

ISO 20022

Creditor Payment Activation Request - 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 Creditor Payment Activation Request - Maintenance 2023 - 2024.

March 2024

Table of Contents

1	Message Set Overview	3
1.1	List of MessageDefinitions	3
2	pain.013.001.11 CreditorPaymentActivationRequestV11	4
2.1	MessageDefinition Functionality	4
2.2	Structure	5
2.3	Constraints	9
2.4	Message Building Blocks	12
3	pain.014.001.11 CreditorPaymentActivationRequestStatusReportV11	79
3.1	MessageDefinition Functionality	79
3.2	Structure	80
3.3	Constraints	84
3.4	Message Building Blocks	87
4	Message Items Types	141
4.1	MessageComponents	141
4.2	Message Datatypes	234

1 Message Set Overview

Introduction

This document describes the Creditor Payment Activation Request 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
pain.013.001.11 CreditorPaymentActivationRequestV11	The CreditorPaymentActivationRequest message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor.
pain.014.001.11 CreditorPaymentActivationRequestStatusReportV11	The CreditorPaymentActivationRequestStatusReport message is sent by a party to the next party in the creditor payment activation request chain. It is used to inform the latter about the positive or negative status of a creditor payment activation request (either single or file).

2 **pain.013.001.11** **CreditorPaymentActivationRequestV11**

2.1 **MessageDefinition Functionality**

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

Outline

The CreditorPaymentActivationRequestV11 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. PaymentInformation

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

C. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CdrPmtActvtnReq>	[1..1]		C26	
	GroupHeader <GrpHdr>	[1..1]			12
	MessageIdentification <MsgId>	[1..1]	Text		13
	CreationDateTime <CreDtTm>	[1..1]	DateTime		13
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		13
	ControlSum <CtrlSum>	[0..1]	Quantity		13
	InitiatingParty <InitgPty>	[1..1]	±		13
	ForwardingAgent <FwdgAgt>	[0..1]	±		14
	PaymentInformation <PmtInf>	[1..*]		C5, C7, C8, C9, C10, C13, C14, C23, C25, C6, C29	15
	PaymentInformationIdentification <PmtInflId>	[0..1]	Text		21
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		21
	RequestedAdviceType <ReqdAdvctTp>	[0..1]			22
	CreditAdvice <CdtAdvct>	[0..1]			22
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		23
	DebitAdvice <DbtAdvct>	[0..1]			23
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		23
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		24
	ExpiryDate <XpryDt>	[0..1]	±		24
	PaymentCondition <PmtCond>	[0..1]			25
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		25
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		25
	DelayPenalty <DelyPnlty>	[0..1]	Text		26
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			26

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	26
Or}	Rate <Rate>	[1..1]	Rate		26
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		27
	Debtor <Dbtr>	[1..1]	±		27
	DebtorAccount <DbtrAcct>	[0..1]	±	C19, C18	28
	DebtorAgent <DbtrAgt>	[1..1]	±		29
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C19, C18	30
	UltimateDebtor <UltmtDbtr>	[0..1]	±		31
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		32
	CreditTransferTransaction <CdtTrfTx>	[1..*]		C20, C21, C22, C28, C30	33
	PaymentIdentification <PmtId>	[1..1]	±		37
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		38
	PaymentCondition <PmtCond>	[0..1]			38
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		39
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		39
	DelayPenalty <DelyPnlty>	[0..1]	Text		39
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			39
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	40
Or}	Rate <Rate>	[1..1]	Rate		40
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		40
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		40
	Amount <Amt>	[1..1]	±		41
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		41
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		42
	ChequeInstruction <ChqInstr>	[0..1]		C11	42
	ChequeType <ChqTp>	[0..1]	CodeSet		43
	ChequeNumber <ChqNb>	[0..1]	Text		44
	ChequeFrom <ChqFr>	[0..1]			44
	Name <Nm>	[1..1]	Text		44

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Address <Adr>	[1..1]	±		45
	DeliveryMethod <DlvryMtd>	[0..1]			45
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	Text		46
	DeliverTo <DlvrTo>	[0..1]			46
	Name <Nm>	[1..1]	Text		47
	Address <Adr>	[1..1]	±		47
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		47
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		48
	FormsCode <FrmsCd>	[0..1]	Text		48
	MemoField <MemoFld>	[0..2]	Text		48
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		48
	PrintLocation <PrtLctn>	[0..1]	Text		48
	Signature <Sgntr>	[0..5]	Text		48
	UltimateDebtor <UltmtDbtr>	[0..1]	±		48
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		49
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		50
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		51
	CreditorAgent <CdtrAgt>	[1..1]	±		52
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C19, C18	53
	Creditor <Cdtr>	[1..1]	±		53
	CreditorAccount <CdtrAcct>	[0..1]	±	C19, C18	54
	UltimateCreditor <UltmtCdtr>	[0..1]	±		55
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		56
	Purpose <Purp>	[0..1]	±		57
	RegulatoryReporting <RgltryRptg>	[0..10]	±		57
	Tax <Tax>	[0..1]			58
	Creditor <Cdtr>	[0..1]	±		60
	Debtor <Dbtr>	[0..1]	±		60
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	AdministrationZone <AdmstnZone>	[0..1]	Text		61

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferenceNumber <RefNb>	[0..1]	Text		61
	Method <Mtd>	[0..1]	Text		61
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	61
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	62
	Date <Dt>	[0..1]	Date		62
	SequenceNumber <SeqNb>	[0..1]	Quantity		62
	Record <Rcrd>	[0..*]			62
	Type <Tp>	[0..1]	Text		63
	Category <Ctgy>	[0..1]	Text		63
	CategoryDetails <CtgyDtls>	[0..1]	Text		63
	DebtorStatus <DbtrSts>	[0..1]	Text		64
	CertificateIdentification <CertId>	[0..1]	Text		64
	FormsCode <FrmsCd>	[0..1]	Text		64
	Period <Prd>	[0..1]			64
	Year <Yr>	[0..1]	Year		64
	Type <Tp>	[0..1]	CodeSet		64
	FromDate <FrToDt>	[0..1]	±		65
	TaxAmount <TaxAmt>	[0..1]			66
	Rate <Rate>	[0..1]	Rate		66
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	66
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	66
	Details <Dtls>	[0..*]			67
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69
	AdditionalInformation <AddtlInf>	[0..1]	Text		69
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			69
	RemittanceIdentification <RmtId>	[0..1]	Text		70
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			70

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		70
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		71
	PostalAddress <PstlAdr>	[0..1]			71
	Name <Nm>	[1..1]	Text		71
	Address <Adr>	[1..1]	±		71
	RemittanceInformation <RmtInf>	[0..1]	±		72
	EnclosedFile <NclsdFile>	[0..*]			73
	Type <Tp>	[1..1]	±		73
	Identification <Id>	[1..1]	Text		73
	IssueDate <IsseDt>	[1..1]	±		74
	Name <Nm>	[0..1]	Text		74
	LanguageCode <LangCd>	[0..1]	CodeSet	C31	74
	Format <Frmt>	[1..1]			74
{Or	Code <Cd>	[1..1]	CodeSet		74
Or}	Proprietary <Prtry>	[1..1]	±		74
	FileName <FileNm>	[0..1]	Text		75
	DigitalSignature <DgtlSgnt>	[0..1]			75
	Party <Pty>	[1..1]	±		75
	Signature <Sgnt>	[1..1]	(External Schema)		76
	Enclosure <Nclsr>	[1..1]	Binary		77
	SupplementaryData <SplmtryData>	[0..*]	±	C27	77
	SupplementaryData <SplmtryData>	[0..*]	±	C27	77

2.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 ChargeBearerRule

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

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

CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

C6 ChequeFromGuideline

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

C7 ChequeInstructionDeliverToCreditorAgentGuideline

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

C8 ChequeInstructionDeliverToCreditorGuideline

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

C9 ChequeInstructionDeliverToDebtorGuideline

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

C10 ChequeInstructionRule

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

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

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

C11 ChequeMaturityDateRule

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

C12 Country

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

C13 CreditorAgentRule

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

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

C14 CreditorAndOrCreditorAgentRule

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

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

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

C15 CurrencyAmount

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

Note: The decimal separator is a dot.

C16 CurrencyAmount

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

Note: The decimal separator is a dot.

C17 IBAN

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

C18 IdentificationAndProxyGuideline

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

C19 IdentificationOrProxyPresenceRule

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

C20 InstructionForCreditorAgentRule

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

C21 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C22 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C23 PaymentTypeInfoInformationRule

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

C24 RemittanceAmountAndTypeGuideline

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

C25 RequestedExecutionDateRule

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

C26 SupplementaryDataRule

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

This constraint is defined at the MessageDefinition level.

C27 SupplementaryDataRule

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

C28 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C29 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C30 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C31 ValidationByTable

Must be a valid terrestrial language.

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader112** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		13
	CreationDateTime <CreDtTm>	[1..1]	DateTime		13
	NumberOfTransactions <NbOfTx>	[1..1]	Text		13
	ControlSum <CtrlSum>	[0..1]	Quantity		13
	InitiatingParty <InitgPty>	[1..1]	±		13
	ForwardingAgent <FwdgAgt>	[0..1]	±		14

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 256

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 250

2.4.1.3 NumberOfTransactions <NbOfTx>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 254

2.4.1.4 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 252

2.4.1.5 InitiatingParty <InitgPty>

Presence: [1..1]

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

2.4.1.6 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstAdr>	[0..1]	±		156

2.4.2 PaymentInformation <PmtInf>

Presence: [1..*]

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

Impacted by: C5 "ChargeBearerRule", C7 "ChequeInstructionDeliverToCreditorAgentGuideline", C8 "ChequeInstructionDeliverToCreditorGuideline", C9 "ChequeInstructionDeliverToDebtorGuideline", C10 "ChequeInstructionRule", C13 "CreditorAgentRule", C14 "CreditorAndOrCreditorAgentRule", C23 "PaymentTypeInformationRule", C25 "RequestedExecutionDateRule", C6 "ChequeFromGuideline", C29 "UltimateDebtorGuideline"

PaymentInformation <PmtInf> contains the following **PaymentInstruction46** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		21
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		21
	RequestedAdviceType <ReqdAdvTp>	[0..1]			22
	CreditAdvice <CdtAdv>	[0..1]			22
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		23
	DebitAdvice <DbtAdv>	[0..1]			23
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		23
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		24
	ExpiryDate <XpryDt>	[0..1]	±		24
	PaymentCondition <PmtCond>	[0..1]			25
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		25
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		25
	DelayPenalty <DelyPnlty>	[0..1]	Text		26
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			26
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	26
Or}	Rate <Rate>	[1..1]	Rate		26
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		27
	Debtor <Dbtr>	[1..1]	±		27
	DebtorAccount <DbtrAcct>	[0..1]	±	C19, C18	28
	DebtorAgent <DbtrAgt>	[1..1]	±		29
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C19, C18	30
	UltimateDebtor <UltmtDbtr>	[0..1]	±		31
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		32
	CreditTransferTransaction <CdtTrfTx>	[1..*]		C20, C21, C22, C28, C30	33
	PaymentIdentification <PmtId>	[1..1]	±		37

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		38
	PaymentCondition <PmtCond>	[0..1]			38
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		39
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		39
	DelayPenalty <DelyPnlty>	[0..1]	Text		39
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			39
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	40
Or}	Rate <Rate>	[1..1]	Rate		40
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		40
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		40
	Amount <Amt>	[1..1]	±		41
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		41
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		42
	ChequeInstruction <ChqInstr>	[0..1]		C11	42
	ChequeType <ChqTp>	[0..1]	CodeSet		43
	ChequeNumber <ChqNb>	[0..1]	Text		44
	ChequeFrom <ChqFr>	[0..1]			44
	Name <Nm>	[1..1]	Text		44
	Address <Adr>	[1..1]	±		45
	DeliveryMethod <DlvryMtd>	[0..1]			45
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	Text		46
	DeliverTo <DlvrTo>	[0..1]			46
	Name <Nm>	[1..1]	Text		47
	Address <Adr>	[1..1]	±		47
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		47
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		48
	FormsCode <FrmsCd>	[0..1]	Text		48
	MemoField <MemoFld>	[0..2]	Text		48
	RegionalClearingZone <RgnIClrZone>	[0..1]	Text		48
	PrintLocation <PrtLctn>	[0..1]	Text		48

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[0..5]	Text		48
	UltimateDebtor <UltmtDbtr>	[0..1]	±		48
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		49
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		50
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		51
	CreditorAgent <CdtrAgt>	[1..1]	±		52
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C19, C18	53
	Creditor <Cdtr>	[1..1]	±		53
	CreditorAccount <CdtrAcct>	[0..1]	±	C19, C18	54
	UltimateCreditor <UltmtCdtr>	[0..1]	±		55
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		56
	Purpose <Purp>	[0..1]	±		57
	RegulatoryReporting <RgltryRptg>	[0..10]	±		57
	Tax <Tax>	[0..1]			58
	Creditor <Cdtr>	[0..1]	±		60
	Debtor <Dbtr>	[0..1]	±		60
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	AdministrationZone <AdmstrnZone>	[0..1]	Text		61
	ReferenceNumber <RefNb>	[0..1]	Text		61
	Method <Mtd>	[0..1]	Text		61
	TotalTaxableBaseAmount <TtlTaxablBaseAmt>	[0..1]	Amount	C2, C16	61
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	62
	Date <Dt>	[0..1]	Date		62
	SequenceNumber <SeqNb>	[0..1]	Quantity		62
	Record <Rcrd>	[0..*]			62
	Type <Tp>	[0..1]	Text		63
	Category <Ctgy>	[0..1]	Text		63
	CategoryDetails <CtgyDtls>	[0..1]	Text		63
	DebtorStatus <DbtrSts>	[0..1]	Text		64
	CertificateIdentification <CertId>	[0..1]	Text		64
	FormsCode <FrmsCd>	[0..1]	Text		64

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			64
	Year <Yr>	[0..1]	Year		64
	Type <Tp>	[0..1]	CodeSet		64
	FromDate <FrToDt>	[0..1]	±		65
	TaxAmount <TaxAmt>	[0..1]			66
	Rate <Rate>	[0..1]	Rate		66
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	66
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	66
	Details <Dtls>	[0..*]			67
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69
	AdditionalInformation <AddtlInf>	[0..1]	Text		69
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			69
	RemittanceIdentification <Rmtld>	[0..1]	Text		70
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			70
	Method <Mtd>	[1..1]	CodeSet		70
	ElectronicAddress <ElctrcAdr>	[0..1]	Text		71
	PostalAddress <PstlAdr>	[0..1]			71
	Name <Nm>	[1..1]	Text		71
	Address <Adr>	[1..1]	±		71
	RemittanceInformation <RmtInf>	[0..1]	±		72
	EnclosedFile <NclsdFile>	[0..*]			73
	Type <Tp>	[1..1]	±		73
	Identification <Id>	[1..1]	Text		73
	IssueDate <IssDt>	[1..1]	±		74
	Name <Nm>	[0..1]	Text		74
	LanguageCode <LangCd>	[0..1]	CodeSet	C31	74
	Format <Frmt>	[1..1]			74

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		74
Or}	Proprietary <Prtry>	[1..1]	±		74
	FileName <FileNm>	[0..1]	Text		75
	DigitalSignature <DgtlSgntr>	[0..1]			75
	Party <Pty>	[1..1]	±		75
	Signature <Sgntr>	[1..1]	(External Schema)		76
	Enclosure <Nclsr>	[1..1]	Binary		77
	SupplementaryData <SplmtryData>	[0..*]	±	C27	77

Constraints

- **ChargeBearerRule**

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

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

CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

Following Must be True

/ChargeBearer Must be absent

Or /CreditTransferTransaction[*]/ChargeBearer Must be absent

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

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

- **CreditorAgentRule**

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

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

- **CreditorAndOrCreditorAgentRule**

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

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

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

- **PaymentTypeInfoRule**

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

- **RequestedExecutionDateRule**

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

Following Must be True

/RequestedExecutionDate Must be absent

Or /CreditTransferTransaction[*]/RequestedExecutionDate Must be absent

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

2.4.2.1 PaymentInformationIdentification <PmtInfld>

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

2.4.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod7Code" on page 247

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

2.4.2.3 RequestedAdviceType <ReqdAdvctP>

Presence: [0..1]

Definition: Type of advice details requested.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditAdvice <CdtAdvct>	[0..1]			22
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		23
	DebitAdvice <DbtAdvct>	[0..1]			23
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23

2.4.2.3.1 CreditAdvice <CdtAdvct>

Presence: [0..1]

Definition: Type of credit advice requested.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		22
Or}	Proprietary <Prtry>	[1..1]	Text		23

2.4.2.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 237

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

2.4.2.3.1.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Advice type, in a proprietary form.*Datatype:* "Max35Text" on page 256**2.4.2.3.2 DebitAdvice <DbtAdvc>***Presence:* [0..1]*Definition:* Type de debit advice requested.**DebitAdvice <DbtAdvc>** contains one of the following **AdviceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		23
Or}	Proprietary <Prtry>	[1..1]	Text		23

2.4.2.3.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Advice type, in a coded form.*Datatype:* "AdviceType1Code" on page 237

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

2.4.2.3.2.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Advice type, in a proprietary form.*Datatype:* "Max35Text" on page 256**2.4.2.4 PaymentTypeInformation <PmtTplnf>***Presence:* [0..1]*Definition:* Set of elements used to further specify the type of transaction.

PaymentTypeInformation <PmtTplnf> contains the following elements (see "PaymentTypeInformation29" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		178
	ServiceLevel <SvcLvl>	[0..*]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	LocalInstrument <LclInstrm>	[0..1]			179
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	SequenceType <SeqTp>	[0..1]	CodeSet		179
	CategoryPurpose <CtgyPurp>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

2.4.2.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

2.4.2.6 ExpiryDate <XpryDt>

Presence: [0..1]

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

Usage:

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

ExpiryDate <XpryDt> contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

2.4.2.7 PaymentCondition <PmtCond>

Presence: [0..1]

Definition: Conditions for the execution of the payment.

PaymentCondition <PmtCond> contains the following **PaymentCondition2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		25
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		25
	DelayPenalty <DelyPnlty>	[0..1]	Text		26
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			26
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	26
Or}	Rate <Rate>	[1..1]	Rate		26
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		27

2.4.2.7.1 AmountModificationAllowed <AmtModAllwd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 252):

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

2.4.2.7.2 EarlyPaymentAllowed <EarlyPmtAllwd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 252):

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

2.4.2.7.3 DelayPenalty <DelyPnlty>

Presence: [0..1]

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

Datatype: "Max140Text" on page 254

2.4.2.7.4 ImmediatePaymentRebate <ImdtPmtRbt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	26
Or}	Rate <Rate>	[1..1]	Rate		26

2.4.2.7.4.1 Amount <Amt>

Presence: [1..1]

Definition: Amount expressed as an amount of money.

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

Datatype: "ActiveCurrencyAndAmount" on page 234

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.7.4.2 Rate <Rate>

Presence: [1..1]

Definition: Amount expressed as a rate.

Datatype: "PercentageRate" on page 253

2.4.2.7.5 GuaranteedPaymentRequested <GrntedPmtReqd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 252):

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

2.4.2.8 Debtor <Dbtr>

Presence: [1..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

2.4.2.9 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

Impacted by: [C19 "IdentificationOrProxyPresenceRule"](#), [C18 "IdentificationAndProxyGuideline"](#)

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.10 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

2.4.2.11 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

Impacted by: [C19 "IdentificationOrProxyPresenceRule"](#), [C18 "IdentificationAndProxyGuideline"](#)

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

2.4.2.13 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 237

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

2.4.2.14 CreditTransferTransaction <CdtTrfTx>

Presence: [1..*]

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

Impacted by: C20 "InstructionForCreditorAgentRule", C21 "IntermediaryAgent2Rule", C22 "IntermediaryAgent3Rule", C28 "UltimateCreditorGuideline", C30 "UltimateDebtorGuideline"

CreditTransferTransaction <CdtTrfTx> contains the following **CreditTransferTransaction65** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		37
	PaymentTypeInfo <PmtTpInf>	[0..1]	±		38
	PaymentCondition <PmtCond>	[0..1]			38
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		39
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		39
	DelayPenalty <DelyPnlty>	[0..1]	Text		39
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			39
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	40
Or}	Rate <Rate>	[1..1]	Rate		40
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		40
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		40
	Amount <Amt>	[1..1]	±		41
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		41
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		42
	ChequeInstruction <ChqInstr>	[0..1]		C11	42
	ChequeType <ChqTp>	[0..1]	CodeSet		43
	ChequeNumber <ChqNb>	[0..1]	Text		44
	ChequeFrom <ChqFr>	[0..1]			44
	Name <Nm>	[1..1]	Text		44
	Address <Adr>	[1..1]	±		45
	DeliveryMethod <DlvryMtd>	[0..1]			45
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	Text		46
	DeliverTo <DlvrTo>	[0..1]			46
	Name <Nm>	[1..1]	Text		47
	Address <Adr>	[1..1]	±		47
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		47
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		48
	FormsCode <FrmsCd>	[0..1]	Text		48
	MemoField <MemoFld>	[0..2]	Text		48

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		48
	PrintLocation <PrtLctn>	[0..1]	Text		48
	Signature <Sgntr>	[0..5]	Text		48
	UltimateDebtor <UltmtDbtr>	[0..1]	±		48
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		49
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		50
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		51
	CreditorAgent <CdtrAgt>	[1..1]	±		52
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C19, C18	53
	Creditor <Cdtr>	[1..1]	±		53
	CreditorAccount <CdtrAcct>	[0..1]	±	C19, C18	54
	UltimateCreditor <UltmtCdtr>	[0..1]	±		55
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		56
	Purpose <Purp>	[0..1]	±		57
	RegulatoryReporting <RgltryRptg>	[0..10]	±		57
	Tax <Tax>	[0..1]			58
	Creditor <Cdtr>	[0..1]	±		60
	Debtor <Dbtr>	[0..1]	±		60
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	AdministrationZone <AdmstnZone>	[0..1]	Text		61
	ReferenceNumber <RefNb>	[0..1]	Text		61
	Method <Mtd>	[0..1]	Text		61
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	61
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	62
	Date <Dt>	[0..1]	Date		62
	SequenceNumber <SeqNb>	[0..1]	Quantity		62
	Record <Rcrd>	[0..*]			62
	Type <Tp>	[0..1]	Text		63
	Category <Ctgy>	[0..1]	Text		63
	CategoryDetails <CtgyDtls>	[0..1]	Text		63
	DebtorStatus <DbtrSts>	[0..1]	Text		64

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CertificateIdentification <CertId>	[0..1]	Text		64
	FormsCode <FrmsCd>	[0..1]	Text		64
	Period <Prd>	[0..1]			64
	Year <Yr>	[0..1]	Year		64
	Type <Tp>	[0..1]	CodeSet		64
	FromDate <FrToDt>	[0..1]	±		65
	TaxAmount <TaxAmt>	[0..1]			66
	Rate <Rate>	[0..1]	Rate		66
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	66
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	66
	Details <Dtls>	[0..*]			67
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69
	AdditionalInformation <AddtlInf>	[0..1]	Text		69
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]			69
	RemittanceIdentification <RmtId>	[0..1]	Text		70
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			70
	Method <Mtd>	[1..1]	CodeSet		70
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		71
	PostalAddress <PstlAdr>	[0..1]			71
	Name <Nm>	[1..1]	Text		71
	Address <Adr>	[1..1]	±		71
	RemittanceInformation <RmtInf>	[0..1]	±		72
	EnclosedFile <NclsdFile>	[0..*]			73
	Type <Tp>	[1..1]	±		73
	Identification <Id>	[1..1]	Text		73
	IssueDate <IssDt>	[1..1]	±		74
	Name <Nm>	[0..1]	Text		74

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	LanguageCode <LangCd>	[0..1]	CodeSet	C31	74
	Format <Frmt>	[1..1]			74
{Or	Code <Cd>	[1..1]	CodeSet		74
Or}	Proprietary <Prtry>	[1..1]	±		74
	FileName <FileNm>	[0..1]	Text		75
	DigitalSignature <DgtlSgntr>	[0..1]			75
	Party <Pty>	[1..1]	±		75
	Signature <Sgntr>	[1..1]	(External Schema)		76
	Enclosure <Nclsr>	[1..1]	Binary		77
	SupplementaryData <SplmtryData>	[0..*]	±	C27	77

Constraints

- **InstructionForCreditorAgentRule**

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

On Condition

```

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

```

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

```

/IntermediaryAgent2 is present
Following Must be True
/IntermediaryAgent1 Must be present

```

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition

```

/IntermediaryAgent3 is present
Following Must be True
/IntermediaryAgent2 Must be present

```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

2.4.2.14.1 PaymentIdentification <PmtId>

Presence: [1..1]

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

PaymentIdentification <PmtId> contains the following elements (see "PaymentIdentification6" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		162
	EndToEndIdentification <EndToEndId>	[1..1]	Text		162
	UETR <UETR>	[0..1]	IdentifierSet		162

2.4.2.14.2 PaymentTypeInfo <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInfo <PmtTpInf> contains the following elements (see "PaymentTypeInfo29" on page 178 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		178
	ServiceLevel <SvcLvl>	[0..*]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	LocalInstrument <LclInstrm>	[0..1]			179
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	SequenceType <SeqTp>	[0..1]	CodeSet		179
	CategoryPurpose <CtgyPurp>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

2.4.2.14.3 PaymentCondition <PmtCond>

Presence: [0..1]

Definition: Conditions for the execution of the payment.

PaymentCondition <PmtCond> contains the following **PaymentCondition2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		39
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		39
	DelayPenalty <DelyPnlty>	[0..1]	Text		39
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			39
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	40
Or}	Rate <Rate>	[1..1]	Rate		40
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		40

2.4.2.14.3.1 AmountModificationAllowed <AmtModAllwd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 252):

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

2.4.2.14.3.2 EarlyPaymentAllowed <EarlyPmtAllwd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 252):

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

2.4.2.14.3.3 DelayPenalty <DelyPnlty>

Presence: [0..1]

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

Datatype: ["Max140Text"](#) on page 254

2.4.2.14.3.4 ImmediatePaymentRebate <ImdtPmtRbt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	40
Or}	Rate <Rate>	[1..1]	Rate		40

2.4.2.14.3.4.1 Amount <Amt>

Presence: [1..1]

Definition: Amount expressed as an amount of money.

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

Datatype: "ActiveCurrencyAndAmount" on page 234

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.14.3.4.2 Rate <Rate>

Presence: [1..1]

Definition: Amount expressed as a rate.

Datatype: "PercentageRate" on page 253

2.4.2.14.3.5 GuaranteedPaymentRequested <GrntedPmtReqd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 252):

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

2.4.2.14.4 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

2.4.2.14.5 Amount <Amt>

Presence: [1..1]

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

Amount <Amt> contains one of the following elements (see "AmountType4Choice" on page 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C16	146
Or}	EquivalentAmount <EqvtAmt>	[1..1]			147
	Amount <Amt>	[1..1]	Amount	C2, C16	147
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	147

2.4.2.14.6 ChargeBearer <ChrgBr>

Presence: [0..1]

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

Datatype: "ChargeBearerType1Code" on page 237

CodeName	Name	Definition
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.

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

2.4.2.14.7 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "[CreditTransferMandateData1](#)" on page 149 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		149
	Type <Tp>	[0..1]	±		149
	DateOfSignature <DtOfSgntr>	[0..1]	Date		150
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		150
	ElectronicSignature <ElctrcSgntr>	[0..1]	Binary		150
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		150
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		150
	Frequency <Frqcy>	[0..1]	±		151
	Reason <Rsn>	[0..1]			151
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151

2.4.2.14.8 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

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

ChequeInstruction <ChqInstr> contains the following **Cheque19** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		43
	ChequeNumber <ChqNb>	[0..1]	Text		44
	ChequeFrom <ChqFr>	[0..1]			44
	Name <Nm>	[1..1]	Text		44
	Address <Adr>	[1..1]	±		45
	DeliveryMethod <DlvryMtd>	[0..1]			45
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	Text		46
	DeliverTo <DlvrTo>	[0..1]			46
	Name <Nm>	[1..1]	Text		47
	Address <Adr>	[1..1]	±		47
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		47
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		48
	FormsCode <FrmsCd>	[0..1]	Text		48
	MemoField <MemoFld>	[0..2]	Text		48
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		48
	PrintLocation <PrtLctn>	[0..1]	Text		48
	Signature <Sgntr>	[0..5]	Text		48

Constraints

- **ChequeMaturityDateRule**

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

On Condition

 /ChequeMaturityDate is present

Following Must be True

 /ChequeType Must be present

And /ChequeType Must be within DataType <<Code>> ChequeType3Code

2.4.2.14.8.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 238

CodeName	Name	Definition
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's

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

2.4.2.14.8.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

2.4.2.14.8.3 ChequeFrom <ChqFr>

Presence: [0..1]

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

ChequeFrom <ChqFr> contains the following **NameAndAddress18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		44
	Address <Adr>	[1..1]	±		45

2.4.2.14.8.3.1 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 254

2.4.2.14.8.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress27" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

2.4.2.14.8.4 DeliveryMethod <DivryMtd>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		46
Or}	Proprietary <Prtry>	[1..1]	Text		46

2.4.2.14.8.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 237

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

2.4.2.14.8.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

2.4.2.14.8.5 DeliverTo <DlvrTo>

Presence: [0..1]

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

DeliverTo <DlvrTo> contains the following **NameAndAddress18** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		47
	Address <Adr>	[1..1]	±		47

2.4.2.14.8.5.1 Name <Nm>*Presence:* [1..1]*Definition:* Name by which a party is known and is usually used to identify that party.*Datatype:* "Max140Text" on page 254**2.4.2.14.8.5.2 Address <Adr>***Presence:* [1..1]*Definition:* Postal address of a party.**Address <Adr>** contains the following elements (see "PostalAddress27" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

2.4.2.14.8.6 InstructionPriority <InstrPrty>*Presence:* [0..1]*Definition:* Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.*Datatype:* "Priority2Code" on page 248

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

2.4.2.14.8.7 ChequeMaturityDate <ChqMtrtyDt>*Presence:* [0..1]*Definition:* Date when the draft becomes payable and the debtor's account is debited.*Datatype:* "ISODate" on page 250**2.4.2.14.8.8 FormsCode <FrmsCd>***Presence:* [0..1]*Definition:* Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.*Datatype:* "Max35Text" on page 256**2.4.2.14.8.9 MemoField <MemoFld>***Presence:* [0..2]*Definition:* Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.*Datatype:* "Max35Text" on page 256**2.4.2.14.8.10 RegionalClearingZone <RgnlClrZone>***Presence:* [0..1]*Definition:* Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.*Datatype:* "Max35Text" on page 256**2.4.2.14.8.11 PrintLocation <PrtLctn>***Presence:* [0..1]*Definition:* Specifies the print location of the cheque.*Datatype:* "Max35Text" on page 256**2.4.2.14.8.12 Signature <Sgntr>***Presence:* [0..5]*Definition:* Signature to be used by the cheque servicer on a specific cheque to be printed.*Datatype:* "Max70Text" on page 256**2.4.2.14.9 UltimateDebtor <UltmtDbtr>***Presence:* [0..1]*Definition:* Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

2.4.2.14.10 IntermediaryAgent1 <IntrmyAgt1>

Presence: [0..1]

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

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

IntermediaryAgent1 <IntrmyAgt1> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstAdr>	[0..1]	±		156

2.4.2.14.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

2.4.2.14.12 IntermediaryAgent3 <IntrmyAgt3>

Presence: [0..1]

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

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

IntermediaryAgent3 <IntrmyAgt3> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

2.4.2.14.13 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

2.4.2.14.14 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

```

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

```

2.4.2.14.15 Creditor <Cdtr>

Presence: [1..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification272" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

2.4.2.14.16 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

2.4.2.14.17 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains the following elements (see "PartyIdentification272" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

2.4.2.14.18 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..*]

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

InstructionForCreditorAgent <InstrForCdrAg> contains the following elements (see "InstructionForCreditorAgent3" on page 177 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		177
	InstructionInformation <InstrInf>	[0..1]	Text		178

2.4.2.14.19 Purpose <Purp>

Presence: [0..1]

Definition: Underlying reason for the payment transaction.

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

Purpose <Purp> contains one of the following elements (see "Purpose2Choice" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		168
Or}	Proprietary <Prtry>	[1..1]	Text		168

2.4.2.14.20 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 187 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		188
	Authority <Authrty>	[0..1]			188
	Name <Nm>	[0..1]	Text		188
	Country <Ctry>	[0..1]	CodeSet	C12	189
	Details <Dtls>	[0..*]			189
	Type <Tp>	[0..1]	Text		189
	Date <Dt>	[0..1]	Date		189
	Country <Ctry>	[0..1]	CodeSet	C12	189
	Code <Cd>	[0..1]	Text		190
	Amount <Amt>	[0..1]	Amount	C2, C16	190
	Information <Inf>	[0..*]	Text		190

2.4.2.14.21 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]	±		60
	Debtor <Dbtr>	[0..1]	±		60
	UltimateDebtor <UltmtDbtr>	[0..1]	±		60
	AdministrationZone <AdmstnZone>	[0..1]	Text		61
	ReferenceNumber <RefNb>	[0..1]	Text		61
	Method <Mtd>	[0..1]	Text		61
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	61
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	62
	Date <Dt>	[0..1]	Date		62
	SequenceNumber <SeqNb>	[0..1]	Quantity		62
	Record <Rcrd>	[0..*]			62
	Type <Tp>	[0..1]	Text		63
	Category <Ctgy>	[0..1]	Text		63
	CategoryDetails <CtgyDtls>	[0..1]	Text		63
	DebtorStatus <DbtrSts>	[0..1]	Text		64
	CertificateIdentification <CertId>	[0..1]	Text		64
	FormsCode <FrmsCd>	[0..1]	Text		64
	Period <Prd>	[0..1]			64
	Year <Yr>	[0..1]	Year		64
	Type <Tp>	[0..1]	CodeSet		64
	FromDate <FrToDt>	[0..1]	±		65
	TaxAmount <TaxAmt>	[0..1]			66
	Rate <Rate>	[0..1]	Rate		66
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	66
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	66
	Details <Dtls>	[0..*]			67
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		69

2.4.2.14.21.1 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 232 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		232
	RegistrationIdentification <RegnId>	[0..1]	Text		232
	TaxType <TaxTp>	[0..1]	Text		233

2.4.2.14.21.2 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 233 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		233
	RegistrationIdentification <RegnId>	[0..1]	Text		233
	TaxType <TaxTp>	[0..1]	Text		233
	Authorisation <Authstn>	[0..1]			233
	Title <Titl>	[0..1]	Text		234
	Name <Nm>	[0..1]	Text		234

2.4.2.14.21.3 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 233 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		233
	RegistrationIdentification <RegnId>	[0..1]	Text		233
	TaxType <TaxTp>	[0..1]	Text		233
	Authorisation <Authstn>	[0..1]			233
	Title <Titl>	[0..1]	Text		234
	Name <Nm>	[0..1]	Text		234

2.4.2.14.21.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "Max35Text" on page 256

2.4.2.14.21.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "Max140Text" on page 254

2.4.2.14.21.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "Max35Text" on page 256

2.4.2.14.21.7 TotalTaxableBaseAmount <TtITaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

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.

2.4.2.14.21.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

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.

2.4.2.14.21.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 250

2.4.2.14.21.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 253

2.4.2.14.21.11 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		63
	Category <Ctgy>	[0..1]	Text		63
	CategoryDetails <CtgyDtls>	[0..1]	Text		63
	DebtorStatus <DbtrSts>	[0..1]	Text		64
	CertificateIdentification <CertId>	[0..1]	Text		64
	FormsCode <FrmsCd>	[0..1]	Text		64
	Period <Prd>	[0..1]			64
	Year <Yr>	[0..1]	Year		64
	Type <Tp>	[0..1]	CodeSet		64
	FromDate <FrToDt>	[0..1]	±		65
	TaxAmount <TaxAmt>	[0..1]			66
	Rate <Rate>	[0..1]	Rate		66
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	66
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	66
	Details <Dtls>	[0..*]			67
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69
	AdditionalInformation <AddtlInf>	[0..1]	Text		69

2.4.2.14.21.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 256

2.4.2.14.21.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 256

2.4.2.14.21.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 256

2.4.2.14.21.11.4 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 256

2.4.2.14.21.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 256

2.4.2.14.21.11.6 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 256

2.4.2.14.21.11.7 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		64
	Type <Tp>	[0..1]	CodeSet		64
	FromToDate <FrToDt>	[0..1]	±		65

2.4.2.14.21.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 256

2.4.2.14.21.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 249

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.

2.4.2.14.21.11.7.3 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 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		148
	ToDate <ToDt>	[1..1]	Date		148

2.4.2.14.21.11.8 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		66
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	66
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	66
	Details <Dtls>	[0..*]			67
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69

2.4.2.14.21.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 253

2.4.2.14.21.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

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.

2.4.2.14.21.11.8.3 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", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

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.

2.4.2.14.21.11.8.4 Details <DtIs>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <DtIs> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			67
	Year <Yr>	[0..1]	Year		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68
	Amount <Amt>	[1..1]	Amount	C2, C16	69

2.4.2.14.21.11.8.4.1 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		67
	Type <Tp>	[0..1]	CodeSet		68
	FromDate <FrToDt>	[0..1]	±		68

2.4.2.14.21.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 256

2.4.2.14.21.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 249

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.

2.4.2.14.21.11.8.4.1.3 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 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		148
	ToDate <ToDt>	[1..1]	Date		148

2.4.2.14.21.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C16 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 234

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.

2.4.2.14.21.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 254

2.4.2.14.22 RelatedRemittanceInformation <RltdRmtInf>

Presence: [0..10]

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

RelatedRemittanceInformation <RltdRmtInf> contains the following **RemittanceLocation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		70
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]			70
	Method <Mtd>	[1..1]	CodeSet		70
	ElectronicAddress <ElctrcAdr>	[0..1]	Text		71
	PostalAddress <PstlAdr>	[0..1]			71
	Name <Nm>	[1..1]	Text		71
	Address <Adr>	[1..1]	±		71

2.4.2.14.22.1 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 256

2.4.2.14.22.2 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		70
	ElectronicAddress <ElctrcAdr>	[0..1]	Text		71
	PostalAddress <PstlAdr>	[0..1]			71
	Name <Nm>	[1..1]	Text		71
	Address <Adr>	[1..1]	±		71

2.4.2.14.22.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 248

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).

2.4.2.14.22.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 255

2.4.2.14.22.2.3 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		71
	Address <Adr>	[1..1]	±		71

2.4.2.14.22.2.3.1 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 254

2.4.2.14.22.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "[PostalAddress27](#)" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

2.4.2.14.23 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation22](#)" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		191
	Structured <Strd>	[0..*]	±		191

2.4.2.14.24 EnclosedFile <NclsdFile>*Presence:* [0..*]*Definition:* Document or template enclosed in the notification.

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

EnclosedFile <NclsdFile> contains the following Document15 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	±		73
	Identification <Id>	[1..1]	Text		73
	IssueDate <IsseDt>	[1..1]	±		74
	Name <Nm>	[0..1]	Text		74
	LanguageCode <LangCd>	[0..1]	CodeSet	C31	74
	Format <Frmt>	[1..1]			74
{Or	Code <Cd>	[1..1]	CodeSet		74
Or}	Proprietary <Prtry>	[1..1]	±		74
	FileName <FileNm>	[0..1]	Text		75
	DigitalSignature <DgtlSgntr>	[0..1]			75
	Party <Pty>	[1..1]	±		75
	Signature <Sgntr>	[1..1]	(External Schema)		76
	Enclosure <Nclsr>	[1..1]	Binary		77

2.4.2.14.24.1 Type <Tp>*Presence:* [1..1]*Definition:* Type of document or template.**Type <Tp>** contains one of the following elements (see "[DocumentType1Choice](#)" on page 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	±		152

2.4.2.14.24.2 Identification <Id>*Presence:* [1..1]*Definition:* Identification of the document or template.*Datatype:* "[Max35Text](#)" on page 256

2.4.2.14.24.3 IssueDate <IsseDt>

Presence: [1..1]

Definition: Issue date or date time of the document.

IssueDate <IsseDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

2.4.2.14.24.4 Name <Nm>

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 254

2.4.2.14.24.5 LanguageCode <LangCd>

Presence: [0..1]

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

Impacted by: [C31 "ValidationByTable"](#)

Datatype: "[LanguageCode](#)" on page 246

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

2.4.2.14.24.6 Format <Frmt>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		74
Or}	Proprietary <Prtry>	[1..1]	±		74

2.4.2.14.24.6.1 Code <Cd>

Presence: [1..1]

Definition: Document format.

Datatype: "[ExternalDocumentFormat1Code](#)" on page 242

2.4.2.14.24.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document format expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification1](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]	Text		161
	Issuer <Issr>	[0..1]	Text		162

2.4.2.14.24.7 FileName <FileNm>

Presence: [0..1]

Definition: Technical name of the file.

Datatype: "[Max140Text](#)" on page 254

2.4.2.14.24.8 DigitalSignature <DgtlSgntr>

Presence: [0..1]

Definition: Digital signature of the enclosed binary file.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		75
	Signature <Sgntr>	[1..1]	(External Schema)		76

2.4.2.14.24.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer </Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer </Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

2.4.2.14.24.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

2.4.2.14.24.9 Enclosure <Nclsr>

Presence: [1..1]

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

Datatype: "Max10MbBinary" on page 235

2.4.2.14.25 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		167
	Envelope <Envlp>	[1..1]	(External Schema)		167

Constraints

- **SupplementaryDataRule**

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

2.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C27 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		167
	Envelope <Envlp>	[1..1]	(External Schema)		167

Constraints

- **SupplementaryDataRule**

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

3 **pain.014.001.11**

CreditorPaymentActivationRequestStatusReportV11

3.1 **MessageDefinition Functionality**

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

Outline

The CreditorPaymentActivationRequestStatusReportV11 MessageDefinition is composed of 4 MessageBuildingBlocks:

- A. GroupHeader
Set of characteristics shared by all individual transactions included in the message.
- B. OriginalGroupInformationAndStatus
Original group information concerning the group of transactions, to which the status report message refers to.
- C. OriginalPaymentInformationAndStatus
Information concerning the original payment information, to which the status report message refers.
- D. SupplementaryData
Additional information that cannot be captured in the structured elements and/or any other specific block.

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CdtrPmtActvtnReqStsRpt>	[1..1]		C8, C9, C10, C11, C23	
	GroupHeader <GrpHdr>	[1..1]			87
	MessageIdentification <MsgId>	[1..1]	Text		87
	CreationDateTime <CreDtTm>	[1..1]	DateTime		87
	InitiatingParty <InitgPty>	[1..1]	±		87
	ForwardingAgent <FwdgAgt>	[0..1]	±		88
	DebtorAgent <DbtrAgt>	[0..1]	±		89
	CreditorAgent <CdtrAgt>	[0..1]	±		90
	OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>	[1..1]		C21, C15	90
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		91
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		91
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		92
	OriginalNumberOfTransactions <OrgnlNbOfTxes>	[0..1]	Text		92
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		92
	GroupStatus <GrpSts>	[0..1]	CodeSet		92
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	92
	Originator <Orgtr>	[0..1]	±		93
	Reason <Rsn>	[0..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95
	AdditionalInformation <AddtlInf>	[0..*]	Text		95
	NumberOfTransactionsPerStatus <NbOfTxesPerSts>	[0..*]	±		95
	OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>	[0..*]		C16, C17, C18, C19	95
	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1]	Text		101
	OriginalNumberOfTransactions <OrgnlNbOfTxes>	[0..1]	Text		101
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		101

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationStatus <PmtInfSts>	[0..1]	CodeSet		101
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	101
	Originator <Orgtr>	[0..1]	±		102
	Reason <Rsn>	[0..1]			103
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		104
	AdditionalInformation <AddtlInf>	[0..*]	Text		104
	NumberOfTransactionsPerStatus <NbOfTxPerSts>	[0..*]	±		104
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			104
	StatusIdentification <StsId>	[0..1]	Text		107
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		107
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		108
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		108
	TransactionStatus <TxSts>	[0..1]	CodeSet		108
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	108
	Originator <Orgtr>	[0..1]	±		109
	Reason <Rsn>	[0..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	AdditionalInformation <AddtlInf>	[0..*]	Text		110
	PaymentConditionStatus <PmtCondSts>	[0..1]			110
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C6	110
	GuaranteedPayment <GrntedPmt>	[0..1]	Indicator		111
	EarlyPayment <EarlyPmt>	[0..1]	Indicator		111
	ChargesInformation <ChrgsInf>	[0..*]			111
	Amount <Amt>	[1..1]	Amount	C2, C7	112
	Agent <Agt>	[1..1]	±		112
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	DebtorDecisionDateTime <DbtrDcsnDtTm>	[0..1]	DateTime		114

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AcceptanceDateTime <AcptncDtTm>	[0..1]	DateTime		114
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		114
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		114
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			114
	Amount <Amt>	[0..1]	±		116
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		116
	ExpiryDate <XpryDt>	[0..1]	±		117
	PaymentCondition <PmtCond>	[0..1]			117
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		117
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		117
	DelayPenalty <DelyPnlty>	[0..1]	Text		118
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			118
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	118
Or}	Rate <Rate>	[1..1]	Rate		118
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		119
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		119
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		119
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		120
	RemittanceInformation <Rmtlnf>	[0..1]	±		120
	EnclosedFile <NclsdFile>	[0..*]			121
	Type <Tp>	[1..1]	±		121
	Identification <Id>	[1..1]	Text		122
	IssueDate <IsseDt>	[1..1]	±		122
	Name <Nm>	[0..1]	Text		122
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	122
	Format <Frmt>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	±		123
	FileName <FileNm>	[0..1]	Text		123
	DigitalSignature <DgtlSgntr>	[0..1]			123
	Party <Pty>	[1..1]	±		123

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Signature <Sgntr>	[1..1]	(External Schema)		124
	Enclosure <Nclsr>	[1..1]	Binary		125
	UltimateDebtor <UltmtDbtr>	[0..1]	±		125
	Debtor <Dbtr>	[0..1]	±		126
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	127
	DebtorAgent <DbtrAgt>	[0..1]	±		128
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	129
	CreditorAgent <CdtrAgt>	[1..1]	±		130
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	130
	Creditor <Cdtr>	[1..1]	±		131
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	132
	UltimateCreditor <UltmtCdtr>	[0..1]	±		133
	EnclosedFile <NclsdFile>	[0..*]			134
	Type <Tp>	[1..1]	±		135
	Identification <Id>	[1..1]	Text		135
	IssueDate <IsseDt>	[1..1]	±		135
	Name <Nm>	[0..1]	Text		136
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	136
	Format <Frmt>	[1..1]			136
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	±		136
	FileName <FileNm>	[0..1]	Text		137
	DigitalSignature <DgtlSgntr>	[0..1]			137
	Party <Pty>	[1..1]	±		137
	Signature <Sgntr>	[1..1]	(External Schema)		138
	Enclosure <Nclsr>	[1..1]	Binary		139
	SupplementaryData <SplmtryData>	[0..*]	±	C24	139
	SupplementaryData <SplmtryData>	[0..*]	±	C24	139

3.3 Constraints

C1 ActiveCurrency

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

C2 ActiveOrHistoricCurrency

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

C3 AnyBIC

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

C4 BICFI

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

C5 Country

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

C6 CurrencyAmount

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

Note: The decimal separator is a dot.

C7 CurrencyAmount

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

Note: The decimal separator is a dot.

C8 GroupStatusAcceptedRule

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

On Condition

```

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

```

```

    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not
be within DataType <<Code>> ValidationRuleRejected1Code

```

This constraint is defined at the MessageDefinition level.

C9 GroupStatusPendingRule

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

On Condition

```

    /OriginalGroupInformationAndStatus/GroupStatus is present
  And /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> ValidationRulePending1Code
  And /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must 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 OriginalPaymentInformationAndStatus/PaymentInformationStatus is not allowed.

On Condition

```

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

```

This constraint is defined at the MessageDefinition level.

C11 GroupStatusRejectedRule

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

On Condition

```

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

```

This constraint is defined at the MessageDefinition level.

C12 IBAN

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

C13 IdentificationAndProxyGuideline

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

C14 IdentificationOrProxyPresenceRule

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

C15 NumberOfTransactionPerStatusGuideline

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

C16 PaymentInformationStatusAcceptedRule

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

C17 PaymentInformationStatusPendingRule

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

C18 PaymentInformationStatusReceivedRule

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

C19 PaymentInformationStatusRejectedRule

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

C20 RemittanceAmountAndTypeGuideline

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

C21 StatusReasonInformationRule

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

C22 StatusReasonRule

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

C23 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.

C24 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.

C25 ValidationByTable

Must be a valid terrestrial language.

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following **GroupHeader111** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		87
	CreationDateTime <CreDtTm>	[1..1]	DateTime		87
	InitiatingParty <InitgPty>	[1..1]	±		87
	ForwardingAgent <FwdgAgt>	[0..1]	±		88
	DebtorAgent <DbtrAgt>	[0..1]	±		89
	CreditorAgent <CdtrAgt>	[0..1]	±		90

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 256

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODatetime" on page 250

3.4.1.3 InitiatingParty <InitgPty>

Presence: [1..1]

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification272" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

3.4.1.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

3.4.1.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

3.4.1.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

3.4.2 OriginalGroupInformationAndStatus <OrgnlGrplnfAndSts>

Presence: [1..1]

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

Impacted by: [C21 "StatusReasonInformationRule"](#), [C15 "NumberOfTransactionPerStatusGuideline"](#)

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupInformation32** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Text		91
	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Text		91
	OriginalCreationDateTime <OrgnlCreDtTm>	[0..1]	DateTime		92
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		92
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		92
	GroupStatus <GrpSts>	[0..1]	CodeSet		92
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	92
	Originator <Orgtr>	[0..1]	±		93
	Reason <Rsn>	[0..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95
	AdditionalInformation <AddtlInf>	[0..*]	Text		95
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		95

Constraints

- **NumberOfTransactionPerStatusGuideline**

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

- **StatusReasonInformationRule**

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

```

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

3.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

3.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODatetime" on page 250

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTx>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 254

3.4.2.5 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 252

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 244

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

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

Impacted by: C22 "StatusReasonRule"

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		93
	Reason <Rsn>	[0..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95
	AdditionalInformation <AddtlInf>	[0..*]	Text		95

Constraints

- **StatusReasonRule**

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

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

3.4.2.7.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

3.4.2.7.2 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		95
Or}	Proprietary <Prtry>	[1..1]	Text		95

3.4.2.7.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 245

3.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

3.4.2.7.3 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 254

3.4.2.8 NumberOfTransactionsPerStatus <NbOfTxPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 168 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTx>	[1..1]	Text		168
	DetailedStatus <DtldSts>	[1..1]	CodeSet		168
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		168

3.4.3 OriginalPaymentInformationAndStatus <OrgnPmtInfAndSts>

Presence: [0..*]

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

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

OriginalPaymentInformationAndStatus <OrgnPmtInfAndSts> contains the following
OriginalPaymentInstruction47 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <OrgnPmtInfId>	[1..1]	Text		101
	OriginalNumberOfTransactions <OrgnNbOfTxS>	[0..1]	Text		101
	OriginalControlSum <OrgnCtrlSum>	[0..1]	Quantity		101
	PaymentInformationStatus <PmtInfSts>	[0..1]	CodeSet		101
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	101
	Originator <Orgtr>	[0..1]	±		102
	Reason <Rsn>	[0..1]			103
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		104
	AdditionalInformation <AddtlInf>	[0..*]	Text		104
	NumberOfTransactionsPerStatus <NbOfTxSPerSts>	[0..*]	±		104
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]			104
	StatusIdentification <StsId>	[0..1]	Text		107
	OriginalInstructionIdentification <OrgnInstrId>	[0..1]	Text		107
	OriginalEndToEndIdentification <OrgnEndToEndId>	[0..1]	Text		108
	OriginalUETR <OrgnUETR>	[0..1]	IdentifierSet		108
	TransactionStatus <TxSts>	[0..1]	CodeSet		108
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	108
	Originator <Orgtr>	[0..1]	±		109
	Reason <Rsn>	[0..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	AdditionalInformation <AddtlInf>	[0..*]	Text		110
	PaymentConditionStatus <PmtCondSts>	[0..1]			110
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C6	110
	GuaranteedPayment <GrntedPmt>	[0..1]	Indicator		111
	EarlyPayment <EarlyPmt>	[0..1]	Indicator		111
	ChargesInformation <ChrgsInf>	[0..*]			111
	Amount <Amt>	[1..1]	Amount	C2, C7	112
	Agent <Agt>	[1..1]	±		112

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	DebtorDecisionDateTime <DbtrDcsnDtTm>	[0..1]	DateTime		114
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		114
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		114
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		114
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			114
	Amount <Amt>	[0..1]	±		116
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		116
	ExpiryDate <XpryDt>	[0..1]	±		117
	PaymentCondition <PmtCond>	[0..1]			117
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		117
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		117
	DelayPenalty <DelyPnlty>	[0..1]	Text		118
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			118
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	118
Or}	Rate <Rate>	[1..1]	Rate		118
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		119
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		119
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		119
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		120
	RemittanceInformation <Rmtlnf>	[0..1]	±		120
	EnclosedFile <NclsdFile>	[0..*]			121
	Type <Tp>	[1..1]	±		121
	Identification <Id>	[1..1]	Text		122
	IssueDate <IssDt>	[1..1]	±		122
	Name <Nm>	[0..1]	Text		122
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	122
	Format <Frmt>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		123

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
Or}	Proprietary <Prtry>	[1..1]	±		123
	FileName <FileNm>	[0..1]	Text		123
	DigitalSignature <DgtlSgntr>	[0..1]			123
	Party <Pty>	[1..1]	±		123
	Signature <Sgntr>	[1..1]	(External Schema)		124
	Enclosure <Nclsr>	[1..1]	Binary		125
	UltimateDebtor <UltmtDbtr>	[0..1]	±		125
	Debtor <Dbtr>	[0..1]	±		126
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	127
	DebtorAgent <DbtrAgt>	[0..1]	±		128
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	129
	CreditorAgent <CdtrAgt>	[1..1]	±		130
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	130
	Creditor <Cdtr>	[1..1]	±		131
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	132
	UltimateCreditor <UltmtCdtr>	[0..1]	±		133
	EnclosedFile <NclsdFile>	[0..*]			134
	Type <Tp>	[1..1]	±		135
	Identification <Id>	[1..1]	Text		135
	IssueDate <IsseDt>	[1..1]	±		135
	Name <Nm>	[0..1]	Text		136
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	136
	Format <Frmt>	[1..1]			136
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	±		136
	FileName <FileNm>	[0..1]	Text		137
	DigitalSignature <DgtlSgntr>	[0..1]			137
	Party <Pty>	[1..1]	±		137
	Signature <Sgntr>	[1..1]	(External Schema)		138
	Enclosure <Nclsr>	[1..1]	Binary		139

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SupplementaryData <SplmtryData>	[0..*]	±	C24	139

Constraints

- **PaymentInformationStatusAcceptedRule**

If PaymentInformationStatus 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

```

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

```

- **PaymentInformationStatusPendingRule**

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

On Condition

```

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

```

- **PaymentInformationStatusReceivedRule**

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

On Condition

```

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

```

- **PaymentInformationStatusRejectedRule**

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

On Condition

```

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

```

3.4.3.1 OriginalPaymentInformationIdentification <OrgnPmtInflD>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

3.4.3.2 OriginalNumberOfTransactions <OrgnNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 254

3.4.3.3 OriginalControlSum <OrgnCtrISum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 252

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "ExternalPaymentGroupStatus1Code" on page 244

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C22 "StatusReasonRule"

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		102
	Reason <Rsn>	[0..1]			103
{Or	Code <Cd>	[1..1]	CodeSet		104
Or}	Proprietary <Prtry>	[1..1]	Text		104
	AdditionalInformation <AddtlInf>	[0..*]	Text		104

Constraints

- **StatusReasonRule**

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

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

3.4.3.5.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

3.4.3.5.2 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		104
Or}	Proprietary <Prtry>	[1..1]	Text		104

3.4.3.5.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 245

3.4.3.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

3.4.3.5.3 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 254

3.4.3.6 NumberOfTransactionsPerStatus <NbOfTxPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 168 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTx>	[1..1]	Text		168
	DetailedStatus <DtldSts>	[1..1]	CodeSet		168
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		168

3.4.3.7 TransactionInformationAndStatus <TxInfAndSts>

Presence: [0..*]

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

TransactionInformationAndStatus <TxInfAndSts> contains the following **PaymentTransaction150** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		107
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		107
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		108
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		108
	TransactionStatus <TxSts>	[0..1]	CodeSet		108
	StatusReasonInformation <StsRsnInf>	[0..*]		C22	108
	Originator <Orgtr>	[0..1]	±		109
	Reason <Rsn>	[0..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	AdditionalInformation <AddtlInf>	[0..*]	Text		110
	PaymentConditionStatus <PmtCondSts>	[0..1]			110
	AcceptedAmount <AcptdAmt>	[0..1]	Amount	C1, C6	110
	GuaranteedPayment <GrntedPmt>	[0..1]	Indicator		111
	EarlyPayment <EarlyPmt>	[0..1]	Indicator		111
	ChargesInformation <ChrgsInf>	[0..*]			111
	Amount <Amt>	[1..1]	Amount	C2, C7	112
	Agent <Agt>	[1..1]	±		112
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113
	DebtorDecisionDateTime <DbtrDcsnDtTm>	[0..1]	DateTime		114
	AcceptanceDateTime <AcptncDtTm>	[0..1]	DateTime		114
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		114
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		114
	OriginalTransactionReference <OrgnlTxRef>	[0..1]			114
	Amount <Amt>	[0..1]	±		116
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		116
	ExpiryDate <XpryDt>	[0..1]	±		117
	PaymentCondition <PmtCond>	[0..1]			117

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		117
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		117
	DelayPenalty <DelyPnlty>	[0..1]	Text		118
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			118
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	118
Or}	Rate <Rate>	[1..1]	Rate		118
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		119
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		119
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		119
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		120
	RemittanceInformation <RmtInf>	[0..1]	±		120
	EnclosedFile <NclsdFile>	[0..*]			121
	Type <Tp>	[1..1]	±		121
	Identification <Id>	[1..1]	Text		122
	IssueDate <IsseDt>	[1..1]	±		122
	Name <Nm>	[0..1]	Text		122
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	122
	Format <Frmt>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	±		123
	FileName <FileNm>	[0..1]	Text		123
	DigitalSignature <DgtlSgntr>	[0..1]			123
	Party <Pty>	[1..1]	±		123
	Signature <Sgntr>	[1..1]	(External Schema)		124
	Enclosure <Nclsr>	[1..1]	Binary		125
	UltimateDebtor <UltmtDbtr>	[0..1]	±		125
	Debtor <Dbtr>	[0..1]	±		126
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	127
	DebtorAgent <DbtrAgt>	[0..1]	±		128
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	129
	CreditorAgent <CdtrAgt>	[1..1]	±		130

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	130
	Creditor <Cdtr>	[1..1]	±		131
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	132
	UltimateCreditor <UltmtCdtr>	[0..1]	±		133
	EnclosedFile <NclsdFile>	[0..*]			134
	Type <Tp>	[1..1]	±		135
	Identification <Id>	[1..1]	Text		135
	IssueDate <IsseDt>	[1..1]	±		135
	Name <Nm>	[0..1]	Text		136
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	136
	Format <Frmt>	[1..1]			136
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	±		136
	FileName <FileNm>	[0..1]	Text		137
	DigitalSignature <DgtlSgntr>	[0..1]			137
	Party <Pty>	[1..1]	±		137
	Signature <Sgntr>	[1..1]	(External Schema)		138
	Enclosure <Nclsr>	[1..1]	Binary		139
	SupplementaryData <SplmtryData>	[0..*]	±	C24	139

3.4.3.7.1 StatusIdentification <StsId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 256

3.4.3.7.2 OriginalInstructionIdentification <OrgnlInstrId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

3.4.3.7.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

3.4.3.7.4 OriginalUETR <OrgnlUETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 252

3.4.3.7.5 TransactionStatus <TxSts>

Presence: [0..1]

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

Datatype: "ExternalPaymentTransactionStatus1Code" on page 244

3.4.3.7.6 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C22 "StatusReasonRule"

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		109
	Reason <Rsn>	[0..1]			110
{Or	Code <Cd>	[1..1]	CodeSet		110
Or}	Proprietary <Prtry>	[1..1]	Text		110
	AdditionalInformation <AddtlInf>	[0..*]	Text		110

Constraints

- **StatusReasonRule**

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

On Condition

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

And /Reason is present

And /Reason/Code is present

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

3.4.3.7.6.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification272" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

3.4.3.7.6.2 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		110
Or}	Proprietary <Prtry>	[1..1]	Text		110

3.4.3.7.6.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 245

3.4.3.7.6.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

3.4.3.7.6.3 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 254

3.4.3.7.7 PaymentConditionStatus <PmtCondSts>

Presence: [0..1]

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

PaymentConditionStatus <PmtCondSts> contains the following **PaymentConditionStatus2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C6	110
	GuaranteedPayment <GrntedPmt>	[0..1]	Indicator		111
	EarlyPayment <EarlyPmt>	[0..1]	Indicator		111

3.4.3.7.7.1 AcceptedAmount <AccptdAmt>

Presence: [0..1]

Definition: Amount accepted to be paid.

Usage:

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

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

Datatype: "ActiveCurrencyAndAmount" on page 234

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.3.7.7.2 GuaranteedPayment <GrntedPmt>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 252):

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

3.4.3.7.7.3 EarlyPayment <EarlyPmt>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 252):

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

3.4.3.7.8 ChargesInformation <ChrgsInf>

Presence: [0..*]

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

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C7	112
	Agent <Agt>	[1..1]	±		112
	Type <Tp>	[0..1]			113
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	±		113

3.4.3.7.8.1 Amount <Amt>

Presence: [1..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

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.

3.4.3.7.8.2 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 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstAdr>	[0..1]	±		156

3.4.3.7.8.3 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		113
Or}	Proprietary <Prtry>	[1..1]	±		113

3.4.3.7.8.3.1 Code <Cd>

Presence: [1..1]

Definition: Charge type, in a coded form.

Datatype: "[ExternalChargeType1Code](#)" on page 240

3.4.3.7.8.3.2 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 163 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		163
	Issuer <Issr>	[0..1]	Text		163

3.4.3.7.9 DebtorDecisionDateTime <DbtrDcsnDtTm>

Presence: [0..1]

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

Datatype: "[ISODatetime](#)" on page 250

3.4.3.7.10 AcceptanceDateTime <AcctncDtTm>

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 250

3.4.3.7.11 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 256

3.4.3.7.12 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 256

3.4.3.7.13 OriginalTransactionReference <OrgnlTxRef>

Presence: [0..1]

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

OriginalTransactionReference <OrgnITxRef> contains the following
OriginalTransactionReference40 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[0..1]	±		116
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		116
	ExpiryDate <XpryDt>	[0..1]	±		117
	PaymentCondition <PmtCond>	[0..1]			117
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		117
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		117
	DelayPenalty <DelyPnlty>	[0..1]	Text		118
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			118
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	118
Or}	Rate <Rate>	[1..1]	Rate		118
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		119
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		119
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		119
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		120
	RemittanceInformation <RmtInf>	[0..1]	±		120
	EnclosedFile <NclsdFile>	[0..*]			121
	Type <Tp>	[1..1]	±		121
	Identification <Id>	[1..1]	Text		122
	IssueDate <IssDt>	[1..1]	±		122
	Name <Nm>	[0..1]	Text		122
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	122
	Format <Frmt>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	±		123
	FileName <FileNm>	[0..1]	Text		123
	DigitalSignature <DgtlSgntr>	[0..1]			123
	Party <Pty>	[1..1]	±		123
	Signature <Sgntr>	[1..1]	(External Schema)		124
	Enclosure <Nclsr>	[1..1]	Binary		125
	UltimateDebtor <UltmtDbtr>	[0..1]	±		125

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Debtor <Dbtr>	[0..1]	±		126
	DebtorAccount <DbtrAcct>	[0..1]	±	C14, C13	127
	DebtorAgent <DbtrAgt>	[0..1]	±		128
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±	C14, C13	129
	CreditorAgent <CdtrAgt>	[1..1]	±		130
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±	C14, C13	130
	Creditor <Cdtr>	[1..1]	±		131
	CreditorAccount <CdtrAcct>	[0..1]	±	C14, C13	132
	UltimateCreditor <UltmtCdtr>	[0..1]	±		133

3.4.3.7.13.1 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains one of the following elements (see "[AmountType4Choice](#)" on page 146 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C16	146
Or}	EquivalentAmount <EqvtAmt>	[1..1]			147
	Amount <Amt>	[1..1]	Amount	C2, C16	147
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	147

3.4.3.7.13.2 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

3.4.3.7.13.3 ExpiryDate <XpryDt>

Presence: [0..1]

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

Usage:

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

ExpiryDate <XpryDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

3.4.3.7.13.4 PaymentCondition <PmtCond>

Presence: [0..1]

Definition: Conditions for the execution of the payment.

PaymentCondition <PmtCond> contains the following **PaymentCondition2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[0..1]	Indicator		117
	EarlyPaymentAllowed <EarlyPmtAllwd>	[0..1]	Indicator		117
	DelayPenalty <DelyPnlty>	[0..1]	Text		118
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			118
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	118
Or}	Rate <Rate>	[1..1]	Rate		118
	GuaranteedPaymentRequested <GrntedPmtReqd>	[0..1]	Indicator		119

3.4.3.7.13.4.1 AmountModificationAllowed <AmtModAllwd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see "[TrueFalseIndicator](#)" on page 252):

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

3.4.3.7.13.4.2 EarlyPaymentAllowed <EarlyPmtAllwd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see ["TrueFalseIndicator"](#) on page 252):

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

3.4.3.7.13.4.3 DelayPenalty <DelyPnlty>

Presence: [0..1]

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

Datatype: ["Max140Text"](#) on page 254

3.4.3.7.13.4.4 ImmediatePaymentRebate <ImdtPmtRbt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C6	118
Or}	Rate <Rate>	[1..1]	Rate		118

3.4.3.7.13.4.4.1 Amount <Amt>

Presence: [1..1]

Definition: Amount expressed as an amount of money.

Impacted by: [C1 "ActiveCurrency"](#), [C6 "CurrencyAmount"](#)

Datatype: ["ActiveCurrencyAndAmount"](#) on page 234

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

3.4.3.7.13.4.4.2 Rate <Rate>

Presence: [1..1]

Definition: Amount expressed as a rate.

Datatype: ["PercentageRate" on page 253](#)

3.4.3.7.13.4.5 GuaranteedPaymentRequested <GrntdPmtReqd>

Presence: [0..1]

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

Usage: When element is not present, the default value is "Not Applicable".

Datatype: One of the following values must be used (see ["TrueFalseIndicator" on page 252](#)):

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

3.4.3.7.13.5 PaymentTypeInformation <PmtTplnf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTplnf> contains the following elements (see ["PaymentTypeInformation29" on page 178](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		178
	ServiceLevel <SvcLvl>	[0..*]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	LocalInstrument <LclInstrm>	[0..1]			179
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	SequenceType <SeqTp>	[0..1]	CodeSet		179
	CategoryPurpose <CtgyPurp>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

3.4.3.7.13.6 PaymentMethod <PmtMtd>

Presence: [0..1]

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

Datatype: ["PaymentMethod4Code" on page 247](#)

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.

3.4.3.7.13.7 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "CreditTransferMandateData1" on page 149 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandatIdentification <MndtId>	[0..1]	Text		149
	Type <Tp>	[0..1]	±		149
	DateOfSignature <DtOfSgntr>	[0..1]	Date		150
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		150
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		150
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		150
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		150
	Frequency <Frqcy>	[0..1]	±		151
	Reason <Rsn>	[0..1]			151
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151

3.4.3.7.13.8 RemittanceInformation <RmtInf>

Presence: [0..1]

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

RemittanceInformation <RmtInf> contains the following elements (see "[RemittanceInformation22](#)" on page 190 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		191
	Structured <Strd>	[0..*]	±		191

3.4.3.7.13.9 EnclosedFile <NclsdFile>

Presence: [0..*]

Definition: Document or template enclosed in the notification.

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

EnclosedFile <NclsdFile> contains the following **Document15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	±		121
	Identification <Id>	[1..1]	Text		122
	IssueDate <IsseDt>	[1..1]	±		122
	Name <Nm>	[0..1]	Text		122
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	122
	Format <Frmt>	[1..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	±		123
	FileName <FileNm>	[0..1]	Text		123
	DigitalSignature <DgtlSgntr>	[0..1]			123
	Party <Pty>	[1..1]	±		123
	Signature <Sgntr>	[1..1]	(External Schema)		124
	Enclosure <Nclsr>	[1..1]	Binary		125

3.4.3.7.13.9.1 Type <Tp>

Presence: [1..1]

Definition: Type of document or template.

Type <Tp> contains one of the following elements (see "[DocumentType1Choice](#)" on page 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	±		152

3.4.3.7.13.9.2 Identification <Id>

Presence: [1..1]

Definition: Identification of the document or template.

Datatype: "[Max35Text](#)" on page 256

3.4.3.7.13.9.3 IssueDate <IsseDt>

Presence: [1..1]

Definition: Issue date or date time of the document.

IssueDate <IsseDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

3.4.3.7.13.9.4 Name <Nm>

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 254

3.4.3.7.13.9.5 LanguageCode <LangCd>

Presence: [0..1]

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

Impacted by: [C25 "ValidationByTable"](#)

Datatype: "[LanguageCode](#)" on page 246

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

3.4.3.7.13.9.6 Format <Frmt>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	±		123

3.4.3.7.13.9.6.1 Code <Cd>

Presence: [1..1]

Definition: Document format.

Datatype: "ExternalDocumentFormat1Code" on page 242

3.4.3.7.13.9.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document format expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification1" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]	Text		161
	Issuer <Issr>	[0..1]	Text		162

3.4.3.7.13.9.7 FileName <FileNm>

Presence: [0..1]

Definition: Technical name of the file.

Datatype: "Max140Text" on page 254

3.4.3.7.13.9.8 DigitalSignature <DgtlSgntr>

Presence: [0..1]

Definition: Digital signature of the enclosed binary file.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		123
	Signature <Sgntr>	[1..1]	(External Schema)		124

3.4.3.7.13.9.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

3.4.3.7.13.9.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

3.4.3.7.13.9.9 Enclosure <Nclsr>

Presence: [1..1]

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

Datatype: "Max10MbBinary" on page 235

3.4.3.7.13.10 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

3.4.3.7.13.11 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

3.4.3.7.13.12 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

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

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

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
```

3.4.3.7.13.13 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

3.4.3.7.13.14 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "[CashAccount40](#)" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

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

3.4.3.7.13.15 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "[BranchAndFinancialInstitutionIdentification8](#)" on page 153 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

3.4.3.7.13.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount40" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

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
```

3.4.3.7.13.17 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 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

3.4.3.7.13.18 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

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
```

3.4.3.7.13.19 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 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

3.4.3.7.14 EnclosedFile <NclsdFile>

Presence: [0..*]

Definition: Document or template enclosed in the notification.

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

EnclosedFile <NclsdFile> contains the following **Document15** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	±		135
	Identification <Id>	[1..1]	Text		135
	IssueDate <IssDt>	[1..1]	±		135
	Name <Nm>	[0..1]	Text		136
	LanguageCode <LangCd>	[0..1]	CodeSet	C25	136
	Format <Frmt>	[1..1]			136
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	±		136
	FileName <FileNm>	[0..1]	Text		137
	DigitalSignature <DgtlSgntr>	[0..1]			137
	Party <Pty>	[1..1]	±		137
	Signature <Sgntr>	[1..1]	(External Schema)		138
	Enclosure <Nclsr>	[1..1]	Binary		139

3.4.3.7.14.1 Type <Tp>

Presence: [1..1]

Definition: Type of document or template.

Type <Tp> contains one of the following elements (see "DocumentType1Choice" on page 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	±		152

3.4.3.7.14.2 Identification <Id>

Presence: [1..1]

Definition: Identification of the document or template.

Datatype: "Max35Text" on page 256

3.4.3.7.14.3 IssueDate <IssDt>

Presence: [1..1]

Definition: Issue date or date time of the document.

IssueDate <IsseDt> contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

3.4.3.7.14.4 Name <Nm>

Presence: [0..1]

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

Datatype: "[Max140Text](#)" on page 254

3.4.3.7.14.5 LanguageCode <LangCd>

Presence: [0..1]

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

Impacted by: [C25 "ValidationByTable"](#)

Datatype: "[LanguageCode](#)" on page 246

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

3.4.3.7.14.6 Format <Frmt>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	±		136

3.4.3.7.14.6.1 Code <Cd>

Presence: [1..1]

Definition: Document format.

Datatype: "[ExternalDocumentFormat1Code](#)" on page 242

3.4.3.7.14.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document format expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification1](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]	Text		161
	Issuer <Issr>	[0..1]	Text		162

3.4.3.7.14.7 FileName <FileNm>

Presence: [0..1]

Definition: Technical name of the file.

Datatype: "[Max140Text](#)" on page 254

3.4.3.7.14.8 DigitalSignature <DgtlSgntr>

Presence: [0..1]

Definition: Digital signature of the enclosed binary file.

DigitalSignature <DgtlSgntr> contains the following **PartyAndSignature4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		137
	Signature <Sgntr>	[1..1]	(External Schema)		138

3.4.3.7.14.8.1 Party <Pty>

Presence: [1..1]

Definition: Entity involved in an activity.

Party <Pty> contains the following elements (see "[PartyIdentification272](#)" on page 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

3.4.3.7.14.8.2 Signature <Sgntr>

Presence: [1..1]

Definition: Signature of a party.

Type: (External Schema)

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

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

3.4.3.7.14.9 Enclosure <Nclsr>

Presence: [1..1]

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

Datatype: "Max10MbBinary" on page 235

3.4.3.7.15 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C24 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		167
	Envelope <Envlp>	[1..1]	(External Schema)		167

Constraints

- **SupplementaryDataRule**

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

3.4.4 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C24 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		167
	Envelope <Envlp>	[1..1]	(External Schema)		167

Constraints

- **SupplementaryDataRule**

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

4 Message Items Types

4.1 MessageComponents

4.1.1 Account

4.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141

4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: ["ExternalCashAccountType1Code" on page 240](#)

4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: ["Max35Text" on page 256](#)

4.1.1.2 CashAccount40

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	±		142
	Type <Tp>	[0..1]	±		142
	Currency <Ccy>	[0..1]	CodeSet	C2	142
	Name <Nm>	[0..1]	Text		143
	Proxy <Prxy>	[0..1]	±		143

Constraints

- **IdentificationAndProxyGuideline**

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

- **IdentificationOrProxyPresenceRule**

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

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

4.1.1.2.1 Identification <Id>

Presence: [0..1]

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

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 145 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C17	145
Or}	Other <Othr>	[1..1]	±		146

4.1.1.2.2 Type <Tp>

Presence: [0..1]

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

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 141 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		141
Or}	Proprietary <Prtry>	[1..1]	Text		141

4.1.1.2.3 Currency <Ccy>

Presence: [0..1]

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

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

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

Impacted by: [C2 "ActiveOrHistoricCurrency"](#)

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 236

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.1.2.4 Name <Nm>

Presence: [0..1]

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

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

Datatype: "Max70Text" on page 256

4.1.1.2.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "ProxyAccountIdentification1" on page 144 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145
	Identification <Id>	[1..1]	Text		145

4.1.1.3 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		143
	SchemeName <SchmeNm>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		144
Or}	Proprietary <Prtry>	[1..1]	Text		144
	Issuer <Issr>	[0..1]	Text		144

4.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 255

4.1.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		144
Or}	Proprietary <Prtry>	[1..1]	Text		144

4.1.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 239

4.1.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.1.4 ProxyAccountIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145
	Identification <Id>	[1..1]	Text		145

4.1.1.4.1 Type <Tp>

Presence: [0..1]

Definition: Type of the proxy identification.

Type <Tp> contains one of the following **ProxyAccountType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		145
Or}	Proprietary <Prtry>	[1..1]	Text		145

4.1.1.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalProxyAccountType1Code" on page 244

4.1.1.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.1.4.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 255

4.1.2 Account Identification

4.1.2.1 AccountIdentification4Choice

Definition: Specifies the unique identification of an account as assigned by the account servicer.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C17	145
Or}	Other <Othr>	[1..1]	±		146

4.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.

Impacted by: C17 "IBAN"

Datatype: "IBAN2007Identifier" on page 251

Constraints

- **IBAN**

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

4.1.2.1.2 Other <Othr>

Presence: [1..1]

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

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 143 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		143
	SchemeName <SchmeNm>	[0..1]			144
{Or	Code <Cd>	[1..1]	CodeSet		144
Or}	Proprietary <Prtry>	[1..1]	Text		144
	Issuer <Issr>	[0..1]	Text		144

4.1.3 Amount**4.1.3.1 AmountType4Choice**

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C16	146
Or}	EquivalentAmount <EqvtAmt>	[1..1]			147
	Amount <Amt>	[1..1]	Amount	C2, C16	147
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	147

4.1.3.1.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C16 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.3.1.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C16	147
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	147

4.1.3.1.2.1 Amount <Amt>

Presence: [1..1]

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

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

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 236

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.4 Date Period

4.1.4.1 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		148
	ToDate <ToDt>	[1..1]	Date		148

4.1.4.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 250

4.1.4.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 250

4.1.5 Date Time

4.1.5.1 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		149
Or}	DateTime <DtTm>	[1..1]	DateTime		149

4.1.5.1.1 Date <Dt>*Presence:* [1..1]*Definition:* Specified date.*Datatype:* "ISODate" on page 250**4.1.5.1.2 DateTime <DtTm>***Presence:* [1..1]*Definition:* Specified date and time.*Datatype:* "ISODatetime" on page 250**4.1.6 Direct Debit****4.1.6.1 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		149
	Type <Tp>	[0..1]	±		149
	DateOfSignature <DtOfSgntr>	[0..1]	Date		150
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		150
	ElectronicSignature <ElctrcSgntr>	[0..1]	Binary		150
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		150
	FinalPaymentDate <FnIPmtDt>	[0..1]	Date		150
	Frequency <Frqcy>	[0..1]	±		151
	Reason <Rsn>	[0..1]			151
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151

4.1.6.1.1 MandateIdentification <MndtId>*Presence:* [0..1]*Definition:* Unique identification, as assigned by the creditor, to unambiguously identify the mandate.*Datatype:* "Max35Text" on page 256**4.1.6.1.2 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 164 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			165
{Or	Code <Cd>	[1..1]	CodeSet		165
Or}	Proprietary <Prtry>	[1..1]	Text		165
	LocalInstrument <LclInstrm>	[0..1]			165
{Or	Code <Cd>	[1..1]	CodeSet		166
Or}	Proprietary <Prtry>	[1..1]	Text		166
	CategoryPurpose <CtgyPurp>	[0..1]			166
{Or	Code <Cd>	[1..1]	CodeSet		166
Or}	Proprietary <Prtry>	[1..1]	Text		166
	Classification <Clssfctn>	[0..1]	±		166

4.1.6.1.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 250

4.1.6.1.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

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

Datatype: "[ISODatetime](#)" on page 250

4.1.6.1.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "[Max10KBinary](#)" on page 235

4.1.6.1.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 250

4.1.6.1.7 FinalPaymentDate <FnIPmtDt>

Presence: [0..1]

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

Datatype: "[ISODate](#)" on page 250

4.1.6.1.8 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 158 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		159
Or	Period <Prd>	[1..1]			159
	Type <Tp>	[1..1]	CodeSet		160
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		160
Or}	PointInTime <PtInTm>	[1..1]			160
	Type <Tp>	[1..1]	CodeSet		160
	PointInTime <PtInTm>	[1..1]	Text		161

4.1.6.1.9 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		151
Or}	Proprietary <Prtry>	[1..1]	Text		151

4.1.6.1.9.1 Code <Cd>*Presence:* [1..1]*Definition:* Reason for the mandate setup, as published in an external reason code list.*Datatype:* "[ExternalMandateSetupReason1Code](#)" on page 243**4.1.6.1.9.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the mandate setup, in a proprietary form.*Datatype:* "[Max70Text](#)" on page 256

4.1.7 Document

4.1.7.1 DocumentType1Choice

Definition: Choice of format for the document type.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	±		152

4.1.7.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type, in a coded form.

Datatype: "ExternalDocumentType1Code" on page 242

4.1.7.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Document type, in a proprietary form.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification1](#)" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]	Text		161
	Issuer <Issr>	[0..1]	Text		162

4.1.8 Financial Institution Identification

4.1.8.1 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]	±		152
	MemberIdentification <Mmbld>	[1..1]	Text		153

4.1.8.1.1 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 232 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232

4.1.8.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 256

4.1.8.2 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]			153
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155
	BranchIdentification <BrnchId>	[0..1]			156
	Identification <Id>	[0..1]	Text		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

4.1.8.2.1 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	154
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		154
	LEI <LEI>	[0..1]	IdentifierSet		154
	Name <Nm>	[0..1]	Text		154
	PostalAddress <PstlAdr>	[0..1]	±		155
	Other <Othr>	[0..1]	±		155

4.1.8.2.1.1 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 251

Constraints

- **BICFI**

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

4.1.8.2.1.2 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 152 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		152
	MemberIdentification <Mmbld>	[1..1]	Text		153

4.1.8.2.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 252

4.1.8.2.1.4 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 254

4.1.8.2.1.5 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

4.1.8.2.1.6 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 157 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		158
	SchemeName <SchmeNm>	[0..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158
	Issuer <Issr>	[0..1]	Text		158

4.1.8.2.2 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		156
	LEI <LEI>	[0..1]	IdentifierSet		156
	Name <Nm>	[0..1]	Text		156
	PostalAddress <PstlAdr>	[0..1]	±		156

4.1.8.2.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 256

4.1.8.2.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 252

4.1.8.2.2.3 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 254

4.1.8.2.2.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress27" on page 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

4.1.8.3 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		158
	SchemeName <SchmeNm>	[0..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		158
	Issuer <Issr>	[0..1]	Text		158

4.1.8.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 256

4.1.8.3.2 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		158
Or}	Proprietary <Prtry>	[1..1]	Text		158

4.1.8.3.2.1 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 242

4.1.8.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.8.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.9 Frequency**4.1.9.1 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		159
Or	Period <Prd>	[1..1]			159
	Type <Tp>	[1..1]	CodeSet		160
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		160
Or}	PointInTime <PtInTm>	[1..1]			160
	Type <Tp>	[1..1]	CodeSet		160
	PointInTime <PtInTm>	[1..1]	Text		161

4.1.9.1.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 245

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

4.1.9.1.2 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		160
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		160

4.1.9.1.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 245

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

4.1.9.1.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

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

Datatype: "DecimalNumber" on page 252

4.1.9.1.3 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		160
	PointInTime <PtInTm>	[1..1]	Text		161

4.1.9.1.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 245

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

4.1.9.1.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: "Exact2NumericText" on page 253

4.1.10 Identification Information

4.1.10.1 GenericIdentification1

Definition: Information related to an identification, for example party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		161
	SchemeName <SchmeNm>	[0..1]	Text		161
	Issuer <Issr>	[0..1]	Text		162

4.1.10.1.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 256

4.1.10.1.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Datatype: "Max35Text" on page 256

4.1.10.1.3 Issuer <lssr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.10.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		162
	EndToEndIdentification <EndToEndId>	[1..1]	Text		162
	UETR <UETR>	[0..1]	IdentifierSet		162

4.1.10.2.1 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 256

4.1.10.2.2 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 256

4.1.10.2.3 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 252

4.1.10.3 GenericIdentification30

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		163
	Issuer <Issr>	[1..1]	Text		163
	SchemeName <SchmeNm>	[0..1]	Text		163

4.1.10.3.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 253

4.1.10.3.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.10.3.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 256

4.1.10.4 GenericIdentification3

Definition: Information related to an identification, for example, party identification or account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		163
	Issuer <Issr>	[0..1]	Text		163

4.1.10.4.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.10.4.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.11 Mandate

4.1.11.1 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		164
Or}	Proprietary <Prtry>	[1..1]	Text		164

4.1.11.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "MandateClassification1Code" on page 246

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

4.1.11.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 256

4.1.11.2 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]			165
{Or	Code <Cd>	[1..1]	CodeSet		165
Or}	Proprietary <Prtry>	[1..1]	Text		165
	LocalInstrument <LclInstrm>	[0..1]			165
{Or	Code <Cd>	[1..1]	CodeSet		166
Or}	Proprietary <Prtry>	[1..1]	Text		166
	CategoryPurpose <CtgyPurp>	[0..1]			166
{Or	Code <Cd>	[1..1]	CodeSet		166
Or}	Proprietary <Prtry>	[1..1]	Text		166
	Classification <Clssfctn>	[0..1]	±		166

4.1.11.2.1 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		165
Or}	Proprietary <Prtry>	[1..1]	Text		165

4.1.11.2.1.1 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 245

4.1.11.2.1.2 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 256

4.1.11.2.2 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		166
Or}	Proprietary <Prtry>	[1..1]	Text		166

4.1.11.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 243

4.1.11.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.11.2.3 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		166
Or}	Proprietary <Prtry>	[1..1]	Text		166

4.1.11.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 240

4.1.11.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 256

4.1.11.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "[MandateClassification1Choice](#)" on page 164 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		164
Or}	Proprietary <Prtry>	[1..1]	Text		164

4.1.12 Miscellaneous

4.1.12.1 SupplementaryData1

Definition: Additional information that can not be captured in the structured fields and/or any other specific block.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		167
	Envelope <Envlp>	[1..1]	(External Schema)		167

Constraints

- **SupplementaryDataRule**

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

4.1.12.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

Definition: Unambiguous reference to the location where the supplementary data must be inserted in the message instance.

In the case of XML, this is expressed by a valid XPath.

Datatype: "[Max350Text](#)" on page 255

4.1.12.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

Technical component that contains the validated supplementary data information. This technical envelope allows to segregate the supplementary data information from any other information.

4.1.12.2 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		168
Or}	Proprietary <Prtry>	[1..1]	Text		168

4.1.12.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 245

4.1.12.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 256

4.1.12.3 NumberOfTransactionsPerStatus5

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		168
	DetailedStatus <DtldSts>	[1..1]	CodeSet		168
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		168

4.1.12.3.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

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

Datatype: "Max15NumericText" on page 254

4.1.12.3.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 244

4.1.12.3.3 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 252

4.1.13 Party Identification

4.1.13.1 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		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

4.1.13.1.1 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 254

4.1.13.1.2 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 184 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

4.1.13.1.3 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]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176

4.1.13.1.3.1 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	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173

4.1.13.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C3 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 251

Constraints

- **AnyBIC**

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

4.1.13.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 252

4.1.13.1.3.1.3 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		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173

4.1.13.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 255

4.1.13.1.3.1.3.2 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		173
Or}	Proprietary <Prtry>	[1..1]	Text		173

4.1.13.1.3.1.3.2.1 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 243

4.1.13.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.13.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.13.1.3.2 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]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176

4.1.13.1.3.2.1 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		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175

4.1.13.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 250

4.1.13.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 256

4.1.13.1.3.2.1.3 CityOfBirth <CityOfBirth>*Presence:* [1..1]*Definition:* City where a person was born.*Datatype:* "Max35Text" on page 256**4.1.13.1.3.2.1.4 CountryOfBirth <CtryOfBirth>***Presence:* [1..1]*Definition:* Country where a person was born.*Impacted by:* C12 "Country"*Datatype:* "CountryCode" on page 239**Constraints**

- **Country**

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

4.1.13.1.3.2.2 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		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176

4.1.13.1.3.2.2.1 Identification <Id>*Presence:* [1..1]*Definition:* Unique and unambiguous identification of a person.*Datatype:* "Max256Text" on page 255**4.1.13.1.3.2.2.2 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		176
Or}	Proprietary <Prtry>	[1..1]	Text		176

4.1.13.1.3.2.2.2.1 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 244

4.1.13.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.13.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 256

4.1.13.1.4 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: C12 "Country"

Datatype: "CountryCode" on page 239

Constraints

- **Country**

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

4.1.13.1.5 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 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		181
	Name <Nm>	[0..1]	Text		181
	PhoneNumber <PhneNb>	[0..1]	Text		181
	MobileNumber <MobNb>	[0..1]	Text		182
	FaxNumber <FaxNb>	[0..1]	Text		182
	URLAddress <URLAdr>	[0..1]	Text		182
	EmailAddress <EmailAdr>	[0..1]	Text		182
	EmailPurpose <EmailPurp>	[0..1]	Text		182
	JobTitle <JobTitl>	[0..1]	Text		182
	Responsibility <Rspnsblty>	[0..1]	Text		182
	Department <Dept>	[0..1]	Text		182
	Other <Othr>	[0..*]			183
	ChannelType <ChanlTp>	[1..1]	Text		183
	Identification <Id>	[0..1]	Text		183
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		183

4.1.14 Payment

4.1.14.1 InstructionForCreditorAgent3

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		177
	InstructionInformation <InstrInf>	[0..1]	Text		178

4.1.14.1.1 Code <Cd>

Presence: [0..1]

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

Datatype: "ExternalCreditorAgentInstruction1Code" on page 241

4.1.14.1.2 InstructionInformation <InstrInf>

Presence: [0..1]

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

Datatype: "Max140Text" on page 254

4.1.15 Payment Type

4.1.15.1 PaymentTypeInformation29

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		178
	ServiceLevel <SvcLvl>	[0..*]			178
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	LocalInstrument <LclInstrm>	[0..1]			179
{Or	Code <Cd>	[1..1]	CodeSet		179
Or}	Proprietary <Prtry>	[1..1]	Text		179
	SequenceType <SeqTp>	[0..1]	CodeSet		179
	CategoryPurpose <CtgyPurp>	[0..1]			180
{Or	Code <Cd>	[1..1]	CodeSet		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

4.1.15.1.1 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 248

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

4.1.15.1.2 ServiceLevel <SvcLvl>

Presence: [0..*]

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

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

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

4.1.15.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalServiceLevel1Code" on page 245

4.1.15.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.15.1.3 LocalInstrument <LclInstrm>

Presence: [0..1]

Definition: User community specific instrument.

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

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

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

4.1.15.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 243

4.1.15.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.15.1.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 249

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.

4.1.15.1.5 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		180
Or}	Proprietary <Prtry>	[1..1]	Text		180

4.1.15.1.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 240

4.1.15.1.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 256

4.1.16 Person Identification

4.1.16.1 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		181
	Name <Nm>	[0..1]	Text		181
	PhoneNumber <PhneNb>	[0..1]	Text		181
	MobileNumber <MobNb>	[0..1]	Text		182
	FaxNumber <FaxNb>	[0..1]	Text		182
	URLAddress <URLAdr>	[0..1]	Text		182
	EmailAddress <EmailAdr>	[0..1]	Text		182
	EmailPurpose <EmailPurp>	[0..1]	Text		182
	JobTitle <JobTitl>	[0..1]	Text		182
	Responsibility <Rspnsblty>	[0..1]	Text		182
	Department <Dept>	[0..1]	Text		182
	Other <Othr>	[0..*]			183
	ChannelType <ChanlTp>	[1..1]	Text		183
	Identification <Id>	[0..1]	Text		183
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		183

4.1.16.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 246

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

4.1.16.1.2 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 254

4.1.16.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 256](#)

4.1.16.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 256](#)

4.1.16.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: ["PhoneNumber" on page 256](#)

4.1.16.1.6 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 255](#)

4.1.16.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: ["Max256Text" on page 255](#)

4.1.16.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: ["Max35Text" on page 256](#)

4.1.16.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: ["Max35Text" on page 256](#)

4.1.16.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: ["Max35Text" on page 256](#)

4.1.16.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 256

4.1.16.1.12 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 <ChanITp>	[1..1]	Text		183
	Identification <Id>	[0..1]	Text		183

4.1.16.1.12.1 ChannelType <ChanITp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 256

4.1.16.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 254

4.1.16.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 247

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.

4.1.17 Postal Address

4.1.17.1 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]			184
{Or	Code <Cd>	[1..1]	CodeSet		185
Or}	Proprietary <Prtry>	[1..1]	±		185
	CareOf <CareOf>	[0..1]	Text		185
	Department <Dept>	[0..1]	Text		185
	SubDepartment <SubDept>	[0..1]	Text		185
	StreetName <StrtNm>	[0..1]	Text		186
	BuildingNumber <BldgNb>	[0..1]	Text		186
	BuildingName <BldgNm>	[0..1]	Text		186
	Floor <Flr>	[0..1]	Text		186
	UnitNumber <UnitNb>	[0..1]	Text		186
	PostBox <PstBx>	[0..1]	Text		186
	Room <Room>	[0..1]	Text		186
	PostCode <PstCd>	[0..1]	Text		186
	TownName <TwnNm>	[0..1]	Text		187
	TownLocationName <TwnLctnNm>	[0..1]	Text		187
	DistrictName <DstrctNm>	[0..1]	Text		187
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		187
	Country <Ctry>	[0..1]	CodeSet	C12	187
	AddressLine <AdrLine>	[0..7]	Text		187

4.1.17.1.1 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		185
Or}	Proprietary <Prtry>	[1..1]	±		185

4.1.17.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 236

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.1.17.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 162 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		163
	Issuer <Issr>	[1..1]	Text		163
	SchemeName <SchemeNm>	[0..1]	Text		163

4.1.17.1.2 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 254

4.1.17.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 256

4.1.17.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 256

4.1.17.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 254

4.1.17.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 255

4.1.17.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 254

4.1.17.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 256

4.1.17.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 255

4.1.17.1.10 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 255

4.1.17.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 256

4.1.17.1.12 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 255

4.1.17.1.13 **TownName <TwnNm>**

Presence: [0..1]

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

Datatype: "Max140Text" on page 254

4.1.17.1.14 **TownLocationName <TwnLctnNm>**

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 254

4.1.17.1.15 **DistrictName <DstrctNm>**

Presence: [0..1]

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

Datatype: "Max140Text" on page 254

4.1.17.1.16 **CountrySubDivision <CtrySubDvsn>**

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

4.1.17.1.17 **Country <Ctry>**

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C12 "Country"

Datatype: "CountryCode" on page 239

Constraints

- **Country**

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

4.1.17.1.18 **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 256

4.1.18 **Regulatory Reporting**

4.1.18.1 **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		188
	Authority <Authrty>	[0..1]			188
	Name <Nm>	[0..1]	Text		188
	Country <Ctry>	[0..1]	CodeSet	C12	189
	Details <Dtls>	[0..*]			189
	Type <Tp>	[0..1]	Text		189
	Date <Dt>	[0..1]	Date		189
	Country <Ctry>	[0..1]	CodeSet	C12	189
	Code <Cd>	[0..1]	Text		190
	Amount <Amt>	[0..1]	Amount	C2, C16	190
	Information <Inf>	[0..*]	Text		190

4.1.18.1.1 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 248

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

4.1.18.1.2 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		188
	Country <Ctry>	[0..1]	CodeSet	C12	189

4.1.18.1.2.1 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 254

4.1.18.1.2.2 Country <Ctry>

Presence: [0..1]

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

Impacted by: C12 "Country"

Datatype: "CountryCode" on page 239

Constraints

- **Country**

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

4.1.18.1.3 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		189
	Date <Dt>	[0..1]	Date		189
	Country <Ctry>	[0..1]	CodeSet	C12	189
	Code <Cd>	[0..1]	Text		190
	Amount <Amt>	[0..1]	Amount	C2, C16	190
	Information <Inf>	[0..*]	Text		190

4.1.18.1.3.1 Type <Tp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

4.1.18.1.3.2 Date <Dt>

Presence: [0..1]

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

Datatype: "ISODate" on page 250

4.1.18.1.3.3 Country <Ctry>

Presence: [0..1]

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

Impacted by: C12 "Country"

Datatype: "CountryCode" on page 239

Constraints

- **Country**

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

4.1.18.1.3.4 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 254

4.1.18.1.3.5 Amount <Amt>

Presence: [0..1]

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

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.18.1.3.6 Information <Inf>

Presence: [0..*]

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

Datatype: "Max35Text" on page 256

4.1.19 Remittance

4.1.19.1 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		191
	Structured <Strd>	[0..*]	±		191

4.1.19.1.1 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 254

4.1.19.1.2 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 195 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			199
	Type <Tp>	[0..1]			201
	CodeOrProprietary <CdOrPrtry>	[1..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	Number <Nb>	[0..1]	Text		202
	RelatedDate <RltdDt>	[0..1]			202
	Type <Tp>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	Date <Dt>	[1..1]	Date		202
	LineDetails <LineDtls>	[0..*]			203
	Identification <Id>	[1..*]			203
	Type <Tp>	[0..1]			204
	CodeOrProprietary <CdOrPrtry>	[1..1]			204
{Or	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	Issuer <Issr>	[0..1]	Text		205
	Number <Nb>	[0..1]	Text		205
	RelatedDate <RltdDt>	[0..1]	Date		205
	Description <Desc>	[0..1]	Text		205
	Amount <Amt>	[0..1]		C24	205
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
	Type <Tp>	[1..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C2, C16	207

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]		C24	208
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			209
	Type <Tp>	[1..1]			209
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	Amount <Amt>	[1..1]	Amount	C2, C16	210
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			210
	Amount <Amt>	[1..1]	Amount	C2, C16	210
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		211
	Reason <Rsn>	[0..1]	Text		211
	AdditionalInformation <AddtlInf>	[0..1]	Text		211
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			211
	Type <Tp>	[0..1]			212
	CodeOrProprietary <CdOrPrtry>	[1..1]			212
{Or	Code <Cd>	[1..1]	CodeSet		212
Or}	Proprietary <Prtry>	[1..1]	Text		212
	Issuer <Issr>	[0..1]	Text		213
	Reference <Ref>	[0..1]	Text		213
	Invoicer <Invcr>	[0..1]	±		213
	Invoicee <Invcee>	[0..1]	±		214
	TaxRemittance <TaxRmt>	[0..1]			215
	Creditor <Cdtr>	[0..1]	±		217
	Debtor <Dbtr>	[0..1]	±		217
	UltimateDebtor <UltmtDbtr>	[0..1]	±		217
	AdministrationZone <AdmstrnZone>	[0..1]	Text		218
	ReferenceNumber <RefNb>	[0..1]	Text		218
	Method <Mtd>	[0..1]	Text		218
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	218

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	219
	Date <Dt>	[0..1]	Date		219
	SequenceNumber <SeqNb>	[0..1]	Quantity		219
	Record <Rcrd>	[0..*]			219
	Type <Tp>	[0..1]	Text		220
	Category <Ctgy>	[0..1]	Text		220
	CategoryDetails <CtgyDtls>	[0..1]	Text		220
	DebtorStatus <DbtrSts>	[0..1]	Text		221
	CertificateIdentification <CertId>	[0..1]	Text		221
	FormsCode <FrmsCd>	[0..1]	Text		221
	Period <Prd>	[0..1]			221
	Year <Yr>	[0..1]	Year		221
	Type <Tp>	[0..1]	CodeSet		221
	FromDate <FrToDt>	[0..1]	±		222
	TaxAmount <TaxAmt>	[0..1]			223
	Rate <Rate>	[0..1]	Rate		223
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	223
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	223
	Details <Dtls>	[0..*]			224
	Period <Prd>	[0..1]			224
	Year <Yr>	[0..1]	Year		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225
	Amount <Amt>	[1..1]	Amount	C2, C16	226
	AdditionalInformation <AddtlInf>	[0..1]	Text		226
	GarnishmentRemittance <GrnshmtRmt>	[0..1]			226
	Type <Tp>	[1..1]			227
	CodeOrProprietary <CdOrPrtry>	[1..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Garnishee <Gmshee>	[0..1]	±		228
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		229
	ReferenceNumber <RefNb>	[0..1]	Text		230
	Date <Dt>	[0..1]	Date		231
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	231
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrnclnd>	[0..1]	Indicator		231
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		231
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		231

4.1.19.2 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..*]			199
	Type <Tp>	[0..1]			201
	CodeOrProprietary <CdOrPrtry>	[1..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	Number <Nb>	[0..1]	Text		202
	RelatedDate <RltdDt>	[0..1]			202
	Type <Tp>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	Date <Dt>	[1..1]	Date		202
	LineDetails <LineDtls>	[0..*]			203
	Identification <Id>	[1..*]			203
	Type <Tp>	[0..1]			204
	CodeOrProprietary <CdOrPrtry>	[1..1]			204
{Or	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	Issuer <Issr>	[0..1]	Text		205
	Number <Nb>	[0..1]	Text		205
	RelatedDate <RltdDt>	[0..1]	Date		205
	Description <Desc>	[0..1]	Text		205
	Amount <Amt>	[0..1]		C24	205
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
	Type <Tp>	[1..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]		C24	208
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			209
	Type <Tp>	[1..1]			209
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	Amount <Amt>	[1..1]	Amount	C2, C16	210
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			210
	Amount <Amt>	[1..1]	Amount	C2, C16	210
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		211
	Reason <Rsn>	[0..1]	Text		211
	AdditionalInformation <AddtlInf>	[0..1]	Text		211
	CreditorReferenceInformation <CdtrRefInf>	[0..1]			211
	Type <Tp>	[0..1]			212
	CodeOrProprietary <CdOrPrtry>	[1..1]			212
{Or	Code <Cd>	[1..1]	CodeSet		212
Or}	Proprietary <Prtry>	[1..1]	Text		212
	Issuer <Issr>	[0..1]	Text		213
	Reference <Ref>	[0..1]	Text		213
	Invoicer <Invcr>	[0..1]	±		213
	Invoicee <Invcee>	[0..1]	±		214
	TaxRemittance <TaxRmt>	[0..1]			215
	Creditor <Cdtr>	[0..1]	±		217
	Debtor <Dbtr>	[0..1]	±		217
	UltimateDebtor <UltmtDbtr>	[0..1]	±		217
	AdministrationZone <AdmstnZone>	[0..1]	Text		218
	ReferenceNumber <RefNb>	[0..1]	Text		218
	Method <Mtd>	[0..1]	Text		218
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	218
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	219

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Date <Dt>	[0..1]	Date		219
	SequenceNumber <SeqNb>	[0..1]	Quantity		219
	Record <Rcrd>	[0..*]			219
	Type <Tp>	[0..1]	Text		220
	Category <Ctgy>	[0..1]	Text		220
	CategoryDetails <CtgyDtls>	[0..1]	Text		220
	DebtorStatus <DbtrSts>	[0..1]	Text		221
	CertificateIdentification <CertId>	[0..1]	Text		221
	FormsCode <FrmsCd>	[0..1]	Text		221
	Period <Prd>	[0..1]			221
	Year <Yr>	[0..1]	Year		221
	Type <Tp>	[0..1]	CodeSet		221
	FromDate <FrToDt>	[0..1]	±		222
	TaxAmount <TaxAmt>	[0..1]			223
	Rate <Rate>	[0..1]	Rate		223
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	223
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	223
	Details <Dtls>	[0..*]			224
	Period <Prd>	[0..1]			224
	Year <Yr>	[0..1]	Year		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225
	Amount <Amt>	[1..1]	Amount	C2, C16	226
	AdditionalInformation <AddtlInf>	[0..1]	Text		226
	GarnishmentRemittance <GrnshmtRmt>	[0..1]			226
	Type <Tp>	[1..1]			227
	CodeOrProprietary <CdOrPrtry>	[1..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228
	Garnishee <Grnshhee>	[0..1]	±		228

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		229
	ReferenceNumber <RefNb>	[0..1]	Text		230
	Date <Dt>	[0..1]	Date		231
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	231
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		231
	EmployeeTerminationIndicator <MplyeeTermtnlInd>	[0..1]	Indicator		231
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		231

4.1.19.2.1 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]			201
	CodeOrProprietary <CdOrPrtry>	[1..1]			201
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201
	Number <Nb>	[0..1]	Text		202
	RelatedDate <RltdDt>	[0..1]			202
	Type <Tp>	[1..1]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	Date <Dt>	[1..1]	Date		202
	LineDetails <LineDtls>	[0..*]			203
	Identification <Id>	[1..*]			203
	Type <Tp>	[0..1]			204
	CodeOrProprietary <CdOrPrtry>	[1..1]			204
{Or	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	Issuer <Issr>	[0..1]	Text		205
	Number <Nb>	[0..1]	Text		205
	RelatedDate <RltdDt>	[0..1]	Date		205
	Description <Desc>	[0..1]	Text		205
	Amount <Amt>	[0..1]		C24	205
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
	Type <Tp>	[1..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208

4.1.19.2.1.1 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]			201
{Or	Code <Cd>	[1..1]	CodeSet		201
Or}	Proprietary <Prtry>	[1..1]	Text		201
	Issuer <Issr>	[0..1]	Text		201

4.1.19.2.1.1.1 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		201
Or}	Proprietary <Prtry>	[1..1]	Text		201

4.1.19.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: "ExternalDocumentType1Code" on page 242

4.1.19.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: "Max35Text" on page 256

4.1.19.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 256

4.1.19.2.1.2 Number <Nb>*Presence:* [0..1]*Definition:* Unique and unambiguous identification of the referred document.*Datatype:* "Max35Text" on page 256**4.1.19.2.1.3 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]			202
{Or	Code <Cd>	[1..1]	CodeSet		202
Or}	Proprietary <Prtry>	[1..1]	Text		202
	Date <Dt>	[1..1]	Date		202

4.1.19.2.1.3.1 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		202
Or}	Proprietary <Prtry>	[1..1]	Text		202

4.1.19.2.1.3.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the date type, as published in an external date type code set.*Datatype:* "ExternalDateType1Code" on page 241**4.1.19.2.1.3.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the date type, in a free-text form.*Datatype:* "Max35Text" on page 256**4.1.19.2.1.3.2 Date <Dt>***Presence:* [1..1]*Definition:* Date associated with the referred document.*Datatype:* "ISODate" on page 250

4.1.19.2.1.4 LineDetails <LineDtIs>*Presence:* [0..*]*Definition:* Set of elements used to provide the content of the referred document line.**LineDetails <LineDtIs>** contains the following **DocumentLineInformation2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			203
	Type <Tp>	[0..1]			204
	CodeOrProprietary <CdOrPrtry>	[1..1]			204
{Or	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	Issuer <Issr>	[0..1]	Text		205
	Number <Nb>	[0..1]	Text		205
	RelatedDate <RltdDt>	[0..1]	Date		205
	Description <Desc>	[0..1]	Text		205
	Amount <Amt>	[0..1]		C24	205
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
	Type <Tp>	[1..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208

4.1.19.2.1.4.1 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]			204
	CodeOrProprietary <CdOrPrtry>	[1..1]			204
{Or	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	Issuer <Issr>	[0..1]	Text		205
	Number <Nb>	[0..1]	Text		205
	RelatedDate <RltdDt>	[0..1]	Date		205

4.1.19.2.1.4.1.1 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]			204
{Or	Code <Cd>	[1..1]	CodeSet		204
Or}	Proprietary <Prtry>	[1..1]	Text		204
	Issuer <Issr>	[0..1]	Text		205

4.1.19.2.1.4.1.1.1 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		204
Or}	Proprietary <Prtry>	[1..1]	Text		204

4.1.19.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 242

4.1.19.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.19.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 256

4.1.19.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 256

4.1.19.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 250

4.1.19.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 255

4.1.19.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Impacted by: C24 "RemittanceAmountAndTypeGuideline"

Amount <Amt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			206
	Type <Tp>	[1..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			207
	Amount <Amt>	[1..1]	Amount	C2, C16	207
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208

Constraints

- **RemittanceAmountAndTypeGuideline**

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

4.1.19.2.1.4.3.1 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]			206
{Or	Code <Cd>	[1..1]	CodeSet		207
Or}	Proprietary <Prtry>	[1..1]	Text		207
	Amount <Amt>	[1..1]	Amount	C2, C16	207

4.1.19.2.1.4.3.1.1 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		207
Or}	Proprietary <Prtry>	[1..1]	Text		207

4.1.19.2.1.4.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: "ExternalDocumentAmountType1Code" on page 241

4.1.19.2.1.4.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.19.2.1.4.3.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.1.4.3.2 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, C16	207
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		208
	Reason <Rsn>	[0..1]	Text		208
	AdditionalInformation <AddtlInf>	[0..1]	Text		208

4.1.19.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 239

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

4.1.19.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 256

4.1.19.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 254

4.1.19.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

Impacted by: C24 "RemittanceAmountAndTypeGuideline"

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			209
	Type <Tp>	[1..1]			209
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	Amount <Amt>	[1..1]	Amount	C2, C16	210
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			210
	Amount <Amt>	[1..1]	Amount	C2, C16	210
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		211
	Reason <Rsn>	[0..1]	Text		211
	AdditionalInformation <AddtlInf>	[0..1]	Text		211

Constraints

- **RemittanceAmountAndTypeGuideline**

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

4.1.19.2.2.1 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]			209
{Or	Code <Cd>	[1..1]	CodeSet		210
Or}	Proprietary <Prtry>	[1..1]	Text		210
	Amount <Amt>	[1..1]	Amount	C2, C16	210

4.1.19.2.2.1.1 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		210
Or}	Proprietary <Prtry>	[1..1]	Text		210

4.1.19.2.2.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: "ExternalDocumentAmountType1Code" on page 241

4.1.19.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.19.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.2.2 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, C16	210
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		211
	Reason <Rsn>	[0..1]	Text		211
	AdditionalInformation <AddtlInf>	[0..1]	Text		211

4.1.19.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 239

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

4.1.19.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 256

4.1.19.2.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 254

4.1.19.2.3 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]			212
	CodeOrProprietary <CdOrPrtry>	[1..1]			212
{Or	Code <Cd>	[1..1]	CodeSet		212
Or}	Proprietary <Prtry>	[1..1]	Text		212
	Issuer <Issr>	[0..1]	Text		213
	Reference <Ref>	[0..1]	Text		213

4.1.19.2.3.1 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]			212
{Or	Code <Cd>	[1..1]	CodeSet		212
Or}	Proprietary <Prtry>	[1..1]	Text		212
	Issuer <Issr>	[0..1]	Text		213

4.1.19.2.3.1.1 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		212
Or}	Proprietary <Prtry>	[1..1]	Text		212

4.1.19.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: "ExternalCreditorReferenceType1Code" on page 241

4.1.19.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 256

4.1.19.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 256

4.1.19.2.3.2 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 256

4.1.19.2.4 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 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

4.1.19.2.5 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 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CctcDtls>	[0..1]	±		176

4.1.19.2.6 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]	±		217
	Debtor <Dbtr>	[0..1]	±		217
	UltimateDebtor <UltmtDbtr>	[0..1]	±		217
	AdministrationZone <AdmstnZone>	[0..1]	Text		218
	ReferenceNumber <RefNb>	[0..1]	Text		218
	Method <Mtd>	[0..1]	Text		218
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	218
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	219
	Date <Dt>	[0..1]	Date		219
	SequenceNumber <SeqNb>	[0..1]	Quantity		219
	Record <Rcrd>	[0..*]			219
	Type <Tp>	[0..1]	Text		220
	Category <Ctgy>	[0..1]	Text		220
	CategoryDetails <CtgyDtls>	[0..1]	Text		220
	DebtorStatus <DbtrSts>	[0..1]	Text		221
	CertificateIdentification <CertId>	[0..1]	Text		221
	FormsCode <FrmsCd>	[0..1]	Text		221
	Period <Prd>	[0..1]			221
	Year <Yr>	[0..1]	Year		221
	Type <Tp>	[0..1]	CodeSet		221
	FromDate <FrToDt>	[0..1]	±		222
	TaxAmount <TaxAmt>	[0..1]			223
	Rate <Rate>	[0..1]	Rate		223
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	223
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	223
	Details <Dtls>	[0..*]			224
	Period <Prd>	[0..1]			224
	Year <Yr>	[0..1]	Year		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225
	Amount <Amt>	[1..1]	Amount	C2, C16	226

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..1]	Text		226

4.1.19.2.6.1 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 232 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		232
	RegistrationIdentification <RegnId>	[0..1]	Text		232
	TaxType <TaxTp>	[0..1]	Text		233

4.1.19.2.6.2 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 233 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		233
	RegistrationIdentification <RegnId>	[0..1]	Text		233
	TaxType <TaxTp>	[0..1]	Text		233
	Authorisation <Authstn>	[0..1]			233
	Title <Titl>	[0..1]	Text		234
	Name <Nm>	[0..1]	Text		234

4.1.19.2.6.3 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 233 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		233
	RegistrationIdentification <RegnId>	[0..1]	Text		233
	TaxType <TaxTp>	[0..1]	Text		233
	Authorisation <Authstn>	[0..1]			233
	Title <Titl>	[0..1]	Text		234
	Name <Nm>	[0..1]	Text		234

4.1.19.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

Definition: Territorial part of a country to which the tax payment is related.

Datatype: "[Max35Text](#)" on page 256

4.1.19.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Tax reference information that is specific to a taxing agency.

Datatype: "[Max140Text](#)" on page 254

4.1.19.2.6.6 Method <Mtd>

Presence: [0..1]

Definition: Method used to indicate the underlying business or how the tax is paid.

Datatype: "[Max35Text](#)" on page 256

4.1.19.2.6.7 TotalTaxableBaseAmount <TtITaxblBaseAmt>

Presence: [0..1]

Definition: Total amount of money on which the tax is based.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C16 "CurrencyAmount"](#)

Datatype: "[ActiveOrHistoricCurrencyAndAmount](#)" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

Definition: Total amount of money as result of the calculation of the tax.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 250

4.1.19.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 253

4.1.19.2.6.11 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		220
	Category <Ctgy>	[0..1]	Text		220
	CategoryDetails <CtgyDtls>	[0..1]	Text		220
	DebtorStatus <DbtrSts>	[0..1]	Text		221
	CertificateIdentification <CertId>	[0..1]	Text		221
	FormsCode <FrmsCd>	[0..1]	Text		221
	Period <Prd>	[0..1]			221
	Year <Yr>	[0..1]	Year		221
	Type <Tp>	[0..1]	CodeSet		221
	FromDate <FrToDt>	[0..1]	±		222
	TaxAmount <TaxAmt>	[0..1]			223
	Rate <Rate>	[0..1]	Rate		223
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	223
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	223
	Details <Dtls>	[0..*]			224
	Period <Prd>	[0..1]			224
	Year <Yr>	[0..1]	Year		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225
	Amount <Amt>	[1..1]	Amount	C2, C16	226
	AdditionalInformation <AddtlInf>	[0..1]	Text		226

4.1.19.2.6.11.1 Type <Tp>

Presence: [0..1]

Definition: High level code to identify the type of tax details.

Datatype: "Max35Text" on page 256

4.1.19.2.6.11.2 Category <Ctgy>

Presence: [0..1]

Definition: Specifies the tax code as published by the tax authority.

Datatype: "Max35Text" on page 256

4.1.19.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 256

4.1.19.2.6.11.4 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 256

4.1.19.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

Definition: Identification number of the tax report as assigned by the taxing authority.

Datatype: "Max35Text" on page 256

4.1.19.2.6.11.6 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 256

4.1.19.2.6.11.7 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		221
	Type <Tp>	[0..1]	CodeSet		221
	FromToDate <FrToDt>	[0..1]	±		222

4.1.19.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 256

4.1.19.2.6.11.7.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 249

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.

CodeName	Name	Definition
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.19.2.6.11.7.3 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 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		148
	ToDate <ToDt>	[1..1]	Date		148

4.1.19.2.6.11.8 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		223
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	223
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	223
	Details <Dtls>	[0..*]			224
	Period <Prd>	[0..1]			224
	Year <Yr>	[0..1]	Year		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225
	Amount <Amt>	[1..1]	Amount	C2, C16	226

4.1.19.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 253

4.1.19.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

Definition: Amount of money on which the tax is based.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.6.11.8.3 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", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.6.11.8.4 Details <DtIs>

Presence: [0..*]

Definition: Set of elements used to provide details on the tax period and amount.

Details <DtIs> contains the following **TaxRecordDetails3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]			224
	Year <Yr>	[0..1]	Year		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225
	Amount <Amt>	[1..1]	Amount	C2, C16	226

4.1.19.2.6.11.8.4.1 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		224
	Type <Tp>	[0..1]	CodeSet		225
	FromDate <FrToDt>	[0..1]	±		225

4.1.19.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 256

4.1.19.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

Definition: Identification of the period related to the tax payment.

Datatype: "TaxRecordPeriod1Code" on page 249

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.19.2.6.11.8.4.1.3 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 148 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		148
	ToDate <ToDt>	[1..1]	Date		148

4.1.19.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: [C2 "ActiveOrHistoricCurrency"](#), [C16 "CurrencyAmount"](#)

Datatype: ["ActiveOrHistoricCurrencyAndAmount"](#) on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.6.11.9 AdditionalInformation <Addtllnf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text"](#) on page 254

4.1.19.2.7 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]			227
	CodeOrProprietary <CdOrPrtry>	[1..1]			227
{Or	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228
	Garnishee <Grnshee>	[0..1]	±		228
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		229
	ReferenceNumber <RefNb>	[0..1]	Text		230
	Date <Dt>	[0..1]	Date		231
	RemittedAmount <RmtAmt>	[0..1]	Amount	C2, C16	231
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrnclnd>	[0..1]	Indicator		231
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		231

4.1.19.2.7.1 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]			227
{Or	Code <Cd>	[1..1]	CodeSet		228
Or}	Proprietary <Prtry>	[1..1]	Text		228
	Issuer <Issr>	[0..1]	Text		228

4.1.19.2.7.1.1 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		228
Or}	Proprietary <Prtry>	[1..1]	Text		228

4.1.19.2.7.1.1.1 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 243

4.1.19.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 256

4.1.19.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 256

4.1.19.2.7.2 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 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <OrgId>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

4.1.19.2.7.3 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 169 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		169
	PostalAddress <PstlAdr>	[0..1]	±		170
	Identification <Id>	[0..1]			170
{Or	OrganisationIdentification <Orgld>	[1..1]			171
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	172
	LEI <LEI>	[0..1]	IdentifierSet		172
	Other <Othr>	[0..*]			172
	Identification <Id>	[1..1]	Text		173
	SchemeName <SchmeNm>	[0..1]			173
{Or	Code <Cd>	[1..1]	CodeSet		173
Or}	Proprietary <Prtry>	[1..1]	Text		173
	Issuer <Issr>	[0..1]	Text		173
Or}	PrivateIdentification <PrvtId>	[1..1]			173
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			174
	BirthDate <BirthDt>	[1..1]	Date		174
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		174
	CityOfBirth <CityOfBirth>	[1..1]	Text		175
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	175
	Other <Othr>	[0..*]			175
	Identification <Id>	[1..1]	Text		175
	SchemeName <SchmeNm>	[0..1]			175
{Or	Code <Cd>	[1..1]	CodeSet		176
Or}	Proprietary <Prtry>	[1..1]	Text		176
	Issuer <Issr>	[0..1]	Text		176
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	176
	ContactDetails <CtctDtls>	[0..1]	±		176

4.1.19.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype: "Max140Text" on page 254

4.1.19.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 250

4.1.19.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 234

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.19.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdcllnsrncInd>

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 252):

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

4.1.19.2.7.8 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 252):

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

4.1.19.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 254

4.1.20 System Identification

4.1.20.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		232

4.1.20.1.1 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 240

4.1.20.1.2 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 256

4.1.21 Tax

4.1.21.1 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		232
	RegistrationIdentification <RegnId>	[0..1]	Text		232
	TaxType <TaxTp>	[0..1]	Text		233

4.1.21.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 256

4.1.21.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 256

4.1.21.1.3 TaxType <TaxTp>*Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* "Max35Text" on page 256**4.1.21.2 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		233
	RegistrationIdentification <RegnId>	[0..1]	Text		233
	TaxType <TaxTp>	[0..1]	Text		233
	Authorisation <Authstn>	[0..1]			233
	Title <Titl>	[0..1]	Text		234
	Name <Nm>	[0..1]	Text		234

4.1.21.2.1 TaxIdentification <TaxId>*Presence:* [0..1]*Definition:* Tax identification number of the debtor.*Datatype:* "Max35Text" on page 256**4.1.21.2.2 RegistrationIdentification <RegnId>***Presence:* [0..1]*Definition:* Unique identification, as assigned by an organisation, to unambiguously identify a party.*Datatype:* "Max35Text" on page 256**4.1.21.2.3 TaxType <TaxTp>***Presence:* [0..1]*Definition:* Type of tax payer.*Datatype:* "Max35Text" on page 256**4.1.21.2.4 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		234
	Name <Nm>	[0..1]	Text		234

4.1.21.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 256

4.1.21.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 254

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 ActiveCurrencyAndAmount

Definition: A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 236

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.2.1.2 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 236

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.2.2 Binary

4.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

4.2.2.2 Max10MbBinary

Definition: Binary data of 10 megabytes (10 Mb) maximum.

Type: Binary

Format

minLength	1
maxLength	10485760

4.2.3 CodeSet

4.2.3.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveCurrency**

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

4.2.3.2 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern [A-Z]{3,3}

Constraints

- **ActiveOrHistoricCurrency**

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

4.2.3.3 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.

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

4.2.3.4 AdviceType1Code

Definition: Specifies the type of advice to provide back in the report.

Type: CodeSet

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

4.2.3.5 ChargeBearerType1Code

Definition: Specifies which party(ies) will pay charges due for processing of the instruction.

Type: CodeSet

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

4.2.3.6 ChequeDelivery1Code

Definition: Specifies the method to be used in delivering a cheque to a party.

Type: CodeSet

CodeName	Name	Definition
MLDB	MailToDebtor	Cheque is to be sent through mail services to debtor.
MLCD	MailToCreditor	Cheque is to be sent through mail services to creditor.

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

4.2.3.7 ChequeType2Code

Definition: Specifies the type of cheque.

Type: CodeSet

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

CodeName	Name	Definition
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before), which in commercial terms is a 'negotiable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

4.2.3.8 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

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

4.2.3.9 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

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

4.2.3.10 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength 1
maxLength 4

4.2.3.11 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.12 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

4.2.3.13 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

4.2.3.14 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

4.2.3.15 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

4.2.3.16 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

4.2.3.17 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

4.2.3.18 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
-----------	---

4.2.3.19 ExternalDocumentFormat1Code

Definition: Specifies the external document format code in the format of a character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.20 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.21 ExternalDocumentType1Code

Definition: Specifies the document type as published in an external document type code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.22 ExternalFinancialInstitutionIdentification1Code

Definition: Specifies the external financial institution identification scheme name code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.23 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.24 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	35

4.2.3.25 ExternalMandateSetupReason1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.26 ExternalOrganisationIdentification1Code

Definition: Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.27 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.28 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.29 ExternalPersonIdentification1Code

Definition: Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.30 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

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

Type: CodeSet

Format

minLength	1
-----------	---

maxLength	4
-----------	---

4.2.3.31 ExternalPurpose1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.32 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.33 ExternalStatusReason1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.3.34 Frequency6Code

Definition: Specifies the regularity of an event.

Type: CodeSet

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

4.2.3.35 LanguageCode

Definition: Specifies a language.

Type: CodeSet

Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

4.2.3.36 MandateClassification1Code

Definition: Specifies the type of direct debit amount, such as fixed or variable.

Type: CodeSet

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

4.2.3.37 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.

CodeName	Name	Definition
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

4.2.3.38 PaymentMethod4Code

Definition: Specifies the transfer method that will be used to transfer an amount of money.

Type: CodeSet

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

4.2.3.39 PaymentMethod7Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

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

4.2.3.40 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.
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.

CodeName	Name	Definition
ONLI	Online	Preferred method used to reach the contact is online.
PHON	Phone	Preferred method used to reach the contact is per phone.

4.2.3.41 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.

4.2.3.42 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.

4.2.3.43 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.

CodeName	Name	Definition
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

4.2.3.44 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.

4.2.3.45 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
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.

4.2.4 Date

4.2.4.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

4.2.5 DateTime

4.2.5.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

4.2.6 IdentifierSet

4.2.6.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

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

4.2.6.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

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

4.2.6.3 IBAN2007Identifier

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

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

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

4.2.6.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern [A-Z0-9]{18,18}[0-9]{2,2}

4.2.6.5 UUIDv4Identifier

Definition: Universally Unique Identifier (UUID) version 4, as described in 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}

4.2.7 Indicator**4.2.7.1 TrueFalseIndicator**

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

4.2.8 Quantity**4.2.8.1 DecimalNumber**

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

Type: Quantity

Format

totalDigits	18
fractionDigits	17

4.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

4.2.9 Rate**4.2.9.1 PercentageRate**

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

4.2.10 Text**4.2.10.1 Exact2NumericText**

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern	[0-9]{2}
---------	----------

4.2.10.2 Exact4AlphaNumericText

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

Type: Text

Format

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

4.2.10.3 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength	1
maxLength	105

4.2.10.4 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength	1
maxLength	10

4.2.10.5 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

4.2.10.6 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.10.7 Max15NumericText

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

Type: Text

Format

pattern	[0-9]{1,15}
---------	-------------

4.2.10.8 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.10.9 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.10.10 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

4.2.10.11 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

4.2.10.12 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.10.13 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.10.14 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

4.2.10.15 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

4.2.10.16 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+", and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}
---------	-------------------------------

4.2.11 Year

4.2.11.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year