

- **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

- **PreviousInstructingAgent1AccountRule**

If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present.

On Condition

/PreviousInstructingAgent1 is absent

Following Must be True

/PreviousInstructingAgent1Account Must be absent

- **PreviousInstructingAgent1Guideline**

It is recommended that, when present, PreviousInstructingAgent1 is the closest to the DebtorAgent in the payment chain.

- **PreviousInstructingAgent2AccountRule**

If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent2 is absent
Following Must be True
  /PreviousInstructingAgent2Account Must be absent
```

- **PreviousInstructingAgent2Rule**

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

```
On Condition
  /PreviousInstructingAgent2 is present
Following Must be True
  /PreviousInstructingAgent1 Must be present
```

- **PreviousInstructingAgent3AccountRule**

If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present.

```
On Condition
  /PreviousInstructingAgent3 is absent
Following Must be True
  /PreviousInstructingAgent3Account Must be absent
```

- **PreviousInstructingAgent3Rule**

If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present.

```
On Condition
  /PreviousInstructingAgent3 is present
Following Must be True
  /PreviousInstructingAgent2 Must be present
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

7.4.2.37.1 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

7.4.2.37.2 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

7.4.2.37.3 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer </Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer </Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

7.4.2.37.4 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.37.5 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.6 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.37.7 PreviousInstructingAgent1 <PrvsInstgAgt1>

Presence: [0..1]

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

Usage: If more than one previous instructing agent is present, then PreviousInstructingAgent1 identifies the agent between the DebtorAgent and the PreviousInstructingAgent2.

PreviousInstructingAgent1 <PrvsInstgAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification </Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.8 PreviousInstructingAgent1Account <PrvsInstgAgt1Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent1Account <PrvsInstgAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.37.9 PreviousInstructingAgent2 <PrvsInstgAgt2>

Presence: [0..1]

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

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

PreviousInstructingAgent2 <PrvsInstgAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.10 PreviousInstructingAgent2Account <PrvsInstgAgt2Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent2Account <PrvsInstgAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.37.11 PreviousInstructingAgent3 <PrvsInstgAgt3>

Presence: [0..1]

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

Usage: If PreviousInstructingAgent3 is present, then PreviousInstructingAgent3 identifies the agent between the PreviousInstructingAgent2 and the InstructingAgent.

PreviousInstructingAgent3 <PrvsInstgAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification </d>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.12 PreviousInstructingAgent3Account <PrvsInstgAgt3Acct>

Presence: [0..1]

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

Impacted by: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

PreviousInstructingAgent3Account <PrvsInstgAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.37.13 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.14 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.37.15 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.16 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.37.17 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.18 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

7.4.2.37.19 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

7.4.2.37.20 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.37.21 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer </Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer </Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

7.4.2.37.22 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: C13 "IdentificationOrProxyPresenceRule", C12 "IdentificationAndProxyGuideline"

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

7.4.2.37.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

7.4.2.37.24 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 <InstrForCdtrAg> contains the following elements (see "InstructionForCreditorAgent3" on page 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		700
	InstructionInformation <InstrInf>	[0..1]	Text		700

7.4.2.37.25 InstructionForNextAgent <InstrForNxtAg>

Presence: [0..*]

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

InstructionForNextAgent <InstrForNxtAg> contains the following **InstructionForNextAgent1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		553
	InstructionInformation <InstrInf>	[0..1]	Text		553

7.4.2.37.25.1 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 next agent in the payment chain.

Datatype: "Instruction4Code" on page 771

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

7.4.2.37.25.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

7.4.2.37.26 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following **TaxData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		555
	Debtor <Dbtr>	[0..1]	±		555
	UltimateDebtor <UltmtDbtr>	[0..1]	±		555
	AdministrationZone <AdmstnZone>	[0..1]	Text		556
	ReferenceNumber <RefNb>	[0..1]	Text		556
	Method <Mtd>	[0..1]	Text		556
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C8	556
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C8	557
	Date <Dt>	[0..1]	Date		557
	SequenceNumber <SeqNb>	[0..1]	Quantity		557
	Record <Rcrd>	[0..*]			557
	Type <Tp>	[0..1]	Text		558
	Category <Ctgy>	[0..1]	Text		558
	CategoryDetails <CtgyDtls>	[0..1]	Text		558
	DebtorStatus <DbtrSts>	[0..1]	Text		559
	CertificateIdentification <CertId>	[0..1]	Text		559
	FormsCode <FrmsCd>	[0..1]	Text		559
	Period <Prd>	[0..1]			559
	Year <Yr>	[0..1]	Year		559
	Type <Tp>	[0..1]	CodeSet		559
	FromDate <FrToDt>	[0..1]	±		560
	TaxAmount <TaxAmt>	[0..1]			561
	Rate <Rate>	[0..1]	Rate		561
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	561
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	561
	Details <Dtls>	[0..*]			562
	Period <Prd>	[0..1]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		564

7.4.2.37.26.1 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 758 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		758
	RegistrationIdentification <RegnId>	[0..1]	Text		758
	TaxType <TaxTp>	[0..1]	Text		759

7.4.2.37.26.2 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstr>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

7.4.2.37.26.3 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstn>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

7.4.2.37.26.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 782

7.4.2.37.26.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 781

7.4.2.37.26.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 782

7.4.2.37.26.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C8 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.37.26.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.37.26.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 776

7.4.2.37.26.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 779

7.4.2.37.26.11 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		558
	Category <Ctgy>	[0..1]	Text		558
	CategoryDetails <CtgyDtls>	[0..1]	Text		558
	DebtorStatus <DbtrSts>	[0..1]	Text		559
	CertificateIdentification <CertId>	[0..1]	Text		559
	FormsCode <FrmsCd>	[0..1]	Text		559
	Period <Prd>	[0..1]			559
	Year <Yr>	[0..1]	Year		559
	Type <Tp>	[0..1]	CodeSet		559
	FromDate <FrToDt>	[0..1]	±		560
	TaxAmount <TaxAmt>	[0..1]			561
	Rate <Rate>	[0..1]	Rate		561
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	561
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	561
	Details <Dtls>	[0..*]			562
	Period <Prd>	[0..1]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564
	AdditionalInformation <AddtlInf>	[0..1]	Text		564

7.4.2.37.26.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 782

7.4.2.37.26.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 782

7.4.2.37.26.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 782

7.4.2.37.26.11.4 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 782

7.4.2.37.26.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 782

7.4.2.37.26.11.6 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 782

7.4.2.37.26.11.7 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		559
	Type <Tp>	[0..1]	CodeSet		559
	FromToDate <FrToDt>	[0..1]	±		560

7.4.2.37.26.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

7.4.2.37.26.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

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.

7.4.2.37.26.11.7.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

7.4.2.37.26.11.8 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		561
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C8	561
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C8	561
	Details <Dtls>	[0..*]			562
	Period <Prd>	[0..1]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564

7.4.2.37.26.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 779**7.4.2.37.26.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.37.26.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.37.26.11.8.4 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]			562
	Year <Yr>	[0..1]	Year		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563
	Amount <Amt>	[1..1]	Amount	C2, C8	564

7.4.2.37.26.11.8.4.1 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		562
	Type <Tp>	[0..1]	CodeSet		563
	FromDate <FrToDt>	[0..1]	±		563

7.4.2.37.26.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784**7.4.2.37.26.11.8.4.1.2 Type <Tp>***Presence:* [0..1]*Definition:* Identification of the period related to the tax payment.*Datatype:* "TaxRecordPeriod1Code" on page 775

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.

7.4.2.37.26.11.8.4.1.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

7.4.2.37.26.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.37.26.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 781

7.4.2.37.27 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

7.4.2.37.28 InstructedAmount <InstdAmt>

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.

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

Impacted by: C2 "ActiveOrHistoricCurrency", C8 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

7.4.2.38 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C48 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

Constraints

- **SupplementaryDataRule**

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

7.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C48 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

Constraints

- **SupplementaryDataRule**

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

8 **pacs.010.001.06** **FinancialInstitutionDirectDebitV06**

8.1 **MessageDefinition Functionality**

Scope:

The FinancialInstitutionDirectDebit message is sent by an exchange or clearing house, or a financial institution, directly or through another agent, to the DebtorAgent. It is used to instruct the DebtorAgent to move funds from one or more debtor(s) account(s) to one or more creditor(s), where both debtor and creditor are financial institutions.

Usage:

The FinancialInstitutionDirectDebit message is exchanged between agents and can contain one or more financial institution direct debit instruction(s) for one or more creditor(s). The FinancialInstitutionDirectDebit message can be used in domestic and cross-border scenarios.

Outline

The FinancialInstitutionDirectDebitV06 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Common characteristics for all individual transactions included in the message.

B. CreditInstruction

Characteristics that apply to the credit side of the payment transaction(s) included in the message.

C. SupplementaryData

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

8.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIDrctDbt>	[1..1]		C18	
	GroupHeader <GrpHdr>	[1..1]			571
	MessageIdentification <MsgId>	[1..1]	Text		572
	CreationDateTime <CreDtTm>	[1..1]	DateTime		572
	NumberOfTransactions <NbOfTx>	[1..1]	Text		572
	ControlSum <CtrlSum>	[0..1]	Quantity		572
	InstructingAgent <InstgAg>	[0..1]	±		572
	InstructedAgent <InstdAg>	[0..1]	±		573
	CreditInstruction <CdtInstr>	[1..*]		C5, C10, C11, C12, C13, C14, C15, C16, C17, C20, C21, C23	574
	CreditIdentification <CdtId>	[1..1]	Text		578
	BatchBooking <BtchBookg>	[0..1]	Indicator		578
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		578
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C6	578
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		579
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			579
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		579
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		579
	InstructingAgent <InstgAg>	[0..1]	±		580
	InstructedAgent <InstdAg>	[0..1]	±		580
	IntermediaryAgent1 <IntrmyAg1>	[0..1]	±		581
	IntermediaryAgent1Account <IntrmyAg1Acct>	[0..1]	±	C9, C8	582
	IntermediaryAgent2 <IntrmyAg2>	[0..1]	±		583
	IntermediaryAgent2Account <IntrmyAg2Acct>	[0..1]	±	C9, C8	583
	IntermediaryAgent3 <IntrmyAg3>	[0..1]	±		584
	IntermediaryAgent3Account <IntrmyAg3Acct>	[0..1]	±	C9, C8	585

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdtrAgt>	[0..1]	±		586
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C9, C8	586
	Creditor <Cdtr>	[1..1]	±		587
	CreditorAccount <CdtrAcct>	[0..1]	±	C9, C8	588
	UltimateCreditor <UltmtCdtr>	[0..1]	±		589
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		589
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	590
	PaymentIdentification <PmtId>	[1..1]	±	C22	591
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		591
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	592
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		592
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		593
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			593
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		593
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		593
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		593
	UltimateDebtor <UltmtDbtr>	[0..1]	±		594
	Debtor <Dbtr>	[1..1]	±		594
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	595
	DebtorAgent <DbtrAgt>	[0..1]	±		596
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	596
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		597
	Purpose <Purp>	[0..1]	±		597
	RemittanceInformation <RmtInf>	[0..1]	±		598
	SupplementaryData <SplmtryData>	[0..*]	±	C19	598
	SupplementaryData <SplmtryData>	[0..*]	±	C19	598

8.3 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 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 Country

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

C5 CreditorAgentAccountRule

If CreditorAgentAccount is present, then CreditorAgent must be present.

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7 IBAN

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

C8 IdentificationAndProxyGuideline

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

C9 IdentificationOrProxyPresenceRule

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

C10 InterbankSettlementDateRule

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

C11 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C12 IntermediaryAgent1Rule

If IntermediaryAgent1 is present, then CreditorAgent must be present.

C13 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C14 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C15 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C16 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C17 PaymentTypeInformationRule

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

C18 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.

C19 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.

C20 TotalInterbankSettlementAmountAndSumRule

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount.

C21 TotalInterbankSettlementAmountRule

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the currency of CreditInformation/TotalInterbankSettlementAmount.

C22 TransactionIdentificationPresenceRule

TransactionIdentification or UETR must be present. Both may be present

C23 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C24 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

8.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

8.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Common characteristics for all individual transactions included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader119** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		572
	CreationDateTime <CreDtTm>	[1..1]	DateTime		572
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		572
	ControlSum <CtrlSum>	[0..1]	Quantity		572
	InstructingAgent <InstgAgt>	[0..1]	±		572
	InstructedAgent <InstdAgt>	[0..1]	±		573

8.4.1.1 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 782

8.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 776

8.4.1.3 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 781

8.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 779

8.4.1.5 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.1.6 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2 CreditInstruction <CdtInstr>

Presence: [1..*]

Definition: Characteristics that apply to the credit side of the payment transaction(s) included in the message.

Impacted by: C5 "CreditorAgentAccountRule", C10 "InterbankSettlementDateRule", C11 "IntermediaryAgent1AccountRule", C12 "IntermediaryAgent1Rule", C13 "IntermediaryAgent2AccountRule", C14 "IntermediaryAgent2Rule", C15 "IntermediaryAgent3AccountRule", C16 "IntermediaryAgent3Rule", C17 "PaymentTypeInformationRule", C20 "TotalInterbankSettlementAmountAndSumRule", C21 "TotalInterbankSettlementAmountRule", C23 "UltimateCreditorGuideline"

CreditInstruction <CdtInstr> contains the following **CreditTransferTransaction66** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditIdentification <CdtId>	[1..1]	Text		578
	BatchBooking <BtchBookg>	[0..1]	Indicator		578
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		578
	TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>	[0..1]	Amount	C1, C6	578
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		579
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			579
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		579
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		579
	InstructingAgent <InstgAgt>	[0..1]	±		580
	InstructedAgent <InstdAgt>	[0..1]	±		580
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		581
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±	C9, C8	582
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		583
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±	C9, C8	583
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		584
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±	C9, C8	585
	CreditorAgent <CdtrAgt>	[0..1]	±		586
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C9, C8	586
	Creditor <Cdtr>	[1..1]	±		587
	CreditorAccount <CdtrAcct>	[0..1]	±	C9, C8	588
	UltimateCreditor <UltmtCdtr>	[0..1]	±		589
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		589
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C24	590
	PaymentIdentification <PmtId>	[1..1]	±	C22	591
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		591
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	592
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		592
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		593
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			593
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		593
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		593

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementTimeRequest <StlMtmReq>	[0..1]	±		593
	UltimateDebtor <UltmtDbtr>	[0..1]	±		594
	Debtor <Dbtr>	[1..1]	±		594
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	595
	DebtorAgent <DbtrAgt>	[0..1]	±		596
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	596
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		597
	Purpose <Purp>	[0..1]	±		597
	RemittanceInformation <RmtInf>	[0..1]	±		598
	SupplementaryData <SplmtryData>	[0..*]	±	C19	598

Constraints

- **CreditorAgentAccountRule**

If CreditorAgentAccount is present, then CreditorAgent must be present.

```
On Condition
  /CreditorAgent is absent
Following Must be True
  /CreditorAgentAccount Must be absent
```

- **InterbankSettlementDateRule**

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

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

- **IntermediaryAgent1Rule**

If IntermediaryAgent1 is present, then CreditorAgent must be present.

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

- **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

- **PaymentTypeInfoInformationRule**

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

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

- **TotalInterbankSettlementAmountAndSumRule**

If TotalInterbankSettlementAmount is present, then it must equal the sum of all occurrences of
 DirectDebitTransactionInformation/InterbankSettlementAmount.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /TotalInterbankSettlementAmount Must be equal to value 'sum of /
 DirectDebitTransactionInformation[*]/InterbankSettlementAmount'

- **TotalInterbankSettlementAmountRule**

If CreditInformation/TotalInterbankSettlementAmount is present, then all occurrences of
 DirectDebitTransactionInformation/InterbankSettlementAmount must have the same currency as the
 currency of CreditInformation/TotalInterbankSettlementAmount.

On Condition
 /TotalInterbankSettlementAmount is present
 Following Must be True
 /DirectDebitTransactionInformation[*]/InterbankSettlementAmount/
 attribute::Currency Must be equal to /TotalInterbankSettlementAmount/
 attribute::Currency

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

8.4.2.1 CreditIdentification <CdtId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.

Datatype: "Max35Text" on page 782

8.4.2.2 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual direct debit 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 778):

- *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.

8.4.2.3 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Further specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

8.4.2.4 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Presence: [0..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

8.4.2.5 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 776

8.4.2.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		579
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		579

8.4.2.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 776

8.4.2.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODateTime" on page 776

8.4.2.7 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.8 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.9 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.10 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: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

8.4.2.11 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

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

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

8.4.2.13 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.14 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: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

8.4.2.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

8.4.2.17 Creditor <Cdtr>

Presence: [1..1]

Definition: Financial institution that receives an amount of money from the financial institutional debtor.

Creditor <Cdtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

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

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

8.4.2.19 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.20 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 <InstrForCdtRgt> contains the following elements (see "InstructionForCreditorAgent3" on page 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		700
	InstructionInformation <InstrInf>	[0..1]	Text		700

8.4.2.21 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

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

Impacted by: C24 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following **DirectDebitTransactionInformation33** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±	C22	591
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		591
	InterbankSettlementAmount <IntrBkSttlmAmt>	[1..1]	Amount	C1, C6	592
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		592
	SettlementPriority <SttlmPrty>	[0..1]	CodeSet		593
	SettlementTimeIndication <SttlmTmIndctn>	[0..1]			593
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		593
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		593
	SettlementTimeRequest <SttlmTmReq>	[0..1]	±		593
	UltimateDebtor <UltmtDbtr>	[0..1]	±		594
	Debtor <Dbtr>	[1..1]	±		594
	DebtorAccount <DbtrAcct>	[0..1]	±	C9, C8	595
	DebtorAgent <DbtrAgt>	[0..1]	±		596
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C9, C8	596
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		597
	Purpose <Purp>	[0..1]	±		597
	RemittanceInformation <RmtInf>	[0..1]	±		598

Constraints

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

8.4.2.21.1 PaymentIdentification <PmtId>

Presence: [1..1]

Definition: References used for a payment instruction.

Impacted by: C22 "TransactionIdentificationPresenceRule"

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification13" on page 679 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		680
	EndToEndIdentification <EndToEndId>	[1..1]	Text		680
	TransactionIdentification <TxId>	[0..1]	Text		680
	UETR <UETR>	[0..1]	IdentifierSet		681
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		681

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

 /TransactionIdentification Must be present

Or /UETR Must be present

8.4.2.21.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

Definition: Specifies the type of transaction.

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation28" on page 703 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

8.4.2.21.3 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [1..1]

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

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

Datatype: "ActiveCurrencyAndAmount" on page 760

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

8.4.2.21.4 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 776

8.4.2.21.5 SettlementPriority <SttlmPrty>

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 settlement instruction.

Datatype: "Priority3Code" on page 773

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

8.4.2.21.6 SettlementTimeIndication <SttlmTmIndctn>

Presence: [0..1]

Definition: Provides information on the occurred settlement time(s) of the payment transaction.

SettlementTimeIndication <SttlmTmIndctn> contains the following **SettlementDateTimeIndication1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitDateTime <DbtDtTm>	[0..1]	DateTime		593
	CreditDateTime <CdtDtTm>	[0..1]	DateTime		593

8.4.2.21.6.1 DebitDateTime <DbtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been debited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been debited at the central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 776

8.4.2.21.6.2 CreditDateTime <CdtDtTm>

Presence: [0..1]

Definition: Date and time at which a payment has been credited at the transaction administrator. In the case of TARGET, the date and time at which the payment has been credited at the receiving central bank, expressed in Central European Time (CET).

Datatype: "ISODatetime" on page 776

8.4.2.21.7 SettlementTimeRequest <SttlmTmReq>

Presence: [0..1]

Definition: Provides information on the requested settlement time(s) of the payment instruction.

SettlementTimeRequest <SttlmTmReq> contains the following elements (see "SettlementTimeRequest2" on page 699 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		699
	TillTime <TillTm>	[0..1]	Time		700
	FromTime <FrTm>	[0..1]	Time		700
	RejectTime <RjctTm>	[0..1]	Time		700

8.4.2.21.8 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.21.9 Debtor <Dbtr>

Presence: [1..1]

Definition: Financial institution that owes an amount of money to the (ultimate) financial institutional creditor.

Debtor <Dbtr> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.21.10 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

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

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

8.4.2.21.11 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

8.4.2.21.12 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: C9 "IdentificationOrProxyPresenceRule", C8 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

8.4.2.21.13 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.

Datatype: "[Max210Text](#)" on page 782

8.4.2.21.14 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

8.4.2.21.15 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 ["RemittanceInformation2"](#) on page 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		685

8.4.2.22 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* C19 ["SupplementaryDataRule"](#)**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

Constraints

- SupplementaryDataRule**

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

8.4.3 SupplementaryData <SplmtryData>*Presence:* [0..*]*Definition:* Additional information that cannot be captured in the structured elements and/or any other specific block.*Impacted by:* C19 ["SupplementaryDataRule"](#)**SupplementaryData <SplmtryData>** contains the following elements (see ["SupplementaryData1"](#) on page 689 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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.

9 **pacs.028.001.06**

FIToFIPaymentStatusRequestV06

9.1 **MessageDefinition Functionality**

Scope

The FinancialInstitutionToFinancialInstitutionPaymentStatusRequest message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to request a FIToFIPaymentStatusReport message containing information on the status of a previously sent instruction.

Usage

The FIToFIPaymentStatusRequest message is exchanged between agents to request status information about instructions previously sent. Its usage will always be governed by a bilateral agreement between the agents.

The FIToFIPaymentStatusRequest message can be used to request information about the status (such as rejection, acceptance) of a credit transfer instruction, a direct debit instruction, as well as other intra-agent instructions (for example FIToFIPaymentCancellationRequest).

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

Outline

The FIToFIPaymentStatusRequestV06 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

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

C. TransactionInformation

Information concerning the original transaction, to which the status request message refers.

D. SupplementaryData

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

9.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <FIToFIPmtStsReq>	[1..1]		C13, C14, C15, C21	
	GroupHeader <GrpHdr>	[1..1]			606
	MessageIdentification <MsgId>	[1..1]	Text		606
	CreationDateTime <CreDtTm>	[1..1]	DateTime		607
	InstructingAgent <InstgAgt>	[0..1]	±		607
	InstructedAgent <InstdAgt>	[0..1]	±		607
	OriginalGroupInformation <OrgnlGrpInf>	[0..*]	±		608
	TransactionInformation <TxInf>	[0..*]			608
	StatusRequestIdentification <StsReqId>	[0..1]	Text		611
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		612
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		612
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		612
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		612
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		612
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		612
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		613
	InstructingAgent <InstgAgt>	[0..1]	±		613
	InstructedAgent <InstdAgt>	[0..1]	±		613
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			614
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	617
	Amount <Amt>	[0..1]	±		617
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		618
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		618
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		618
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		618
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C17, C18, C19, C20,	619

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
				C23, C24	
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		621
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	622
	ClearingSystem <ClrSys>	[0..1]			622
{Or	Code <Cd>	[1..1]	CodeSet		623
Or}	Proprietary <Prtry>	[1..1]	Text		623
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		623
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	624
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		624
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	625
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		626
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	626
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		627
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		628
	MandateRelatedInformation <MndtRltdInf>	[0..1]			628
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	630
	MandateIdentification <MndtId>	[0..1]	Text		631
	DateOfSignature <DtOfSgntr>	[0..1]	Date		631
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		631
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			631
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		632
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		632
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		633
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	634
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		635
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	636
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		637
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	638
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		639
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		639

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalReason <OrgnlRsn>	[0..1]			639
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		640
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		640
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		640
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		640
	Frequency <Frqcy>	[0..1]	±		640
	Reason <Rsn>	[0..1]			640
{Or	Code <Cd>	[1..1]	CodeSet		641
Or}	Proprietary <Prtry>	[1..1]	Text		641
	TrackingDays <TrckgDays>	[0..1]	Text		641
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		641
	RemittanceInformation <RmtInf>	[0..1]	±		642
	UltimateDebtor <UltmtDbtr>	[0..1]			642
{Or	Party <Pty>	[1..1]	±		642
Or}	Agent <Agt>	[1..1]	±		643
	Debtor <Dbtr>	[0..1]			644
{Or	Party <Pty>	[1..1]	±		644
Or}	Agent <Agt>	[1..1]	±		645
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	646
	DebtorAgent <DbtrAgt>	[0..1]	±		647
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	647
	CreditorAgent <CdtrAgt>	[0..1]	±		648
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	649
	Creditor <Cdtr>	[0..1]			650
{Or	Party <Pty>	[1..1]	±		650
Or}	Agent <Agt>	[1..1]	±		651
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	652
	UltimateCreditor <UltmtCdtr>	[0..1]			653
{Or	Party <Pty>	[1..1]	±		653

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Agent <Agt>	[1..1]	±		654
	Purpose <Purp>	[0..1]	±		655
	SupplementaryData <SplmtryData>	[0..*]	±	C22	655
	SupplementaryData <SplmtryData>	[0..*]	±	C22	656

9.3 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 AmendmentInformationDetails 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 Country

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

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 IBAN

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

C9 IdentificationAndProxyGuideline

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

C10 IdentificationOrProxyPresenceRule

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

C11 InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C12 InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C13 OriginalGroupInformationAbsenceRule

If OriginalGroupInformation is absent, then

TransactionInformation[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformation[1] is absent

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C14 OriginalGroupInformationMultiplePresenceRule

If OriginalGroupInformation is present and multiple times (Occurrence > 1), then TransactionInformation[*]/OriginalGroupInformation must be present.

On Condition

/OriginalGroupInformation[2] is present

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be present

This constraint is defined at the MessageDefinition level.

C15 OriginalGroupInformationSinglePresenceRule

If OriginalGroupInformationAndStatus is present and only once, then TransactionInformationAndStatus[*]/OriginalGroupInformation must be absent.

On Condition

/OriginalGroupInformation[1] is present

And /OriginalGroupInformation[2] is absent

Following Must be True

/TransactionInformation[*]/OriginalGroupInformation Must be absent

This constraint is defined at the MessageDefinition level.

C16 RemittanceAmountAndTypeGuideline

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

C17 SettlementMethodAgentRule

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

C18 SettlementMethodClearingRule

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

C19 SettlementMethodCoverAgentRule

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

C20 SettlementMethodCoverRule

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

C21 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.

C22 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.

C23 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C24 ThirdReimbursementAgentRule

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

9.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

9.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader109** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		606
	CreationDateTime <CreDtTm>	[1..1]	DateTime		607
	InstructingAgent <InstgAgt>	[0..1]	±		607
	InstructedAgent <InstdAgt>	[0..1]	±		607

9.4.1.1 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 782

9.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 776

9.4.1.3 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

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

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.1.4 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on.

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstAdr>	[0..1]	±		672

9.4.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..*]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation27" on page 687 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		688
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		688
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		688
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		688
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		688

9.4.3 TransactionInformation <TxInf>

Presence: [0..*]

Definition: Information concerning the original transaction, to which the status request message refers.

TransactionInformation <TxInf> contains the following **PaymentTransaction158** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusRequestIdentification <StsReqId>	[0..1]	Text		611
	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	±		612
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		612
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		612
	OriginalTransactionIdentification <OrgnlTxId>	[0..1]	Text		612
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		612
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		612
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		613
	InstructingAgent <InstgAgt>	[0..1]	±		613
	InstructedAgent <InstdAgt>	[0..1]	±		613
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			614
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	617
	Amount <Amt>	[0..1]	±		617
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		618
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		618
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		618
	CreditorSchemeIdentification <CdtrSchmeld>	[0..1]	±		618
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C17, C18, C19, C20, C23, C24	619
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		621
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	622
	ClearingSystem <ClrSys>	[0..1]			622
{Or	Code <Cd>	[1..1]	CodeSet		623
Or}	Proprietary <Prtry>	[1..1]	Text		623
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		623
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	624
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		624

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	625
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		626
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	626
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		627
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		628
	MandateRelatedInformation <MndtRltdInf>	[0..1]			628
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	630
	MandateIdentification <MndtId>	[0..1]	Text		631
	DateOfSignature <DtOfSgntr>	[0..1]	Date		631
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		631
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			631
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		632
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		632
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		633
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	634
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		635
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	636
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		637
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	638
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		639
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		639
	OriginalReason <OrgnlRsn>	[0..1]			639
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		640
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		640
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		640
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		640
	Frequency <Frqcy>	[0..1]	±		640
	Reason <Rsn>	[0..1]			640

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		641
Or}	Proprietary <Prtry>	[1..1]	Text		641
	TrackingDays <TrckgDays>	[0..1]	Text		641
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		641
	RemittanceInformation <RmtInf>	[0..1]	±		642
	UltimateDebtor <UltmtDbtr>	[0..1]			642
{Or	Party <Pty>	[1..1]	±		642
Or}	Agent <Agt>	[1..1]	±		643
	Debtor <Dbtr>	[0..1]			644
{Or	Party <Pty>	[1..1]	±		644
Or}	Agent <Agt>	[1..1]	±		645
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	646
	DebtorAgent <DbtrAgt>	[0..1]	±		647
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	647
	CreditorAgent <CdtrAgt>	[0..1]	±		648
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	649
	Creditor <Cdtr>	[0..1]			650
{Or	Party <Pty>	[1..1]	±		650
Or}	Agent <Agt>	[1..1]	±		651
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	652
	UltimateCreditor <UltmtCdtr>	[0..1]			653
{Or	Party <Pty>	[1..1]	±		653
Or}	Agent <Agt>	[1..1]	±		654
	Purpose <Purp>	[0..1]	±		655
	SupplementaryData <SplmtryData>	[0..*]	±	C22	655

9.4.3.1 StatusRequestIdentification <StsReqId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 782

9.4.3.2 OriginalGroupInformation <OrgnlGrpInf>

Presence: [0..1]

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

OriginalGroupInformation <OrgnlGrpInf> contains the following elements (see "OriginalGroupInformation29" on page 686 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		686
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		687
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		687

9.4.3.3 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 782

9.4.3.4 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 782

9.4.3.5 OriginalTransactionIdentification <OrgnlTxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.

Datatype: "Max35Text" on page 782

9.4.3.6 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 778

9.4.3.7 AcceptanceDateTime <AcceptncDtTm>

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 776

9.4.3.8 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

9.4.3.9 InstructingAgent <InstgAgt>

Presence: [0..1]

Definition: Agent that instructs the next party in the chain to carry out the (set of) instruction(s).

InstructingAgent <InstgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.10 InstructedAgent <InstdAgt>

Presence: [0..1]

Definition: Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).

InstructedAgent <InstdAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnlTxRef> contains the following
OriginalTransactionReference42 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C7	617
	Amount <Amt>	[0..1]	±		617
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		618
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		618
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		618
	CreditorSchemeldentification <CdtrSchmeld>	[0..1]	±		618
	SettlementInformation <SttlmInf>	[0..1]		C11, C12, C17, C18, C19, C20, C23, C24	619
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		621
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	622
	ClearingSystem <ClrSys>	[0..1]			622
{Or	Code <Cd>	[1..1]	CodeSet		623
Or}	Proprietary <Prtry>	[1..1]	Text		623
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		623
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	624
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		624
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	625
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		626
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	626
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		627
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		628
	MandateRelatedInformation <MndtRltdInf>	[0..1]			628
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	630
	MandateIdentification <MndtId>	[0..1]	Text		631
	DateOfSignature <DtOfSgntr>	[0..1]	Date		631
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		631

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			631
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		632
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		632
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		633
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	634
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		635
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	636
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		637
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	638
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		639
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		639
	OriginalReason <OrgnlRsn>	[0..1]			639
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		640
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		640
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		640
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		640
	Frequency <Frqcy>	[0..1]	±		640
	Reason <Rsn>	[0..1]			640
{Or	Code <Cd>	[1..1]	CodeSet		641
Or}	Proprietary <Prtry>	[1..1]	Text		641
	TrackingDays <TrckgDays>	[0..1]	Text		641
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		641
	RemittanceInformation <RmtInf>	[0..1]	±		642
	UltimateDebtor <UltmtDbtr>	[0..1]			642
{Or	Party <Pty>	[1..1]	±		642
Or}	Agent <Agt>	[1..1]	±		643
	Debtor <Dbtr>	[0..1]			644
{Or	Party <Pty>	[1..1]	±		644
Or}	Agent <Agt>	[1..1]	±		645

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAccount <DbtrAcct>	[0..1]	±	C10, C9	646
	DebtorAgent <DbtrAgt>	[0..1]	±		647
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C10, C9	647
	CreditorAgent <CdtrAgt>	[0..1]	±		648
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C10, C9	649
	Creditor <Cdtr>	[0..1]			650
{Or	Party <Pty>	[1..1]	±		650
Or}	Agent <Agt>	[1..1]	±		651
	CreditorAccount <CdtrAcct>	[0..1]	±	C10, C9	652
	UltimateCreditor <UltmtCdtr>	[0..1]			653
{Or	Party <Pty>	[1..1]	±		653
Or}	Agent <Agt>	[1..1]	±		654
	Purpose <Purp>	[0..1]	±		655

9.4.3.11.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C7 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

9.4.3.11.2 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 662 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C11	662
Or}	EquivalentAmount <EqvtAmt>	[1..1]			663
	Amount <Amt>	[1..1]	Amount	C2, C11	663
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	663

9.4.3.11.3 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 776

9.4.3.11.4 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 776

9.4.3.11.5 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

9.4.3.11.6 CreditorSchemeIdentification <CdtrSchmeld>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeld> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.7 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: C11 "InstructedReimbursementAgentAccountRule", C12 "InstructingReimbursementAgentAccountRule", C17 "SettlementMethodAgentRule", C18 "SettlementMethodClearingRule", C19 "SettlementMethodCoverAgentRule", C20 "SettlementMethodCoverRule", C23 "ThirdReimbursementAgentAccountRule", C24 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following **SettlementInstruction15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		621
	SettlementAccount <SttlmAcct>	[0..1]	±	C10, C9	622
	ClearingSystem <ClrSys>	[0..1]			622
{Or	Code <Cd>	[1..1]	CodeSet		623
Or}	Proprietary <Prtry>	[1..1]	Text		623
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		623
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±	C10, C9	624
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		624
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	625
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		626
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±	C10, C9	626

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

```

9.4.3.11.7.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

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

Datatype: "SettlementMethod1Code" on page 774

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.

9.4.3.11.7.2 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: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.7.3 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		623
Or}	Proprietary <Prtry>	[1..1]	Text		623

9.4.3.11.7.3.1 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 765

9.4.3.11.7.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 782

9.4.3.11.7.4 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.7.5 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:* C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"**InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>** contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

```

9.4.3.11.7.6 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 "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.7.7 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: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.7.8 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 "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

9.4.3.11.8 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 700 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanI>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

9.4.3.11.9 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 772

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.

9.4.3.11.10 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 **MandateRelatedData3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]		C2, C3	630
	MandateIdentification <MndtId>	[0..1]	Text		631
	DateOfSignature <DtOfSgntr>	[0..1]	Date		631
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		631
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			631
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		632
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId>	[0..1]	±		632
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		633
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	634
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		635
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	636
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		637
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	638
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		639
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		639
	OriginalReason <OrgnlRsn>	[0..1]			639
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		640
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		640
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		640
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		640
	Frequency <Frqcy>	[0..1]	±		640
	Reason <Rsn>	[0..1]			640
{Or	Code <Cd>	[1..1]	CodeSet		641
Or}	Proprietary <Prtry>	[1..1]	Text		641
	TrackingDays <TrckgDays>	[0..1]	Text		641
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		641

9.4.3.11.10.1 DirectDebitMandate <DrctDbtMndt>*Presence:* [0..1]*Definition:* Specific direct debit mandate data.*Impacted by:* C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"**DirectDebitMandate <DrctDbtMndt>** contains the following **MandateRelatedInformation16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Mandateldentification <Mndtld>	[0..1]	Text		631
	DateOfSignature <DtOfSgntr>	[0..1]	Date		631
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		631
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]			631
	OriginalMandateldentification <OrgnlMndtld>	[0..1]	Text		632
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		632
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		633
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	634
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		635
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	636
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		637
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	638
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		639
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		639
	OriginalReason <OrgnlRsn>	[0..1]			639
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		640
	ElectronicSignature <ElctrcSgntr>	[0..1]	Text		640
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		640
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		640
	Frequency <Frqcy>	[0..1]	±		640
	Reason <Rsn>	[0..1]			640
{Or	Code <Cd>	[1..1]	CodeSet		641
Or}	Proprietary <Prtry>	[1..1]	Text		641
	TrackingDays <TrckgDays>	[0..1]	Text		641

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 AmendmentInformationDetails must be present.

On Condition

/AmendmentIndicator is equal to value 'true'

Following Must be True

/AmendmentInformationDetails Must be present

9.4.3.11.10.1.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

9.4.3.11.10.1.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

9.4.3.11.10.1.3 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 778):

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

9.4.3.11.10.1.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following
AmendmentInformationDetails15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtld>	[0..1]	Text		632
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>	[0..1]	±		632
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		633
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±	C10, C9	634
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		635
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±	C10, C9	636
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		637
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±	C10, C9	638
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		639
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		639
	OriginalReason <OrgnlRsn>	[0..1]			639
{Or	Code <Cd>	[1..1]	CodeSet		639
Or}	Proprietary <Prtry>	[1..1]	Text		639
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		640

9.4.3.11.10.1.4.1 OriginalMandateIdentification <OrgnlMndtld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

9.4.3.11.10.1.4.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeld>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmId> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.10.1.4.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnICdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.10.1.4.4 OriginalCreditorAgentAccount <OrgnICdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

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

OriginalCreditorAgentAccount <OrgnICdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.10.1.4.5 OriginalDebtor <OrgnIDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnIDbtr> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.10.1.4.6 OriginalDebtorAccount <OrgnIDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

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

OriginalDebtorAccount <OrgnIDbtrAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

9.4.3.11.10.1.4.7 OriginalDebtorAgent <OrgnIDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnIDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.10.1.4.8 OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

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

OriginalDebtorAgentAccount <OrgnIDbtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.10.1.4.9 OriginalFinalCollectionDate <OrgnlFnColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 776

9.4.3.11.10.1.4.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see "Frequency36Choice" on page 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

9.4.3.11.10.1.4.11 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		639
Or}	Proprietary <Prtry>	[1..1]	Text		639

9.4.3.11.10.1.4.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

9.4.3.11.10.1.4.11.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

9.4.3.11.10.1.4.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

9.4.3.11.10.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 780

9.4.3.11.10.1.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

9.4.3.11.10.1.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

9.4.3.11.10.1.8 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 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

9.4.3.11.10.1.9 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		641
Or}	Proprietary <Prtry>	[1..1]	Text		641

9.4.3.11.10.1.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 768

9.4.3.11.10.1.9.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max70Text" on page 783

9.4.3.11.10.1.10 TrackingDays <TrckgDays>

Presence: [0..1]

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

Datatype: "Exact2NumericText" on page 780

9.4.3.11.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 665 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		665
	Type <Tp>	[0..1]	±		665
	DateOfSignature <DtOfSgntr>	[0..1]	Date		666
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		666
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		666
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		666
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		666
	Frequency <Frqcy>	[0..1]	±		667
	Reason <Rsn>	[0..1]			667
{Or	Code <Cd>	[1..1]	CodeSet		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

9.4.3.11.11 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 "RemittanceInformation22" on page 716 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		717
	Structured <Strd>	[0..*]	±		717

9.4.3.11.12 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 **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		642
Or}	Agent <Agt>	[1..1]	±		643

9.4.3.11.12.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.12.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		644
Or}	Agent <Agt>	[1..1]	±		645

9.4.3.11.13.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.13.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

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

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.16 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: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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
```

9.4.3.11.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.18 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: C10 "IdentificationOrProxyPresenceRule", C9 "IdentificationAndProxyGuideline"

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		650
Or}	Agent <Agt>	[1..1]	±		651

9.4.3.11.19.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.19.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

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

CreditorAccount <CdtrAcct> contains the following elements (see "[CashAccount40](#)" on page 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

9.4.3.11.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following **Party50Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		653
Or}	Agent <Agt>	[1..1]	±		654

9.4.3.11.21.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

9.4.3.11.21.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

9.4.3.11.22 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 685 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

9.4.3.12 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C22 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 689](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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.

9.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: [C22 "SupplementaryDataRule"](#)

SupplementaryData <SplmtryData> contains the following elements (see ["SupplementaryData1" on page 689](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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.

10 Message Items Types

10.1 MessageComponents

10.1.1 Account

10.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		657
Or}	Proprietary <Prtry>	[1..1]	Text		657

10.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 764

10.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		658
	Type <Tp>	[0..1]	±		658
	Currency <Ccy>	[0..1]	CodeSet	C2	658
	Name <Nm>	[0..1]	Text		659
	Proxy <Prxy>	[0..1]	±		659

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

10.1.1.2.1 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 661 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C13	661
Or}	Other <Othr>	[1..1]	±		662

10.1.1.2.2 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 657 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		657
Or}	Proprietary <Prtry>	[1..1]	Text		657

10.1.1.2.3 Currency <Ccy>

Presence: [0..1]

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

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

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

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: ["ActiveOrHistoricCurrencyCode"](#) on page 762

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.

10.1.1.2.4 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 783

10.1.1.2.5 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 660 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			660
{Or	Code <Cd>	[1..1]	CodeSet		661
Or}	Proprietary <Prtry>	[1..1]	Text		661
	Identification <Id>	[1..1]	Text		661

10.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		659
	SchemeName <SchmeNm>	[0..1]			660
{Or	Code <Cd>	[1..1]	CodeSet		660
Or}	Proprietary <Prtry>	[1..1]	Text		660
	Issuer <Issr>	[0..1]	Text		660

10.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 782

10.1.1.3.2 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		660
Or}	Proprietary <Prtry>	[1..1]	Text		660

10.1.1.3.2.1 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 764

10.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 782

10.1.1.4 ProxyAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			660
{Or	Code <Cd>	[1..1]	CodeSet		661
Or}	Proprietary <Prtry>	[1..1]	Text		661
	Identification <Id>	[1..1]	Text		661

10.1.1.4.1 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		661
Or}	Proprietary <Prtry>	[1..1]	Text		661

10.1.1.4.1.1 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 769

10.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 781

10.1.2 Account Identification

10.1.2.1 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	C13	661
Or}	Other <Othr>	[1..1]	±		662

10.1.2.1.1 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: C13 "IBAN"

Datatype: "IBAN2007Identifier" on page 777

Constraints

- **IBAN**

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

10.1.2.1.2 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 659 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		659
	SchemeName <SchmeNm>	[0..1]			660
{Or	Code <Cd>	[1..1]	CodeSet		660
Or}	Proprietary <Prtry>	[1..1]	Text		660
	Issuer <Issr>	[0..1]	Text		660

10.1.3 Amount**10.1.3.1 AmountType4Choice**

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C11	662
Or}	EquivalentAmount <EqvtAmt>	[1..1]			663
	Amount <Amt>	[1..1]	Amount	C2, C11	663
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	663

10.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

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.

10.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	663
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	663

10.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 762

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.

10.1.4 Date Period

10.1.4.1 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		664
	ToDate <ToDt>	[1..1]	Date		664

10.1.4.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 776

10.1.4.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 776

10.1.5 Date Time

10.1.5.1 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		665
Or}	DateTime <DtTm>	[1..1]	DateTime		665

10.1.5.1.1 Date <Dt>*Presence:* [1..1]*Definition:* Specified date.*Datatype:* "ISODate" on page 776**10.1.5.1.2 DateTime <DtTm>***Presence:* [1..1]*Definition:* Specified date and time.*Datatype:* "ISODatetime" on page 776**10.1.6 Direct Debit****10.1.6.1 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		665
	Type <Tp>	[0..1]	±		665
	DateOfSignature <DtOfSgntr>	[0..1]	Date		666
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		666
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		666
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		666
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		666
	Frequency <Frqcy>	[0..1]	±		667
	Reason <Rsn>	[0..1]			667
{Or	Code <Cd>	[1..1]	CodeSet		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

10.1.6.1.1 MandateIdentification <MndtId>*Presence:* [0..1]*Definition:* Unique identification, as assigned by the creditor, to unambiguously identify the mandate.*Datatype:* "Max35Text" on page 782**10.1.6.1.2 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 682 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			683
{Or	Code <Cd>	[1..1]	CodeSet		683
Or}	Proprietary <Prtry>	[1..1]	Text		683
	LocalInstrument <LclInstrm>	[0..1]			683
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684
	CategoryPurpose <CtgyPurp>	[0..1]			684
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684
	Classification <Clssfctn>	[0..1]	±		684

10.1.6.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

10.1.6.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 776

10.1.6.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max10KBinary" on page 761

10.1.6.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

10.1.6.1.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

10.1.6.1.8 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 674 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

10.1.6.1.9 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		667
Or}	Proprietary <Prtry>	[1..1]	Text		667

10.1.6.1.9.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the mandate setup, as published in an external reason code list.*Datatype:* "ExternalMandateSetupReason1Code" on page 768**10.1.6.1.9.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the mandate setup, in a proprietary form.*Datatype:* "Max70Text" on page 783

10.1.7 Financial Institution Identification

10.1.7.1 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]	±		668
	MemberIdentification <Mmbld>	[1..1]	Text		668

10.1.7.1.1 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 758 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		758
Or}	Proprietary <Prtry>	[1..1]	Text		758

10.1.7.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 782

10.1.7.2 BranchAndFinancialInstitutionIdentification8

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]			669
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671
	BranchIdentification <BrnchId>	[0..1]			672
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

10.1.7.2.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains the following **FinancialInstitutionIdentification23** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	669
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		670
	LEI <LEI>	[0..1]	IdentifierSet		670
	Name <Nm>	[0..1]	Text		670
	PostalAddress <PstlAdr>	[0..1]	±		670
	Other <Othr>	[0..1]	±		671

10.1.7.2.1.1 BICFI <BICFI>

Presence: [0..1]

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

Impacted by: C4 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 777

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.

10.1.7.2.1.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

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

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following elements (see "[ClearingSystemMemberIdentification2](#)" on page 668 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		668
	MemberIdentification <Mmbld>	[1..1]	Text		668

10.1.7.2.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "[LEIIdentifier](#)" on page 778

10.1.7.2.1.4 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 781

10.1.7.2.1.5 PostalAddress <PstIAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress27" on page 710 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			710
{Or	Code <Cd>	[1..1]	CodeSet		711
Or}	Proprietary <Prtry>	[1..1]	±		711
	CareOf <CareOf>	[0..1]	Text		711
	Department <Dept>	[0..1]	Text		711
	SubDepartment <SubDept>	[0..1]	Text		711
	StreetName <StrtNm>	[0..1]	Text		712
	BuildingNumber <BldgNb>	[0..1]	Text		712
	BuildingName <BldgNm>	[0..1]	Text		712
	Floor <Flr>	[0..1]	Text		712
	UnitNumber <UnitNb>	[0..1]	Text		712
	PostBox <PstBx>	[0..1]	Text		712
	Room <Room>	[0..1]	Text		712
	PostCode <PstCd>	[0..1]	Text		712
	TownName <TwnNm>	[0..1]	Text		713
	TownLocationName <TwnLctnNm>	[0..1]	Text		713
	DistrictName <DstrctNm>	[0..1]	Text		713
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		713
	Country <Ctry>	[0..1]	CodeSet	C9	713
	AddressLine <AdrLine>	[0..7]	Text		713

10.1.7.2.1.6 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 673 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		674
	SchemeName <SchmeNm>	[0..1]			674
{Or	Code <Cd>	[1..1]	CodeSet		674
Or}	Proprietary <Prtry>	[1..1]	Text		674
	Issuer <Issr>	[0..1]	Text		674

10.1.7.2.2 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 **BranchData5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		672
	LEI <LEI>	[0..1]	IdentifierSet		672
	Name <Nm>	[0..1]	Text		672
	PostalAddress <PstlAdr>	[0..1]	±		672

10.1.7.2.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 782

10.1.7.2.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 778

10.1.7.2.2.3 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 781

10.1.7.2.2.4 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 "PostalAddress27" on page 710 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			710
{Or	Code <Cd>	[1..1]	CodeSet		711
Or}	Proprietary <Prtry>	[1..1]	±		711
	CareOf <CareOf>	[0..1]	Text		711
	Department <Dept>	[0..1]	Text		711
	SubDepartment <SubDept>	[0..1]	Text		711
	StreetName <StrtNm>	[0..1]	Text		712
	BuildingNumber <BldgNb>	[0..1]	Text		712
	BuildingName <BldgNm>	[0..1]	Text		712
	Floor <Flr>	[0..1]	Text		712
	UnitNumber <UnitNb>	[0..1]	Text		712
	PostBox <PstBx>	[0..1]	Text		712
	Room <Room>	[0..1]	Text		712
	PostCode <PstCd>	[0..1]	Text		712
	TownName <TwnNm>	[0..1]	Text		713
	TownLocationName <TwnLctnNm>	[0..1]	Text		713
	DistrictName <DstrctNm>	[0..1]	Text		713
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		713
	Country <Ctry>	[0..1]	CodeSet	C9	713
	AddressLine <AdrLine>	[0..7]	Text		713

10.1.7.3 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		674
	SchemeName <SchmeNm>	[0..1]			674
{Or	Code <Cd>	[1..1]	CodeSet		674
Or}	Proprietary <Prtry>	[1..1]	Text		674
	Issuer <Issr>	[0..1]	Text		674

10.1.7.3.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max35Text" on page 782**10.1.7.3.2 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		674
Or}	Proprietary <Prtry>	[1..1]	Text		674

10.1.7.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalFinancialInstitutionIdentification1Code" on page 767**10.1.7.3.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 782**10.1.7.3.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 782**10.1.8 Frequency****10.1.8.1 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		675
Or	Period <Prd>	[1..1]			675
	Type <Tp>	[1..1]	CodeSet		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676
Or}	PointInTime <PtInTm>	[1..1]			676
	Type <Tp>	[1..1]	CodeSet		676
	PointInTime <PtInTm>	[1..1]	Text		677

10.1.8.1.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 771

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.

10.1.8.1.2 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		676
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		676

10.1.8.1.2.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* "Frequency6Code" on page 771

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.

10.1.8.1.2.2 CountPerPeriod <CntPerPrd>*Presence:* [1..1]*Definition:* Number of instructions to be created and processed during the specified period.*Datatype:* "DecimalNumber" on page 779**10.1.8.1.3 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		676
	PointInTime <PtInTm>	[1..1]	Text		677

10.1.8.1.3.1 Type <Tp>*Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* "Frequency6Code" on page 771

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.

10.1.8.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: "Exact2NumericText" on page 780

10.1.9 Identification Information

10.1.9.1 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		677
	Issuer <Issr>	[0..1]	Text		677

10.1.9.1.1 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 782

10.1.9.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 782

10.1.9.2 References74Choice

Definition: Choice between references.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	SecuritiesSettlementTransactionIdentification <SciesSttlmTxId>	[1..1]	Text		678
Or	IntraPositionMovementIdentification <IntraPosMvmntId>	[1..1]	Text		678
Or	IntraBalanceMovementIdentification <IntraBalMvmntId>	[1..1]	Text		678
Or	AccountServicerTransactionIdentification <AcctSvcrTxId>	[1..1]	Text		678
Or	MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>	[1..1]	Text		679
Or	CounterpartyMarketInfrastructureTransactionIdentificatio n <CtrPtyMktInfrstrctrTxId>	[0..1]	Text		679
Or	PoolIdentification <PoolId>	[1..1]	Text		679
Or	CommonIdentification <CmonId>	[1..1]	Text		679
Or	TradeIdentification <TradId>	[1..1]	Text		679
Or}	OtherTransactionIdentification <OthrTxId>	[1..1]	Text		679

10.1.9.2.1 SecuritiesSettlementTransactionIdentification <SciesSttlmTxId>

Presence: [1..1]

Definition: Unambiguous identification of a securities settlement transaction as known by the account owner (or instructing party acting on its behalf).

Datatype: "Max35Text" on page 782

10.1.9.2.2 IntraPositionMovementIdentification <IntraPosMvmntId>

Presence: [1..1]

Definition: Unambiguous identification of the intra-position movement transaction as known by the account owner (or instructing party acting on its behalf).

Datatype: "Max35Text" on page 782

10.1.9.2.3 IntraBalanceMovementIdentification <IntraBalMvmntId>

Presence: [1..1]

Definition: Unambiguous identification of the intra balance movement transaction as known by the account owner.

Datatype: "Max35Text" on page 782

10.1.9.2.4 AccountServicerTransactionIdentification <AcctSvcrTxId>

Presence: [1..1]

Definition: Unambiguous identification of the transaction as known by the account servicer.

Datatype: "Max35Text" on page 782

10.1.9.2.5 MarketInfrastructureTransactionIdentification <MktInfrstrctrTxId>

Presence: [1..1]

Definition: Identification of a transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: "Max35Text" on page 782

10.1.9.2.6 CounterpartyMarketInfrastructureTransactionIdentification <CtrPtyMktInfrstrctrTxId>

Presence: [0..1]

Definition: Identification of a counterparty transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities.

Datatype: "Max35Text" on page 782

10.1.9.2.7 PoolIdentification <PoolId>

Presence: [1..1]

Definition: Collective reference identifying a set of messages.

Datatype: "Max35Text" on page 782

10.1.9.2.8 CommonIdentification <CmonId>

Presence: [1..1]

Definition: Unique reference agreed upon by the two trade counterparties to identify the trade.

Datatype: "Max35Text" on page 782

10.1.9.2.9 TradeIdentification <TradId>

Presence: [1..1]

Definition: Reference assigned to the trade by the investor or the trading party. This reference will be used throughout the trade life cycle to access/update the trade details.

Datatype: "Max52Text" on page 783

10.1.9.2.10 OtherTransactionIdentification <OthrTxId>

Presence: [1..1]

Definition: Identification of a transaction that cannot be identified using a standard reference element present in the message.

Datatype: "Max35Text" on page 782

10.1.9.3 PaymentIdentification13

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		680
	EndToEndIdentification <EndToEndId>	[1..1]	Text		680
	TransactionIdentification <TxId>	[0..1]	Text		680
	UETR <UETR>	[0..1]	IdentifierSet		681
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		681

Constraints

- **TransactionIdentificationPresenceRule**

TransactionIdentification or UETR must be present. Both may be present

Following Must be True

/TransactionIdentification Must be present

Or /UETR Must be present

10.1.9.3.1 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 782

10.1.9.3.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

Definition: Unique identification, as 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.

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 782

10.1.9.3.3 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 782

10.1.9.3.4 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 778

10.1.9.3.5 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

10.1.9.4 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		681
	Issuer <Issr>	[1..1]	Text		681
	SchemeName <SchmeNm>	[0..1]	Text		681

10.1.9.4.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 780

10.1.9.4.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 782

10.1.9.4.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 782

10.1.10 Mandate

10.1.10.1 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		682
Or}	Proprietary <Prtry>	[1..1]	Text		682

10.1.10.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "MandateClassification1Code" on page 771

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.

10.1.10.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 782

10.1.10.2 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]			683
{Or	Code <Cd>	[1..1]	CodeSet		683
Or}	Proprietary <Prtry>	[1..1]	Text		683
	LocalInstrument <LclInstrm>	[0..1]			683
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684
	CategoryPurpose <CtgyPurp>	[0..1]			684
{Or	Code <Cd>	[1..1]	CodeSet		684
Or}	Proprietary <Prtry>	[1..1]	Text		684
	Classification <Clsfctn>	[0..1]	±		684

10.1.10.2.1 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		683
Or}	Proprietary <Prtry>	[1..1]	Text		683

10.1.10.2.1.1 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 770

10.1.10.2.1.2 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 782

10.1.10.2.2 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		684
Or}	Proprietary <Prtry>	[1..1]	Text		684

10.1.10.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 768

10.1.10.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.10.2.3 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		684
Or}	Proprietary <Prtry>	[1..1]	Text		684

10.1.10.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 765

10.1.10.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 782

10.1.10.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see ["MandateClassification1Choice"](#) on page 682 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		682
Or}	Proprietary <Prtry>	[1..1]	Text		682

10.1.11 Miscellaneous

10.1.11.1 RemittanceInformation2

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		685

10.1.11.1.1 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: ["Max140Text"](#) on page 781

10.1.11.2 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		685
Or}	Proprietary <Prtry>	[1..1]	Text		685

10.1.11.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: ["ExternalPurpose1Code"](#) on page 769

10.1.11.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 782

10.1.11.3 OriginalBusinessQuery1

Definition: Unique identification, as assigned by the original requestor, to unambiguously identify the business query message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		686
	MessageNameIdentification <MsgNmId>	[0..1]	Text		686
	CreationDateTime <CreDtTm>	[0..1]	DateTime		686

10.1.11.3.1 MessageIdentification <MsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.11.3.2 MessageNameIdentification <MsgNmId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

10.1.11.3.3 CreationDateTime <CreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 776

10.1.11.4 OriginalGroupInformation29

Definition: Unique and unambiguous identifier of the group of transactions as assigned by the original instructing party.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnMsgId>	[1..1]	Text		686
	OriginalMessageNameIdentification <OrgnMsgNmId>	[1..1]	Text		687
	OriginalCreationDateTime <OrgnCreDtTm>	[0..1]	DateTime		687

10.1.11.4.1 OriginalMessageIdentification <OrgnMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.11.4.2 OriginalMessageNameIdentification <OrgnlMsgNmId>*Presence:* [1..1]*Definition:* Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.*Datatype:* "Max35Text" on page 782**10.1.11.4.3 OriginalCreationDateTime <OrgnlCreDtTm>***Presence:* [0..1]*Definition:* Original date and time at which the message was created.*Datatype:* "ISODatetime" on page 776**10.1.11.5 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 <DtldNbOfTx>	[1..1]	Text		687
	DetailedStatus <DtldSts>	[1..1]	CodeSet		687
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		687

10.1.11.5.1 DetailedNumberOfTransactions <DtldNbOfTx>*Presence:* [1..1]*Definition:* Number of individual transactions contained in the message, detailed per status.*Datatype:* "Max15NumericText" on page 781**10.1.11.5.2 DetailedStatus <DtldSts>***Presence:* [1..1]*Definition:* Common transaction status for all individual transactions reported.*Datatype:* "ExternalPaymentTransactionStatus1Code" on page 769**10.1.11.5.3 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 779**10.1.11.6 OriginalGroupInformation27***Definition:* Set of elements used to provide information on the original group, to which the message refers.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		688
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		688
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		688
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		688
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		688

10.1.11.6.1 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 782

10.1.11.6.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.11.6.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODatetime" on page 776

10.1.11.6.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 781

10.1.11.6.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 779

10.1.11.7 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		689
Or}	Proprietary <Prtry>	[1..1]	Text		689

10.1.11.7.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 762

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.1.11.7.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 781

10.1.11.8 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		690
	Envelope <Envlp>	[1..1]	(External Schema)		690

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.

10.1.11.8.1 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 782

10.1.11.8.2 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.

10.1.12 Party Identification**10.1.12.1 PartyIdentification272**

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

10.1.12.1.1 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 781

10.1.12.1.2 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 "PostalAddress27" on page 710 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			710
{Or	Code <Cd>	[1..1]	CodeSet		711
Or}	Proprietary <Prtry>	[1..1]	±		711
	CareOf <CareOf>	[0..1]	Text		711
	Department <Dept>	[0..1]	Text		711
	SubDepartment <SubDept>	[0..1]	Text		711
	StreetName <StrtNm>	[0..1]	Text		712
	BuildingNumber <BldgNb>	[0..1]	Text		712
	BuildingName <BldgNm>	[0..1]	Text		712
	Floor <Flr>	[0..1]	Text		712
	UnitNumber <UnitNb>	[0..1]	Text		712
	PostBox <PstBx>	[0..1]	Text		712
	Room <Room>	[0..1]	Text		712
	PostCode <PstCd>	[0..1]	Text		712
	TownName <TwnNm>	[0..1]	Text		713
	TownLocationName <TwnLctnNm>	[0..1]	Text		713
	DistrictName <DstrctNm>	[0..1]	Text		713
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		713
	Country <Ctry>	[0..1]	CodeSet	C9	713
	AddressLine <AdrLine>	[0..7]	Text		713

10.1.12.1.3 Identification <Id>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of a party.

Identification <Id> contains one of the following **Party52Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer </Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer </Issr>	[0..1]	Text		698

10.1.12.1.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following **OrganisationIdentification39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification </Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer </Issr>	[0..1]	Text		695

10.1.12.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 777

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.

10.1.12.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 778

10.1.12.1.3.1.3 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695

10.1.12.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 782

10.1.12.1.3.1.3.2 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		695
Or}	Proprietary <Prtry>	[1..1]	Text		695

10.1.12.1.3.1.3.2.1 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 768

10.1.12.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.12.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 782

10.1.12.1.3.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, for example a passport.

PrivateIdentification <PrvtId> contains the following **PersonIdentification18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698

10.1.12.1.3.2.1 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		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697

10.1.12.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 776

10.1.12.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 782

10.1.12.1.3.2.1.3 CityOfBirth <CityOfBirth>*Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 782**10.1.12.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C9 "Country"*Datatype:* "CountryCode" on page 764**Constraints**

- **Country**

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

10.1.12.1.3.2.2 Other <Othr>*Presence:* [0..*]*Definition:* Unique identification of a person, as assigned by an institution, using an identification scheme.**Other <Othr>** contains the following **GenericPersonIdentification2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698

10.1.12.1.3.2.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 782**10.1.12.1.3.2.2.2 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		698
Or}	Proprietary <Prtry>	[1..1]	Text		698

10.1.12.1.3.2.2.1 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 769

10.1.12.1.3.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.12.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 782

10.1.12.1.4 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: C9 "Country"

Datatype: "CountryCode" on page 764

Constraints

- **Country**

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

10.1.12.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtls> contains the following elements (see "Contact13" on page 706 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		707
	Name <Nm>	[0..1]	Text		707
	PhoneNumber <PhneNb>	[0..1]	Text		707
	MobileNumber <MobNb>	[0..1]	Text		708
	FaxNumber <FaxNb>	[0..1]	Text		708
	URLAddress <URLAdr>	[0..1]	Text		708
	EmailAddress <EmailAdr>	[0..1]	Text		708
	EmailPurpose <EmailPurp>	[0..1]	Text		708
	JobTitle <JobTitl>	[0..1]	Text		708
	Responsibility <Rspnsblty>	[0..1]	Text		708
	Department <Dept>	[0..1]	Text		708
	Other <Othr>	[0..*]			709
	ChannelType <ChanlTp>	[1..1]	Text		709
	Identification <Id>	[0..1]	Text		709
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		709

10.1.13 Payment

10.1.13.1 SettlementTimeRequest2

Definition: Provides information on the requested settlement time(s) of the payment instruction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CLSTime <CLSTm>	[0..1]	Time		699
	TillTime <TillTm>	[0..1]	Time		700
	FromTime <FrTm>	[0..1]	Time		700
	RejectTime <RjctTm>	[0..1]	Time		700

10.1.13.1.1 CLSTime <CLSTm>

Presence: [0..1]

Definition: Time by which the amount of money must be credited, with confirmation, to the CLS Bank's account at the central bank.

Usage: Time must be expressed in Central European Time (CET).

Datatype: "ISOTime" on page 783

10.1.13.1.2 TillTime <TillTm>*Presence:* [0..1]*Definition:* Time until when the payment may be settled.*Datatype:* "ISOTime" on page 783**10.1.13.1.3 FromTime <FrTm>***Presence:* [0..1]*Definition:* Time as from when the payment may be settled.*Datatype:* "ISOTime" on page 783**10.1.13.1.4 RejectTime <RjctTm>***Presence:* [0..1]*Definition:* Time by when the payment must be settled to avoid rejection.*Datatype:* "ISOTime" on page 783**10.1.13.2 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		700
	InstructionInformation <InstrInf>	[0..1]	Text		700

10.1.13.2.1 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 766**10.1.13.2.2 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 781**10.1.14 Payment Type****10.1.14.1 PaymentTypeInformation27***Definition:* Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		701
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		701
	ServiceLevel <SvcLvl>	[0..*]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	LocalInstrument <LclInstrm>	[0..1]			702
{Or	Code <Cd>	[1..1]	CodeSet		702
Or}	Proprietary <Prtry>	[1..1]	Text		702
	SequenceType <SeqTp>	[0..1]	CodeSet		703
	CategoryPurpose <CtgyPurp>	[0..1]			703
{Or	Code <Cd>	[1..1]	CodeSet		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

10.1.14.1.1 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 773

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

10.1.14.1.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 763

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.

10.1.14.1.3 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		702
Or}	Proprietary <Prtry>	[1..1]	Text		702

10.1.14.1.3.1 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 770**10.1.14.1.3.2 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 782**10.1.14.1.4 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		702
Or}	Proprietary <Prtry>	[1..1]	Text		702

10.1.14.1.4.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the local instrument, as published in an external local instrument code list.*Datatype:* "ExternalLocalInstrument1Code" on page 768**10.1.14.1.4.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the local instrument, as a proprietary code.*Datatype:* "Max35Text" on page 782

10.1.14.1.5 SequenceType <SeqTp>*Presence:* [0..1]*Definition:* Identifies the direct debit sequence, such as first, recurrent, final or one-off.*Datatype:* "SequenceType3Code" on page 774

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.

10.1.14.1.6 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		703
Or}	Proprietary <Prtry>	[1..1]	Text		703

10.1.14.1.6.1 Code <Cd>*Presence:* [1..1]*Definition:* Category purpose, as published in an external category purpose code list.*Datatype:* "ExternalCategoryPurpose1Code" on page 765**10.1.14.1.6.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 782**10.1.14.2 PaymentTypeInformation28***Definition:* Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		704
	ClearingChannel <ClrChanl>	[0..1]	CodeSet		704
	ServiceLevel <SvcLvl>	[0..*]			704
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	LocalInstrument <LclInstrm>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		705
Or}	Proprietary <Prtry>	[1..1]	Text		705
	CategoryPurpose <CtgyPurp>	[0..1]			705
{Or	Code <Cd>	[1..1]	CodeSet		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

10.1.14.2.1 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 773

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

10.1.14.2.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 763

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.

10.1.14.2.3 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		705
Or}	Proprietary <Prtry>	[1..1]	Text		705

10.1.14.2.3.1 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 770

10.1.14.2.3.2 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 782

10.1.14.2.4 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		705
Or}	Proprietary <Prtry>	[1..1]	Text		705

10.1.14.2.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 768

10.1.14.2.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.14.2.5 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		706
Or}	Proprietary <Prtry>	[1..1]	Text		706

10.1.14.2.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 765

10.1.14.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 782

10.1.15 Person Identification

10.1.15.1 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		707
	Name <Nm>	[0..1]	Text		707
	PhoneNumber <PhneNb>	[0..1]	Text		707
	MobileNumber <MobNb>	[0..1]	Text		708
	FaxNumber <FaxNb>	[0..1]	Text		708
	URLAddress <URLAdr>	[0..1]	Text		708
	EmailAddress <EmailAdr>	[0..1]	Text		708
	EmailPurpose <EmailPurp>	[0..1]	Text		708
	JobTitle <JobTitl>	[0..1]	Text		708
	Responsibility <Rspnsblty>	[0..1]	Text		708
	Department <Dept>	[0..1]	Text		708
	Other <Othr>	[0..*]			709
	ChannelType <ChanlTp>	[1..1]	Text		709
	Identification <Id>	[0..1]	Text		709
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		709

10.1.15.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 772

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).

10.1.15.1.2 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 781

10.1.15.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 783

10.1.15.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 783

10.1.15.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 783

10.1.15.1.6 URLAddress <URLAdr>

Presence: [0..1]

Definition: Address for the Universal Resource Locator (URL), for example an address used over the www (HTTP) service.

Datatype: "Max2048Text" on page 781

10.1.15.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max256Text" on page 782

10.1.15.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

10.1.15.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 782

10.1.15.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 782

10.1.15.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 783

10.1.15.1.12 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		709
	Identification <Id>	[0..1]	Text		709

10.1.15.1.12.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 783

10.1.15.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 781

10.1.15.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 772

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

10.1.16 Postal Address

10.1.16.1 PostalAddress27

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]			710
{Or	Code <Cd>	[1..1]	CodeSet		711
Or}	Proprietary <Prtry>	[1..1]	±		711
	CareOf <CareOf>	[0..1]	Text		711
	Department <Dept>	[0..1]	Text		711
	SubDepartment <SubDept>	[0..1]	Text		711
	StreetName <StrtNm>	[0..1]	Text		712
	BuildingNumber <BldgNb>	[0..1]	Text		712
	BuildingName <BldgNm>	[0..1]	Text		712
	Floor <Flr>	[0..1]	Text		712
	UnitNumber <UnitNb>	[0..1]	Text		712
	PostBox <PstBx>	[0..1]	Text		712
	Room <Room>	[0..1]	Text		712
	PostCode <PstCd>	[0..1]	Text		712
	TownName <TwnNm>	[0..1]	Text		713
	TownLocationName <TwnLctnNm>	[0..1]	Text		713
	DistrictName <DstrctNm>	[0..1]	Text		713
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		713
	Country <Ctry>	[0..1]	CodeSet	C9	713
	AddressLine <AdrLine>	[0..7]	Text		713

10.1.16.1.1 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		711
Or}	Proprietary <Prtry>	[1..1]	±		711

10.1.16.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Type of address expressed as a code.*Datatype:* "AddressType2Code" on page 762

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.

10.1.16.1.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 681 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		681
	Issuer <Issr>	[1..1]	Text		681
	SchemeName <SchmeNm>	[0..1]	Text		681

10.1.16.1.2 CareOf <CareOf>*Presence:* [0..1]

Definition: Identifies an addressee that is accepting the correspondence for the intended recipient. Using care of ensures the correspondence reaches the right recipient rather than getting returned to the sender.

Datatype: "Max140Text" on page 781**10.1.16.1.3 Department <Dept>***Presence:* [0..1]*Definition:* Identification of a division of a large organisation or building.*Datatype:* "Max70Text" on page 783**10.1.16.1.4 SubDepartment <SubDept>***Presence:* [0..1]*Definition:* Identification of a sub-division of a large organisation or building.*Datatype:* "Max70Text" on page 783

10.1.16.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 781

10.1.16.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 781

10.1.16.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 781

10.1.16.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 783

10.1.16.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 781

10.1.16.1.10 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 781

10.1.16.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 783

10.1.16.1.12 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 781

10.1.16.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

10.1.16.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 781

10.1.16.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

10.1.16.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

10.1.16.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C9 "Country"

Datatype: "CountryCode" on page 764

Constraints

- **Country**

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

10.1.16.1.18 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 783

10.1.17 Regulatory Reporting**10.1.17.1 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		714
	Authority <Authrty>	[0..1]			714
	Name <Nm>	[0..1]	Text		714
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Details <Dtls>	[0..*]			715
	Type <Tp>	[0..1]	Text		715
	Date <Dt>	[0..1]	Date		715
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Code <Cd>	[0..1]	Text		716
	Amount <Amt>	[0..1]	Amount	C2, C11	716
	Information <Inf>	[0..*]	Text		716

10.1.17.1.1 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 773

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.

10.1.17.1.2 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		714
	Country <Ctry>	[0..1]	CodeSet	C9	715

10.1.17.1.2.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 781

10.1.17.1.2.2 Country <Ctry>

Presence: [0..1]

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

Impacted by: C9 "Country"

Datatype: "CountryCode" on page 764

Constraints

- **Country**

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

10.1.17.1.3 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		715
	Date <Dt>	[0..1]	Date		715
	Country <Ctry>	[0..1]	CodeSet	C9	715
	Code <Cd>	[0..1]	Text		716
	Amount <Amt>	[0..1]	Amount	C2, C11	716
	Information <Inf>	[0..*]	Text		716

10.1.17.1.3.1 Type <Tp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

10.1.17.1.3.2 Date <Dt>

Presence: [0..1]

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

Datatype: "ISODate" on page 776

10.1.17.1.3.3 Country <Ctry>

Presence: [0..1]

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

Impacted by: C9 "Country"

Datatype: "CountryCode" on page 764

Constraints

- **Country**

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

10.1.17.1.3.4 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 780

10.1.17.1.3.5 Amount <Amt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.17.1.3.6 Information <Inf>

Presence: [0..*]

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

Datatype: "Max35Text" on page 782

10.1.18 Remittance**10.1.18.1 RemittanceInformation22**

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		717
	Structured <Strd>	[0..*]	±		717

10.1.18.1.1 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 781

10.1.18.1.2 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 "[StructuredRemittanceInformation18](#)" on page 721 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			725
	Type <Tp>	[0..1]			727
	CodeOrProprietary <CdOrPrtry>	[1..1]			727
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	Issuer <Issr>	[0..1]	Text		727
	Number <Nb>	[0..1]	Text		728
	RelatedDate <RltdDt>	[0..1]			728
	Type <Tp>	[1..1]			728
{Or	Code <Cd>	[1..1]	CodeSet		728
Or}	Proprietary <Prtry>	[1..1]	Text		728
	Date <Dt>	[1..1]	Date		728
	LineDetails <LineDtls>	[0..*]			729
	Identification <Id>	[1..*]			729
	Type <Tp>	[0..1]			730
	CodeOrProprietary <CdOrPrtry>	[1..1]			730
{Or	Code <Cd>	[1..1]	CodeSet		730
Or}	Proprietary <Prtry>	[1..1]	Text		730
	Issuer <Issr>	[0..1]	Text		731
	Number <Nb>	[0..1]	Text		731
	RelatedDate <RltdDt>	[0..1]	Date		731
	Description <Desc>	[0..1]	Text		731
	Amount <Amt>	[0..1]		C37	731
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			732
	Type <Tp>	[1..1]			732
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			733
	Amount <Amt>	[1..1]	Amount	C2, C11	733

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		734
	Reason <Rsn>	[0..1]	Text		734
	AdditionalInformation <AddtlInf>	[0..1]	Text		734
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]		C37	734
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			735
	Type <Tp>	[1..1]			735
{Or	Code <Cd>	[1..1]	CodeSet		736
Or}	Proprietary <Prtry>	[1..1]	Text		736
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			736
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		737
	Reason <Rsn>	[0..1]	Text		737
	AdditionalInformation <AddtlInf>	[0..1]	Text		737
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			737
	Type <Tp>	[0..1]			738
	CodeOrProprietary <CdOrPrtry>	[1..1]			738
{Or	Code <Cd>	[1..1]	CodeSet		738
Or}	Proprietary <Prtry>	[1..1]	Text		738
	Issuer <Issr>	[0..1]	Text		739
	Reference <Ref>	[0..1]	Text		739
	Invoicer <Invcr>	[0..1]	±		739
	Invoicee <Invcee>	[0..1]	±		740
	TaxRemittance <TaxRmt>	[0..1]			741
	Creditor <Cdtr>	[0..1]	±		743
	Debtor <Dbtr>	[0..1]	±		743
	UltimateDebtor <UltmtDbtr>	[0..1]	±		743
	AdministrationZone <AdmstrnZone>	[0..1]	Text		744
	ReferenceNumber <RefNb>	[0..1]	Text		744
	Method <Mtd>	[0..1]	Text		744
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	744

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	745
	Date <Dt>	[0..1]	Date		745
	SequenceNumber <SeqNb>	[0..1]	Quantity		745
	Record <Rcrd>	[0..*]			745
	Type <Tp>	[0..1]	Text		746
	Category <Ctgy>	[0..1]	Text		746
	CategoryDetails <CtgyDtls>	[0..1]	Text		746
	DebtorStatus <DbtrSts>	[0..1]	Text		747
	CertificateIdentification <CertId>	[0..1]	Text		747
	FormsCode <FrmsCd>	[0..1]	Text		747
	Period <Prd>	[0..1]			747
	Year <Yr>	[0..1]	Year		747
	Type <Tp>	[0..1]	CodeSet		747
	FromDate <FrToDt>	[0..1]	±		748
	TaxAmount <TaxAmt>	[0..1]			749
	Rate <Rate>	[0..1]	Rate		749
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	749
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	749
	Details <Dtls>	[0..*]			750
	Period <Prd>	[0..1]			750
	Year <Yr>	[0..1]	Year		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751
	Amount <Amt>	[1..1]	Amount	C2, C11	752
	AdditionalInformation <AddtlInf>	[0..1]	Text		752
	GarnishmentRemittance <GrnshmtRmt>	[0..1]			752
	Type <Tp>	[1..1]			753
	CodeOrProprietary <CdOrPrtry>	[1..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		754
Or}	Proprietary <Prtry>	[1..1]	Text		754
	Issuer </ssr>	[0..1]	Text		754

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Garnishee <Gmshee>	[0..1]	±		754
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		755
	ReferenceNumber <RefNb>	[0..1]	Text		756
	Date <Dt>	[0..1]	Date		757
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C11	757
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		757
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		757
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		757

10.1.18.2 StructuredRemittanceInformation18

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..*]			725
	Type <Tp>	[0..1]			727
	CodeOrProprietary <CdOrPrtry>	[1..1]			727
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	Issuer <Issr>	[0..1]	Text		727
	Number <Nb>	[0..1]	Text		728
	RelatedDate <RltdDt>	[0..1]			728
	Type <Tp>	[1..1]			728
{Or	Code <Cd>	[1..1]	CodeSet		728
Or}	Proprietary <Prtry>	[1..1]	Text		728
	Date <Dt>	[1..1]	Date		728
	LineDetails <LineDtls>	[0..*]			729
	Identification <Id>	[1..*]			729
	Type <Tp>	[0..1]			730
	CodeOrProprietary <CdOrPrtry>	[1..1]			730
{Or	Code <Cd>	[1..1]	CodeSet		730
Or}	Proprietary <Prtry>	[1..1]	Text		730
	Issuer <Issr>	[0..1]	Text		731
	Number <Nb>	[0..1]	Text		731
	RelatedDate <RltdDt>	[0..1]	Date		731
	Description <Desc>	[0..1]	Text		731
	Amount <Amt>	[0..1]		C37	731
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			732
	Type <Tp>	[1..1]			732
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		734

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		734
	AdditionalInformation <AddtlInf>	[0..1]	Text		734
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]		C37	734
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			735
	Type <Tp>	[1..1]			735
{Or	Code <Cd>	[1..1]	CodeSet		736
Or}	Proprietary <Prtry>	[1..1]	Text		736
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			736
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		737
	Reason <Rsn>	[0..1]	Text		737
	AdditionalInformation <AddtlInf>	[0..1]	Text		737
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			737
	Type <Tp>	[0..1]			738
	CodeOrProprietary <CdOrPrtry>	[1..1]			738
{Or	Code <Cd>	[1..1]	CodeSet		738
Or}	Proprietary <Prtry>	[1..1]	Text		738
	Issuer <Issr>	[0..1]	Text		739
	Reference <Ref>	[0..1]	Text		739
	Invoicer <Invcr>	[0..1]	±		739
	Invoicee <Invcee>	[0..1]	±		740
	TaxRemittance <TaxRmt>	[0..1]			741
	Creditor <Cdtr>	[0..1]	±		743
	Debtor <Dbtr>	[0..1]	±		743
	UltimateDebtor <UltmtDbtr>	[0..1]	±		743
	AdministrationZone <AdmstnZone>	[0..1]	Text		744
	ReferenceNumber <RefNb>	[0..1]	Text		744
	Method <Mtd>	[0..1]	Text		744
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	744
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	745

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Date <Dt>	[0..1]	Date		745
	SequenceNumber <SeqNb>	[0..1]	Quantity		745
	Record <Rcrd>	[0..*]			745
	Type <Tp>	[0..1]	Text		746
	Category <Ctgy>	[0..1]	Text		746
	CategoryDetails <CtgyDtls>	[0..1]	Text		746
	DebtorStatus <DbtrSts>	[0..1]	Text		747
	CertificateIdentification <CertId>	[0..1]	Text		747
	FormsCode <FrmsCd>	[0..1]	Text		747
	Period <Prd>	[0..1]			747
	Year <Yr>	[0..1]	Year		747
	Type <Tp>	[0..1]	CodeSet		747
	FromDate <FrToDt>	[0..1]	±		748
	TaxAmount <TaxAmt>	[0..1]			749
	Rate <Rate>	[0..1]	Rate		749
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	749
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	749
	Details <Dtls>	[0..*]			750
	Period <Prd>	[0..1]			750
	Year <Yr>	[0..1]	Year		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751
	Amount <Amt>	[1..1]	Amount	C2, C11	752
	AdditionalInformation <AddtlInf>	[0..1]	Text		752
	GarnishmentRemittance <GrnshmtRmt>	[0..1]			752
	Type <Tp>	[1..1]			753
	CodeOrProprietary <CdOrPrtry>	[1..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		754
Or}	Proprietary <Prtry>	[1..1]	Text		754
	Issuer <Issr>	[0..1]	Text		754
	Garnishee <Gmshee>	[0..1]	±		754

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		755
	ReferenceNumber <RefNb>	[0..1]	Text		756
	Date <Dt>	[0..1]	Date		757
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C11	757
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		757
	EmployeeTerminationIndicator <MplyeeTermtnInd>	[0..1]	Indicator		757
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		757

10.1.18.2.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

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

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation8 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			727
	CodeOrProprietary <CdOrPrtry>	[1..1]			727
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	Issuer <Issr>	[0..1]	Text		727
	Number <Nb>	[0..1]	Text		728
	RelatedDate <RltdDt>	[0..1]			728
	Type <Tp>	[1..1]			728
{Or	Code <Cd>	[1..1]	CodeSet		728
Or}	Proprietary <Prtry>	[1..1]	Text		728
	Date <Dt>	[1..1]	Date		728
	LineDetails <LineDtls>	[0..*]			729
	Identification <Id>	[1..*]			729
	Type <Tp>	[0..1]			730
	CodeOrProprietary <CdOrPrtry>	[1..1]			730
{Or	Code <Cd>	[1..1]	CodeSet		730
Or}	Proprietary <Prtry>	[1..1]	Text		730
	Issuer <Issr>	[0..1]	Text		731
	Number <Nb>	[0..1]	Text		731
	RelatedDate <RltdDt>	[0..1]	Date		731
	Description <Desc>	[0..1]	Text		731
	Amount <Amt>	[0..1]		C37	731
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			732
	Type <Tp>	[1..1]			732
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		734

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		734
	AdditionalInformation <AddtlInf>	[0..1]	Text		734

10.1.18.2.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

Type <Tp> contains the following **DocumentType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			727
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727
	Issuer <Issr>	[0..1]	Text		727

10.1.18.2.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format referred document type.

CodeOrProprietary <CdOrPrtry> contains one of the following **DocumentType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		727
Or}	Proprietary <Prtry>	[1..1]	Text		727

10.1.18.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: "ExternalDocumentType1Code" on page 767

10.1.18.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: "Max35Text" on page 782

10.1.18.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 782

10.1.18.2.1.2 Number <Nb>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of the referred document.*Datatype:* "Max35Text" on page 782**10.1.18.2.1.3 RelatedDate <RltdDt>***Presence:* [0..1]*Definition:* Date and date type associated with the referred document.**RelatedDate <RltdDt>** contains the following **DateAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			728
{Or	Code <Cd>	[1..1]	CodeSet		728
Or}	Proprietary <Prtry>	[1..1]	Text		728
	Date <Dt>	[1..1]	Date		728

10.1.18.2.1.3.1 Type <Tp>*Presence:* [1..1]*Definition:* Type of date associated with the referred document.**Type <Tp>** contains one of the following **DateType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		728
Or}	Proprietary <Prtry>	[1..1]	Text		728

10.1.18.2.1.3.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the date type, as published in an external date type code set.*Datatype:* "ExternalDateType1Code" on page 766**10.1.18.2.1.3.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the date type, in a free-text form.*Datatype:* "Max35Text" on page 782**10.1.18.2.1.3.2 Date <Dt>***Presence:* [1..1]*Definition:* Date associated with the referred document.*Datatype:* "ISODate" on page 776

10.1.18.2.1.4 LineDetails <LineDtls>*Presence:* [0..*]*Definition:* Set of elements used to provide the content of the referred document line.**LineDetails <LineDtls>** contains the following **DocumentLineInformation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			729
	Type <Tp>	[0..1]			730
	CodeOrProprietary <CdOrPrtry>	[1..1]			730
{Or	Code <Cd>	[1..1]	CodeSet		730
Or}	Proprietary <Prtry>	[1..1]	Text		730
	Issuer <Issr>	[0..1]	Text		731
	Number <Nb>	[0..1]	Text		731
	RelatedDate <RltdDt>	[0..1]	Date		731
	Description <Desc>	[0..1]	Text		731
	Amount <Amt>	[0..1]		C37	731
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			732
	Type <Tp>	[1..1]			732
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		734
	Reason <Rsn>	[0..1]	Text		734
	AdditionalInformation <AddtlInf>	[0..1]	Text		734

10.1.18.2.1.4.1 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]			730
	CodeOrProprietary <CdOrPrtry>	[1..1]			730
{Or	Code <Cd>	[1..1]	CodeSet		730
Or}	Proprietary <Prtry>	[1..1]	Text		730
	Issuer <Issr>	[0..1]	Text		731
	Number <Nb>	[0..1]	Text		731
	RelatedDate <RltdDt>	[0..1]	Date		731

10.1.18.2.1.4.1.1 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]			730
{Or	Code <Cd>	[1..1]	CodeSet		730
Or}	Proprietary <Prtry>	[1..1]	Text		730
	Issuer <Issr>	[0..1]	Text		731

10.1.18.2.1.4.1.1.1 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		730
Or}	Proprietary <Prtry>	[1..1]	Text		730

10.1.18.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 767

10.1.18.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.18.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 782

10.1.18.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 782

10.1.18.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 776

10.1.18.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 781

10.1.18.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Impacted by: C37 "RemittanceAmountAndTypeGuideline"

Amount <Amt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			732
	Type <Tp>	[1..1]			732
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			733
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		734
	Reason <Rsn>	[0..1]	Text		734
	AdditionalInformation <AddtlInf>	[0..1]	Text		734

Constraints

- **RemittanceAmountAndTypeGuideline**

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

10.1.18.2.1.4.3.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			732
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733
	Amount <Amt>	[1..1]	Amount	C2, C11	733

10.1.18.2.1.4.3.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		733
Or}	Proprietary <Prtry>	[1..1]	Text		733

10.1.18.2.1.4.3.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, as published in an external referred amount code set.*Datatype:* "ExternalDocumentAmountType1Code" on page 766**10.1.18.2.1.4.3.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 782**10.1.18.2.1.4.3.1.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money for the referred document.*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**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.

10.1.18.2.1.4.3.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>*Presence:* [0..*]*Definition:* Specifies detailed information on the amount and reason of the adjustment.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	733
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		734
	Reason <Rsn>	[0..1]	Text		734
	AdditionalInformation <AddtlInf>	[0..1]	Text		734

10.1.18.2.1.4.3.2.1 Amount <Amt>*Presence:* [1..1]*Definition:* Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.18.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 764

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

10.1.18.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 783

10.1.18.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 781

10.1.18.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

Impacted by: C37 "RemittanceAmountAndTypeGuideline"

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			735
	Type <Tp>	[1..1]			735
{Or	Code <Cd>	[1..1]	CodeSet		736
Or}	Proprietary <Prtry>	[1..1]	Text		736
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			736
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		737
	Reason <Rsn>	[0..1]	Text		737
	AdditionalInformation <AddtlInf>	[0..1]	Text		737

Constraints

- **RemittanceAmountAndTypeGuideline**

If Type/Code is equal to CREN, DUPA or REMI for RemittanceAmountAndType, RemittanceAmountAndType must not be repeated.

10.1.18.2.2.1 RemittanceAmountAndType <RmtAmtAndTp>

Presence: [0..*]

Definition: Type and amount of money for the referred document.

RemittanceAmountAndType <RmtAmtAndTp> contains the following **DocumentAmount1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			735
{Or	Code <Cd>	[1..1]	CodeSet		736
Or}	Proprietary <Prtry>	[1..1]	Text		736
	Amount <Amt>	[1..1]	Amount	C2, C11	736

10.1.18.2.2.1.1 Type <Tp>

Presence: [1..1]

Definition: Defines the type of amount.

Type <Tp> contains one of the following **DocumentAmountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		736
Or}	Proprietary <Prtry>	[1..1]	Text		736

10.1.18.2.2.1.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, as published in an external referred amount code set.*Datatype:* "ExternalDocumentAmountType1Code" on page 766**10.1.18.2.2.1.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 782**10.1.18.2.2.1.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money for the referred document.*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**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.

10.1.18.2.2.2 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>*Presence:* [0..*]*Definition:* Specifies detailed information on the amount and reason of the adjustment.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C11	736
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		737
	Reason <Rsn>	[0..1]	Text		737
	AdditionalInformation <AddtlInf>	[0..1]	Text		737

10.1.18.2.2.2.1 Amount <Amt>*Presence:* [1..1]*Definition:* Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.18.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 764

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

10.1.18.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 783

10.1.18.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 781

10.1.18.2.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

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

CreditorReferenceInformation <CdtrRefInf> contains the following **CreditorReferenceInformation3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			738
	CodeOrProprietary <CdOrPrtry>	[1..1]			738
{Or	Code <Cd>	[1..1]	CodeSet		738
Or}	Proprietary <Prtry>	[1..1]	Text		738
	Issuer <Issr>	[0..1]	Text		739
	Reference <Ref>	[0..1]	Text		739

10.1.18.2.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

Type <Tp> contains the following **CreditorReferenceType3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			738
{Or	Code <Cd>	[1..1]	CodeSet		738
Or}	Proprietary <Prtry>	[1..1]	Text		738
	Issuer <Issr>	[0..1]	Text		739

10.1.18.2.3.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

CodeOrProprietary <CdOrPrtry> contains one of the following **CreditorReferenceType2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		738
Or}	Proprietary <Prtry>	[1..1]	Text		738

10.1.18.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: ["ExternalCreditorReferenceType1Code" on page 766](#)

10.1.18.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 782

10.1.18.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 782

10.1.18.2.3.2 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 782

10.1.18.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicee <Invcee> contains the following elements (see "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

10.1.18.2.5 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

10.1.18.2.6 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]	±		743
	Debtor <Dbtr>	[0..1]	±		743
	UltimateDebtor <UltmtDbtr>	[0..1]	±		743
	AdministrationZone <AdmstnZone>	[0..1]	Text		744
	ReferenceNumber <RefNb>	[0..1]	Text		744
	Method <Mtd>	[0..1]	Text		744
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C11	744
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C11	745
	Date <Dt>	[0..1]	Date		745
	SequenceNumber <SeqNb>	[0..1]	Quantity		745
	Record <Rcrd>	[0..*]			745
	Type <Tp>	[0..1]	Text		746
	Category <Ctgy>	[0..1]	Text		746
	CategoryDetails <CtgyDtls>	[0..1]	Text		746
	DebtorStatus <DbtrSts>	[0..1]	Text		747
	CertificateIdentification <CertId>	[0..1]	Text		747
	FormsCode <FrmsCd>	[0..1]	Text		747
	Period <Prd>	[0..1]			747
	Year <Yr>	[0..1]	Year		747
	Type <Tp>	[0..1]	CodeSet		747
	FromDate <FrToDt>	[0..1]	±		748
	TaxAmount <TaxAmt>	[0..1]			749
	Rate <Rate>	[0..1]	Rate		749
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	749
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	749
	Details <Dtls>	[0..*]			750
	Period <Prd>	[0..1]			750
	Year <Yr>	[0..1]	Year		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751
	Amount <Amt>	[1..1]	Amount	C2, C11	752

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		752

10.1.18.2.6.1 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 758 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		758
	RegistrationIdentification <RegnId>	[0..1]	Text		758
	TaxType <TaxTp>	[0..1]	Text		759

10.1.18.2.6.2 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstr>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

10.1.18.2.6.3 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 759 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstn>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

10.1.18.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: ["Max35Text"](#) on page 782

10.1.18.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: ["Max140Text"](#) on page 781

10.1.18.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: ["Max35Text"](#) on page 782

10.1.18.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

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.

10.1.18.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.18.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 776

10.1.18.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 779

10.1.18.2.6.11 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		746
	Category <Ctgy>	[0..1]	Text		746
	CategoryDetails <CtgyDtls>	[0..1]	Text		746
	DebtorStatus <DbtrSts>	[0..1]	Text		747
	CertificateIdentification <CertId>	[0..1]	Text		747
	FormsCode <FrmsCd>	[0..1]	Text		747
	Period <Prd>	[0..1]			747
	Year <Yr>	[0..1]	Year		747
	Type <Tp>	[0..1]	CodeSet		747
	FromDate <FrToDt>	[0..1]	±		748
	TaxAmount <TaxAmt>	[0..1]			749
	Rate <Rate>	[0..1]	Rate		749
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	749
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	749
	Details <Dtls>	[0..*]			750
	Period <Prd>	[0..1]			750
	Year <Yr>	[0..1]	Year		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751
	Amount <Amt>	[1..1]	Amount	C2, C11	752
	AdditionalInformation <AddtlInf>	[0..1]	Text		752

10.1.18.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 782

10.1.18.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 782

10.1.18.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 782

10.1.18.2.6.11.4 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 782

10.1.18.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 782

10.1.18.2.6.11.6 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 782

10.1.18.2.6.11.7 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		747
	Type <Tp>	[0..1]	CodeSet		747
	FromDate <FrToDt>	[0..1]	±		748

10.1.18.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

10.1.18.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

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.

10.1.18.2.6.11.7.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

10.1.18.2.6.11.8 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		749
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C11	749
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C11	749
	Details <Dtls>	[0..*]			750
	Period <Prd>	[0..1]			750
	Year <Yr>	[0..1]	Year		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751
	Amount <Amt>	[1..1]	Amount	C2, C11	752

10.1.18.2.6.11.8.1 Rate <Rate>*Presence:* [0..1]*Definition:* Rate used to calculate the tax.*Datatype:* "PercentageRate" on page 779**10.1.18.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>***Presence:* [0..1]*Definition:* Amount of money on which the tax is based.*Impacted by:* C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 760**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.

10.1.18.2.6.11.8.3 TotalAmount <TtlAmt>*Presence:* [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.18.2.6.11.8.4 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]			750
	Year <Yr>	[0..1]	Year		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751
	Amount <Amt>	[1..1]	Amount	C2, C11	752

10.1.18.2.6.11.8.4.1 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		750
	Type <Tp>	[0..1]	CodeSet		751
	FromDate <FrToDt>	[0..1]	±		751

10.1.18.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 784

10.1.18.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 775

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.

10.1.18.2.6.11.8.4.1.3 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 664 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		664
	ToDate <ToDt>	[1..1]	Date		664

10.1.18.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C11 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 760

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.

10.1.18.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 781

10.1.18.2.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			753
	CodeOrProprietary <CdOrPrtry>	[1..1]			753
{Or	Code <Cd>	[1..1]	CodeSet		754
Or}	Proprietary <Prtry>	[1..1]	Text		754
	Issuer <Issr>	[0..1]	Text		754
	Garnishee <Grnshee>	[0..1]	±		754
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		755
	ReferenceNumber <RefNb>	[0..1]	Text		756
	Date <Dt>	[0..1]	Date		757
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C11	757
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		757
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		757

10.1.18.2.7.1 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]			753
{Or	Code <Cd>	[1..1]	CodeSet		754
Or}	Proprietary <Prtry>	[1..1]	Text		754
	Issuer <Issr>	[0..1]	Text		754

10.1.18.2.7.1.1 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		754
Or}	Proprietary <Prtry>	[1..1]	Text		754

10.1.18.2.7.1.1.1 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 767

10.1.18.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 782

10.1.18.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 782

10.1.18.2.7.2 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

10.1.18.2.7.3 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 "PartyIdentification272" on page 690 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		691
	PostalAddress <PstlAdr>	[0..1]	±		692
	Identification <Id>	[0..1]			692
{Or	OrganisationIdentification <OrgId>	[1..1]			693
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	694
	LEI <LEI>	[0..1]	IdentifierSet		694
	Other <Othr>	[0..*]			694
	Identification <Id>	[1..1]	Text		695
	SchemeName <SchmeNm>	[0..1]			695
{Or	Code <Cd>	[1..1]	CodeSet		695
Or}	Proprietary <Prtry>	[1..1]	Text		695
	Issuer <Issr>	[0..1]	Text		695
Or}	PrivateIdentification <PrvtId>	[1..1]			695
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			696
	BirthDate <BirthDt>	[1..1]	Date		696
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		696
	CityOfBirth <CityOfBirth>	[1..1]	Text		697
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C9	697
	Other <Othr>	[0..*]			697
	Identification <Id>	[1..1]	Text		697
	SchemeName <SchmeNm>	[0..1]			697
{Or	Code <Cd>	[1..1]	CodeSet		698
Or}	Proprietary <Prtry>	[1..1]	Text		698
	Issuer <Issr>	[0..1]	Text		698
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C9	698
	ContactDetails <CtctDtls>	[0..1]	±		698

10.1.18.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 781

10.1.18.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 776

10.1.18.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C11 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 760

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.

10.1.18.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclnsrncInd>

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 778):

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

10.1.18.2.7.8 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 778):

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

10.1.18.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 781

10.1.19 System Identification

10.1.19.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		758
Or}	Proprietary <Prtry>	[1..1]	Text		758

10.1.19.1.1 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 765

10.1.19.1.2 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 782

10.1.20 Tax

10.1.20.1 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		758
	RegistrationIdentification <RegnId>	[0..1]	Text		758
	TaxType <TaxTp>	[0..1]	Text		759

10.1.20.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 782

10.1.20.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 782

10.1.20.1.3 TaxType <TaxTp>*Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* "Max35Text" on page 782**10.1.20.2 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		759
	RegistrationIdentification <RegnId>	[0..1]	Text		759
	TaxType <TaxTp>	[0..1]	Text		759
	Authorisation <Authstn>	[0..1]			759
	Title <Titl>	[0..1]	Text		760
	Name <Nm>	[0..1]	Text		760

10.1.20.2.1 TaxIdentification <TaxId>*Presence:* [0..1]*Definition:* Tax identification number of the debtor.*Datatype:* "Max35Text" on page 782**10.1.20.2.2 RegistrationIdentification <RegnId>***Presence:* [0..1]*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.*Datatype:* "Max35Text" on page 782**10.1.20.2.3 TaxType <TaxTp>***Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* "Max35Text" on page 782**10.1.20.2.4 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		760
	Name <Nm>	[0..1]	Text		760

10.1.20.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 782

10.1.20.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 781

10.2 Message Datatypes

10.2.1 Amount

10.2.1.1 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 761

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.

10.2.1.2 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 762

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.

10.2.2 Binary

10.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

10.2.3 CodeSet

10.2.3.1 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}
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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.

10.2.3.2 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.

10.2.3.3 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.

10.2.3.4 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating

CodeName	Name	Definition
		customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

10.2.3.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side 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.

10.2.3.6 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.

CodeName	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.

10.2.3.7 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).

10.2.3.8 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.

10.2.3.9 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

10.2.3.10 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

10.2.3.11 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

10.2.3.12 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

10.2.3.13 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

10.2.3.14 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

10.2.3.15 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

10.2.3.16 ExternalCreditorReferenceType1Code

Definition: Specifies the type of creditor reference as published in an external creditor reference type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.17 ExternalDateType1Code

Definition: Defines the type of date, as published in an external date type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.18 ExternalDocumentAmountType1Code

Definition: Specifies the nature, or use, of the amount, as published in an external document amount type code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.19 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.
Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.20 ExternalDocumentType1Code

Definition: Specifies the document type as published in an external document type code list.

External code sets can be downloaded from www.iso20022.org.
Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.21 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

10.2.3.22 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.
Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.23 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

10.2.3.24 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

10.2.3.25 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

10.2.3.26 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

10.2.3.27 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

10.2.3.28 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

10.2.3.29 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

10.2.3.30 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

10.2.3.31 ExternalReturnReason1Code

Definition: Specifies the return reason, as published in an external return reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

10.2.3.32 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

10.2.3.33 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

10.2.3.34 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

10.2.3.35 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

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

10.2.3.36 Instruction4Code

Definition: Specifies further instructions concerning the processing of a payment instruction, provided by the sending clearing agent to the next agent(s).

Type: CodeSet

CodeName	Name	Definition
PHOA	PhoneNextAgent	Please advise/contact next agent by phone.
TELA	TelecomNextAgent	Please advise/contact next agent by the most efficient means of telecommunication.

10.2.3.37 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

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

10.2.3.38 NamePrefix2Code

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

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

10.2.3.39 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

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

10.2.3.40 PreferredContactMethod2Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
MAIL	Email	Preferred method used to reach the contact is per email.
FAXX	Fax	Preferred method used to reach the contact is per fax.

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

10.2.3.41 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.

10.2.3.42 Priority3Code

Definition: Specifies the priority level of an event.

Type: CodeSet

CodeName	Name	Definition
URGT	Urgent	Priority level is urgent (highest priority possible).
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

10.2.3.43 RegulatoryReportingType1Code

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

Type: CodeSet

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

10.2.3.44 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

10.2.3.45 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.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

10.2.3.46 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.

10.2.3.47 SettlementMethod2Code

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.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

10.2.3.48 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.

CodeName	Name	Definition
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.

10.2.4 Date

10.2.4.1 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

10.2.5 DateTime

10.2.5.1 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

10.2.6 IdentifierSet

10.2.6.1 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.

10.2.6.2 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.

10.2.6.3 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.

10.2.6.4 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}

10.2.6.5 UUIDv4Identifier

Definition: Universally Unique Identifier (UUID) version 4, as described in IETF 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}

10.2.7 Indicator**10.2.7.1 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.

10.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

10.2.8 Quantity

10.2.8.1 DecimalNumber

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

10.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

10.2.9 Rate

10.2.9.1 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

10.2.9.2 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

10.2.10Text

10.2.10.1Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}
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10.2.10.2Exact4AlphaNumericText

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

Type: Text

Format

pattern	[a-zA-Z0-9]{4}
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10.2.10.3Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength	1
maxLength	1025

10.2.10.4Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

10.2.10.5Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

10.2.10.6 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

10.2.10.7 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

10.2.10.8 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}
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10.2.10.9 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

10.2.10.10 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

10.2.10.11 Max210Text

Definition: Specifies a character string with a maximum length of 210 characters.
Type: Text

Format	
minLength	1
maxLength	210

10.2.10.12 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.
Type: Text

Format	
minLength	1
maxLength	256

10.2.10.13 Max34Text

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

Format	
minLength	1
maxLength	34

10.2.10.14 Max350Text

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

Format	
minLength	1
maxLength	350

10.2.10.15 Max35Text

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

Format	
minLength	1
maxLength	35

10.2.10.16 Max4Text

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

Format

minLength	1
maxLength	4

10.2.10.17 Max52Text

Definition: Specifies a character string with a maximum length of 52 characters.
Type: Text

Format

minLength	1
maxLength	52

10.2.10.18 Max70Text

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

Format

minLength	1
maxLength	70

10.2.10.19 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}
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10.2.11 Time

10.2.11.1 ISOTime

Definition: A particular point in the progression of time in a calendar day expressed in either UTC time format (hh:mm:ss.sssZ), local time with UTC offset format (hh:mm:ss.sss+/-hh:mm), or local time format (hh: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.

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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: Time

10.2.12 Year

10.2.12.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year