ISO 20022

Stand-Alone Remittance Advice - 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 Stand-Alone Remittance Advice - Maintenance 2023 - 2024.

March 2024

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1   Message Set Overview

Introduction

This document describes the Stand-Alone Remittance Advice 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
remt.001.001.06 RemittanceAdviceV06	The RemittanceAdvice message allows the originator to provide remittance details that can be associated with a payment.
remt.002.001.03 RemittanceLocationAdviceV03	The RemittanceLocationAdvice message allows the originator of the message to identify where the remittance advice is located for a related payment.

2　remt.001.001.06 RemittanceAdviceV06

2.1　MessageDefinition Functionality

The RemittanceAdvice message allows the originator to provide remittance details that can be associated with a payment.

Outline

The RemittanceAdviceV06 MessageDefinition is composed of 3 MessageBuildingBlocks:

A.　GroupHeader

Set of characteristics shared by all remittance information included in the message.

B.　RemittanceInformation

Provides information to enable the matching of an entry with the items that the associated payment is intended to settle, such as commercial invoices in an accounts' receivable system, tax obligations, or garnishment orders.

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> <RmtAdvc>	[1..1]			
	GroupHeader *<GrpHdr>*	[1..1]			6
	MessageIdentification *<MsgId>*	[1..1]	Text		6
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		6
	Authorisation *<Authstn>*	[0..2]	±		6
	CopyIndicator *<CpyInd>*	[0..1]	CodeSet		7
	InitiatingParty *<InitgPty>*	[1..1]	±		7
	MessageRecipient *<MsgRcpt>*	[0..1]	±		8
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		9
	RemittanceInformation *<RmtInf>*	[1..*]	±		10
	SupplementaryData *<SplmtryData>*	[0..*]	±	C10	12

2.3   Constraints

C1   **ActiveOrHistoricCurrency**

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are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

C2   **AnyBIC**

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

C3   **BICFI**

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

C4   **Country**

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

C5   **CurrencyAmount**

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

Note: The decimal separator is a dot.

C6   **IBAN**

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

C7   **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.

C8   **IdentificationOrProxyPresenceRule**

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

C9   **RemittanceAmountAndTypeGuideline**

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

C10   **SupplementaryDataRule**

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

2.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all remittance information included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader122** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		6
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		6
	Authorisation <*Authstn*>	[0..2]	±		6
	CopyIndicator <*CpyInd*>	[0..1]	CodeSet		7
	InitiatingParty <*InitgPty*>	[1..1]	±		7
	MessageRecipient <*MsgRcpt*>	[0..1]	±		8
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		9

2.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 133

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 129

2.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 42 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

2.4.1.4 CopyIndicator <CpyInd>

Presence: [0..1]

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Datatype: "CopyDuplicate1Code" on page 121

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

2.4.1.5 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see <u>"PartyIdentification272" on page 42</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		43
	PostalAddress <*PstlAdr*>	[0..1]	±		44
	Identification <*Id*>	[0..1]			44
{Or	OrganisationIdentification <*OrgId*>	[1..1]			45
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C1	46
	LEI <*LEI*>	[0..1]	IdentifierSet		46
	Other <*Othr*>	[0..*]			46
	Identification <*Id*>	[1..1]	Text		47
	SchemeName <*SchmeNm*>	[0..1]			47
{Or	Code <*Cd*>	[1..1]	CodeSet		47
Or}	Proprietary <*Prtry*>	[1..1]	Text		47
	Issuer <*Issr*>	[0..1]	Text		47
Or}	PrivateIdentification <*PrvtId*>	[1..1]			47
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			48
	BirthDate <*BirthDt*>	[1..1]	Date		48
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		48
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		49
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C3	49
	Other <*Othr*>	[0..*]			49
	Identification <*Id*>	[1..1]	Text		49
	SchemeName <*SchmeNm*>	[0..1]			49
{Or	Code <*Cd*>	[1..1]	CodeSet		50
Or}	Proprietary <*Prtry*>	[1..1]	Text		50
	Issuer <*Issr*>	[0..1]	Text		50
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C3	50
	ContactDetails <*CtctDtls*>	[0..1]	±		50

2.4.1.6 MessageRecipient <MsgRcpt>

Presence: [0..1]

Definition: Party authorised by the account owner to receive information about movements on the account.

MessageRecipient <MsgRcpt> contains the following elements (see <u>"PartyIdentification272" on page 42</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		43
	PostalAddress *<PstlAdr>*	[0..1]	±		44
	Identification *<Id>*	[0..1]			44
{Or	OrganisationIdentification *<OrgId>*	[1..1]			45
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C1	46
	LEI *<LEI>*	[0..1]	IdentifierSet		46
	Other *<Othr>*	[0..*]			46
	Identification *<Id>*	[1..1]	Text		47
	SchemeName *<SchmeNm>*	[0..1]			47
{Or	Code *<Cd>*	[1..1]	CodeSet		47
Or}	Proprietary *<Prtry>*	[1..1]	Text		47
	Issuer *<Issr>*	[0..1]	Text		47
Or}	PrivateIdentification *<PrvtId>*	[1..1]			47
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			48
	BirthDate *<BirthDt>*	[1..1]	Date		48
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		48
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		49
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C3	49
	Other *<Othr>*	[0..*]			49
	Identification *<Id>*	[1..1]	Text		49
	SchemeName *<SchmeNm>*	[0..1]			49
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50
	Issuer *<Issr>*	[0..1]	Text		50
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C3	50
	ContactDetails *<CtctDtls>*	[0..1]	±		50

2.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 35 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			35
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	36
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36
	Name <Nm>	[0..1]	Text		36
	PostalAddress <PstlAdr>	[0..1]	±		36
	Other <Othr>	[0..1]	±		37
	BranchIdentification <BrnchId>	[0..1]			38
	Identification <Id>	[0..1]	Text		38
	LEI <LEI>	[0..1]	IdentifierSet		38
	Name <Nm>	[0..1]	Text		38
	PostalAddress <PstlAdr>	[0..1]	±		38

2.4.2   RemittanceInformation <RmtInf>

Presence: [1..*]

Definition: Provides information to enable the matching of an entry with the items that the associated payment is intended to settle, such as commercial invoices in an accounts' receivable system, tax obligations, or garnishment orders.

RemittanceInformation <RmtInf> contains the following elements (see <u>"RemittanceInformation23" on page 60</u> for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		62
	Unstructured <Ustrd>	[0..*]	Text		62
	Structured <Strd>	[0..*]	±		62
	OriginalPaymentInformation <OrgnlPmtInf>	[1..1]			66
	References <Refs>	[1..1]			67
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		68
	InstructionIdentification <InstrId>	[0..1]	Text		68
	EndToEndIdentification <EndToEndId>	[1..1]	Text		68
	TransactionIdentification <TxId>	[0..1]	Text		68
	UETR <UETR>	[0..1]	IdentifierSet		69
	MandateIdentification <MndtId>	[0..1]	Text		69
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		69
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		70
	Amount <Amt>	[0..1]			71
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C5	71
Or}	EquivalentAmount <EqvtAmt>	[1..1]			72
	Amount <Amt>	[1..1]	Amount	C1, C5	72
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	72
	ExchangeRateInformation <XchgRateInf>	[0..1]			73
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	73
	ExchangeRate <XchgRate>	[0..1]	Rate		73
	RateType <RateTp>	[0..1]	CodeSet		73
	ContractIdentification <CtrctId>	[0..1]	Text		74
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		74
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		74
	Debtor <Dbtr>	[0..1]	±		74
	DebtorAccount <DbtrAcct>	[0..1]	±	C8, C7	75
	DebtorAgent <DbtrAgt>	[0..1]	±		76
	Creditor <Cdtr>	[0..1]	±		77
	CreditorAccount <CdtrAcct>	[0..1]	±	C8, C7	78

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditorAgent *<CdtrAgt>*	[0..1]	±		79

2.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C10 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 41 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		41
	Envelope *<Envlp>*	[1..1]	(External Schema)		41

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   remt.002.001.03 RemittanceLocationAdviceV03

3.1   MessageDefinition Functionality

The RemittanceLocationAdvice message allows the originator of the message to identify where the remittance advice is located for a related payment.

Outline

The RemittanceLocationAdviceV03 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics shared by all remittance location information included in the message.

B. RemittanceLocation

Provides information related to location and/or delivery of the remittance information. This information is used to enable the matching of an entry with the items that the associated payment is intended to settle.

C. SupplementaryData

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

3.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <*Document*> <*RmtLctnAdvc*>	[1..1]			
	GroupHeader <*GrpHdr*>	[1..1]			15
	MessageIdentification <*MsgId*>	[1..1]	Text		15
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		16
	Authorisation <*Authstn*>	[0..2]	±		16
	CopyIndicator <*CpyInd*>	[0..1]	CodeSet		16
	InitiatingParty <*InitgPty*>	[1..1]	±		16
	MessageRecipient <*MsgRcpt*>	[0..1]	±		17
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		18
	RemittanceLocation <*RmtLctn*>	[1..*]			19
	RemittanceIdentification <*RmtId*>	[0..1]	Text		20
	RemittanceLocationDetails <*RmtLctnDtls*>	[1..*]			20
	Method <*Mtd*>	[1..1]	CodeSet		21
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		21
	PostalAddress <*PstlAdr*>	[0..1]			21
	Name <*Nm*>	[1..1]	Text		22
	Address <*Adr*>	[1..1]	±		22
	References <*Refs*>	[1..1]			23
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		24
	InstructionIdentification <*InstrId*>	[0..1]	Text		24
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		24
	TransactionIdentification <*TxId*>	[0..1]	Text		24
	UETR <*UETR*>	[0..1]	IdentifierSet		25
	MandateIdentification <*MndtId*>	[0..1]	Text		25
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		25
	SupplementaryData <*SplmtryData*>	[0..*]	±	C4	26

3.3 Constraints

C1   **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.

C2   **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.

C3   **Country**

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

C4   **SupplementaryDataRule**

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

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all remittance location information included in the message.

GroupHeader <GrpHdr> contains the following **GroupHeader122** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		15
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		16
	Authorisation *<Authstn>*	[0..2]	±		16
	CopyIndicator *<CpyInd>*	[0..1]	CodeSet		16
	InitiatingParty *<InitgPty>*	[1..1]	±		16
	MessageRecipient *<MsgRcpt>*	[0..1]	±		17
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		18

3.4.1.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 133

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 129

3.4.1.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 42 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

3.4.1.4 CopyIndicator <CpyInd>

Presence: [0..1]

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Datatype: "CopyDuplicate1Code" on page 121

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

3.4.1.5 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see <u>"PartyIdentification272" on page 42</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		43
	PostalAddress *<PstlAdr>*	[0..1]	±		44
	Identification *<Id>*	[0..1]			44
{Or	OrganisationIdentification *<OrgId>*	[1..1]			45
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C1	46
	LEI *<LEI>*	[0..1]	IdentifierSet		46
	Other *<Othr>*	[0..*]			46
	Identification *<Id>*	[1..1]	Text		47
	SchemeName *<SchmeNm>*	[0..1]			47
{Or	Code *<Cd>*	[1..1]	CodeSet		47
Or}	Proprietary *<Prtry>*	[1..1]	Text		47
	Issuer *<Issr>*	[0..1]	Text		47
Or}	PrivateIdentification *<PrvtId>*	[1..1]			47
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			48
	BirthDate *<BirthDt>*	[1..1]	Date		48
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		48
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		49
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C3	49
	Other *<Othr>*	[0..*]			49
	Identification *<Id>*	[1..1]	Text		49
	SchemeName *<SchmeNm>*	[0..1]			49
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50
	Issuer *<Issr>*	[0..1]	Text		50
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C3	50
	ContactDetails *<CtctDtls>*	[0..1]	±		50

3.4.1.6 MessageRecipient <MsgRcpt>

Presence: [0..1]

Definition: Party authorised by the account owner to receive information about movements on the account.

MessageRecipient <MsgRcpt> contains the following elements (see <u>"PartyIdentification272" on page 42</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		43
	PostalAddress *<PstlAdr>*	[0..1]	±		44
	Identification *<Id>*	[0..1]			44
{Or	OrganisationIdentification *<OrgId>*	[1..1]			45
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C1	46
	LEI *<LEI>*	[0..1]	IdentifierSet		46
	Other *<Othr>*	[0..*]			46
	Identification *<Id>*	[1..1]	Text		47
	SchemeName *<SchmeNm>*	[0..1]			47
{Or	Code *<Cd>*	[1..1]	CodeSet		47
Or}	Proprietary *<Prtry>*	[1..1]	Text		47
	Issuer *<Issr>*	[0..1]	Text		47
Or}	PrivateIdentification *<PrvtId>*	[1..1]			47
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			48
	BirthDate *<BirthDt>*	[1..1]	Date		48
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		48
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		49
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C3	49
	Other *<Othr>*	[0..*]			49
	Identification *<Id>*	[1..1]	Text		49
	SchemeName *<SchmeNm>*	[0..1]			49
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50
	Issuer *<Issr>*	[0..1]	Text		50
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C3	50
	ContactDetails *<CtctDtls>*	[0..1]	±		50

3.4.1.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification8" on page 35 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]			35
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C2	36
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		36
	LEI *<LEI>*	[0..1]	IdentifierSet		36
	Name *<Nm>*	[0..1]	Text		36
	PostalAddress *<PstlAdr>*	[0..1]	±		36
	Other *<Othr>*	[0..1]	±		37
	BranchIdentification *<BrnchId>*	[0..1]			38
	Identification *<Id>*	[0..1]	Text		38
	LEI *<LEI>*	[0..1]	IdentifierSet		38
	Name *<Nm>*	[0..1]	Text		38
	PostalAddress *<PstlAdr>*	[0..1]	±		38

3.4.2   RemittanceLocation <RmtLctn>

Presence: [1..*]

Definition: Provides information related to location and/or delivery of the remittance information. This information is used to enable the matching of an entry with the items that the associated payment is intended to settle.

RemittanceLocation <RmtLctn> contains the following **RemittanceLocation10** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		20
	RemittanceLocationDetails <*RmtLctnDtls*>	[1..*]			20
	Method <*Mtd*>	[1..1]	CodeSet		21
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		21
	PostalAddress <*PstlAdr*>	[0..1]			21
	Name <*Nm*>	[1..1]	Text		22
	Address <*Adr*>	[1..1]	±		22
	References <*Refs*>	[1..1]			23
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		24
	InstructionIdentification <*InstrId*>	[0..1]	Text		24
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		24
	TransactionIdentification <*TxId*>	[0..1]	Text		24
	UETR <*UETR*>	[0..1]	IdentifierSet		25
	MandateIdentification <*MndtId*>	[0..1]	Text		25
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		25

3.4.2.1 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 133

3.4.2.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [1..*]

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		21
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		21
	PostalAddress <*PstlAdr*>	[0..1]			21
	Name <*Nm*>	[1..1]	Text		22
	Address <*Adr*>	[1..1]	±		22

3.4.2.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 127

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

3.4.2.2.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 132

3.4.2.2.3 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		22
	Address *<Adr>*	[1..1]	±		22

3.4.2.2.3.1 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 132

3.4.2.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see <u>"PostalAddress27" on page 57</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			57
{Or	Code <*Cd*>	[1..1]	CodeSet		58
Or}	Proprietary <*Prtry*>	[1..1]	±		58
	CareOf <*CareOf*>	[0..1]	Text		58
	Department <*Dept*>	[0..1]	Text		58
	SubDepartment <*SubDept*>	[0..1]	Text		58
	StreetName <*StrtNm*>	[0..1]	Text		59
	BuildingNumber <*BldgNb*>	[0..1]	Text		59
	BuildingName <*BldgNm*>	[0..1]	Text		59
	Floor <*Flr*>	[0..1]	Text		59
	UnitNumber <*UnitNb*>	[0..1]	Text		59
	PostBox <*PstBx*>	[0..1]	Text		59
	Room <*Room*>	[0..1]	Text		59
	PostCode <*PstCd*>	[0..1]	Text		59
	TownName <*TwnNm*>	[0..1]	Text		60
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		60
	DistrictName <*DstrctNm*>	[0..1]	Text		60
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		60
	Country <*Ctry*>	[0..1]	CodeSet	C3	60
	AddressLine <*AdrLine*>	[0..7]	Text		60

3.4.2.3 References <Refs>

Presence: [1..1]

Definition: Identifies the underlying transaction.

References <Refs> contains the following **TransactionReferences8** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		24
	InstructionIdentification <*InstrId*>	[0..1]	Text		24
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		24
	TransactionIdentification <*TxId*>	[0..1]	Text		24
	UETR <*UETR*>	[0..1]	IdentifierSet		25
	MandateIdentification <*MndtId*>	[0..1]	Text		25
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		25

3.4.2.3.1 PaymentInformationIdentification <PmtInfId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

3.4.2.3.2 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 133

3.4.2.3.3 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 133

3.4.2.3.4 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 133

3.4.2.3.5 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 130

3.4.2.3.6 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

3.4.2.3.7 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		43
	PostalAddress <*PstlAdr*>	[0..1]	±		44
	Identification <*Id*>	[0..1]			44
{Or	OrganisationIdentification <*OrgId*>	[1..1]			45
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C1	46
	LEI <*LEI*>	[0..1]	IdentifierSet		46
	Other <*Othr*>	[0..*]			46
	Identification <*Id*>	[1..1]	Text		47
	SchemeName <*SchmeNm*>	[0..1]			47
{Or	Code <*Cd*>	[1..1]	CodeSet		47
Or}	Proprietary <*Prtry*>	[1..1]	Text		47
	Issuer <*Issr*>	[0..1]	Text		47
Or}	PrivateIdentification <*PrvtId*>	[1..1]			47
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			48
	BirthDate <*BirthDt*>	[1..1]	Date		48
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		48
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		49
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C3	49
	Other <*Othr*>	[0..*]			49
	Identification <*Id*>	[1..1]	Text		49
	SchemeName <*SchmeNm*>	[0..1]			49
{Or	Code <*Cd*>	[1..1]	CodeSet		50
Or}	Proprietary <*Prtry*>	[1..1]	Text		50
	Issuer <*Issr*>	[0..1]	Text		50
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C3	50
	ContactDetails <*CtctDtls*>	[0..1]	±		50

3.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C4 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 41 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		41
	Envelope *<Envlp>*	[1..1]	(External Schema)		41

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		28
Or}	Proprietary *<Prtry>*	[1..1]	Text		28

4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 122

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 133

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]	±		29
	Type *<Tp>*	[0..1]	±		29
	Currency *<Ccy>*	[0..1]	CodeSet	C1	29
	Name *<Nm>*	[0..1]	Text		30
	Proxy *<Prxy>*	[0..1]	±		30

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 32 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	IBAN *<IBAN>*	[1..1]	IdentifierSet	C6	32
Or}	Other *<Othr>*	[1..1]	±		33

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 28 for details)

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

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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 120

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 134

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 31 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			31
{Or	Code *<Cd>*	[1..1]	CodeSet		32
Or}	Proprietary *<Prtry>*	[1..1]	Text		32
	Identification *<Id>*	[1..1]	Text		32

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		30
	SchemeName *<SchmeNm>*	[0..1]			31
{Or	Code *<Cd>*	[1..1]	CodeSet		31
Or}	Proprietary *<Prtry>*	[1..1]	Text		31
	Issuer *<Issr>*	[0..1]	Text		31

4.1.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 133

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		31
Or}	Proprietary <*Prtry*>	[1..1]	Text		31

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 122

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 133

4.1.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

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]			31
{Or	Code <*Cd*>	[1..1]	CodeSet		32
Or}	Proprietary <*Prtry*>	[1..1]	Text		32
	Identification <*Id*>	[1..1]	Text		32

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		32
Or}	Proprietary *<Prtry>*	[1..1]	Text		32

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 125

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 133

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 132

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	C6	32
Or}	Other *<Othr>*	[1..1]	±		33

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: C6 "IBAN"

Datatype: "IBAN2007Identifier" on page 130

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 30 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		30
	SchemeName <SchmeNm>	[0..1]			31
{Or	Code <Cd>	[1..1]	CodeSet		31
Or}	Proprietary <Prtry>	[1..1]	Text		31
	Issuer <Issr>	[0..1]	Text		31

4.1.3   Date Period

4.1.3.1 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		33
	ToDate <ToDt>	[1..1]	Date		33

4.1.3.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 128

4.1.3.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 128

4.1.4 Date Time

4.1.4.1 DateAndDateTime2Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		34
Or}	DateTime *<DtTm>*	[1..1]	DateTime		34

4.1.4.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 128

4.1.4.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 129

4.1.5 Financial Institution Identification

4.1.5.1 ClearingSystemMemberIdentification2

Definition: Unique identification, as assigned by a clearing system, to unambiguously identify a member of the clearing system.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		34
	MemberIdentification *<MmbId>*	[1..1]	Text		35

4.1.5.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

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

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "ClearingSystemIdentification2Choice" on page 117 for details)

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

4.1.5.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 133

4.1.5.2 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]			35
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C2	36
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		36
	LEI <*LEI*>	[0..1]	IdentifierSet		36
	Name <*Nm*>	[0..1]	Text		36
	PostalAddress <*PstlAdr*>	[0..1]	±		36
	Other <*Othr*>	[0..1]	±		37
	BranchIdentification <*BrnchId*>	[0..1]			38
	Identification <*Id*>	[0..1]	Text		38
	LEI <*LEI*>	[0..1]	IdentifierSet		38
	Name <*Nm*>	[0..1]	Text		38
	PostalAddress <*PstlAdr*>	[0..1]	±		38

4.1.5.2.1 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	C2	36
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		36
	LEI <*LEI*>	[0..1]	IdentifierSet		36
	Name <*Nm*>	[0..1]	Text		36
	PostalAddress <*PstlAdr*>	[0..1]	±		36
	Other <*Othr*>	[0..1]	±		37

4.1.5.2.1.1 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: C2 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 129

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.

4.1.5.2.1.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

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

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see "ClearingSystemMemberIdentification2" on page 34 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <*ClrSysId*>	[0..1]	±		34
	MemberIdentification <*MmbId*>	[1..1]	Text		35

4.1.5.2.1.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 130

4.1.5.2.1.4 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 132

4.1.5.2.1.5 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 57 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			57
{Or	Code <*Cd*>	[1..1]	CodeSet		58
Or}	Proprietary <*Prtry*>	[1..1]	±		58
	CareOf <*CareOf*>	[0..1]	Text		58
	Department <*Dept*>	[0..1]	Text		58
	SubDepartment <*SubDept*>	[0..1]	Text		58
	StreetName <*StrtNm*>	[0..1]	Text		59
	BuildingNumber <*BldgNb*>	[0..1]	Text		59
	BuildingName <*BldgNm*>	[0..1]	Text		59
	Floor <*Flr*>	[0..1]	Text		59
	UnitNumber <*UnitNb*>	[0..1]	Text		59
	PostBox <*PstBx*>	[0..1]	Text		59
	Room <*Room*>	[0..1]	Text		59
	PostCode <*PstCd*>	[0..1]	Text		59
	TownName <*TwnNm*>	[0..1]	Text		60
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		60
	DistrictName <*DstrctNm*>	[0..1]	Text		60
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		60
	Country <*Ctry*>	[0..1]	CodeSet	C3	60
	AddressLine <*AdrLine*>	[0..7]	Text		60

4.1.5.2.1.6 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 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		40
Or}	Proprietary <Prtry>	[1..1]	Text		40
	Issuer <Issr>	[0..1]	Text		40

4.1.5.2.2 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		38
	LEI <LEI>	[0..1]	IdentifierSet		38
	Name <Nm>	[0..1]	Text		38
	PostalAddress <PstlAdr>	[0..1]	±		38

4.1.5.2.2.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.5.2.2.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 130

4.1.5.2.2.3 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 132

4.1.5.2.2.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress27" on page 57 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			57
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	±		58
	CareOf <CareOf>	[0..1]	Text		58
	Department <Dept>	[0..1]	Text		58
	SubDepartment <SubDept>	[0..1]	Text		58
	StreetName <StrtNm>	[0..1]	Text		59
	BuildingNumber <BldgNb>	[0..1]	Text		59
	BuildingName <BldgNm>	[0..1]	Text		59
	Floor <Flr>	[0..1]	Text		59
	UnitNumber <UnitNb>	[0..1]	Text		59
	PostBox <PstBx>	[0..1]	Text		59
	Room <Room>	[0..1]	Text		59
	PostCode <PstCd>	[0..1]	Text		59
	TownName <TwnNm>	[0..1]	Text		60
	TownLocationName <TwnLctnNm>	[0..1]	Text		60
	DistrictName <DstrctNm>	[0..1]	Text		60
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		60
	Country <Ctry>	[0..1]	CodeSet	C3	60
	AddressLine <AdrLine>	[0..7]	Text		60

4.1.5.3 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		40
	SchemeName <SchmeNm>	[0..1]			40
{Or	Code <Cd>	[1..1]	CodeSet		40
Or}	Proprietary <Prtry>	[1..1]	Text		40
	Issuer <Issr>	[0..1]	Text		40

4.1.5.3.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 133

4.1.5.3.2 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		40
Or}	Proprietary *<Prtry>*	[1..1]	Text		40

4.1.5.3.2.1 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 124

4.1.5.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.5.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

4.1.6   Identification Information

4.1.6.1 GenericIdentification30

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		41
	Issuer *<Issr>*	[1..1]	Text		41
	SchemeName *<SchmeNm>*	[0..1]	Text		41

4.1.6.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 132

4.1.6.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

4.1.6.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 133

4.1.7 Miscellaneous

4.1.7.1 SupplementaryData1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		41
	Envelope *<Envlp>*	[1..1]	(External Schema)		41

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.

4.1.7.1.1 PlaceAndName <PlcAndNm>

Presence: [0..1]

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

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

Datatype: "Max350Text" on page 133

4.1.7.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

4.1.7.2 Authorisation1Choice

Definition: Provides the details on the user identification or any user key that allows to check if the initiating party is allowed to issue the transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		42
Or}	Proprietary *<Prtry>*	[1..1]	Text		42

4.1.7.2.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 120

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

4.1.7.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Specifies the authorisation, in a free text form.

Datatype: "Max128Text" on page 132

4.1.8   Party Identification

4.1.8.1 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		43
	PostalAddress <*PstlAdr*>	[0..1]	±		44
	Identification <*Id*>	[0..1]			44
{Or	OrganisationIdentification <*OrgId*>	[1..1]			45
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C1	46
	LEI <*LEI*>	[0..1]	IdentifierSet		46
	Other <*Othr*>	[0..*]			46
	Identification <*Id*>	[1..1]	Text		47
	SchemeName <*SchmeNm*>	[0..1]			47
{Or	Code <*Cd*>	[1..1]	CodeSet		47
Or}	Proprietary <*Prtry*>	[1..1]	Text		47
	Issuer <*Issr*>	[0..1]	Text		47
Or}	PrivateIdentification <*PrvtId*>	[1..1]			47
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			48
	BirthDate <*BirthDt*>	[1..1]	Date		48
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		48
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		49
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C3	49
	Other <*Othr*>	[0..*]			49
	Identification <*Id*>	[1..1]	Text		49
	SchemeName <*SchmeNm*>	[0..1]			49
{Or	Code <*Cd*>	[1..1]	CodeSet		50
Or}	Proprietary <*Prtry*>	[1..1]	Text		50
	Issuer <*Issr*>	[0..1]	Text		50
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C3	50
	ContactDetails <*CtctDtls*>	[0..1]	±		50

4.1.8.1.1 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 132

4.1.8.1.2 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 57 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			57
{Or	Code <*Cd*>	[1..1]	CodeSet		58
Or}	Proprietary <*Prtry*>	[1..1]	±		58
	CareOf <*CareOf*>	[0..1]	Text		58
	Department <*Dept*>	[0..1]	Text		58
	SubDepartment <*SubDept*>	[0..1]	Text		58
	StreetName <*StrtNm*>	[0..1]	Text		59
	BuildingNumber <*BldgNb*>	[0..1]	Text		59
	BuildingName <*BldgNm*>	[0..1]	Text		59
	Floor <*Flr*>	[0..1]	Text		59
	UnitNumber <*UnitNb*>	[0..1]	Text		59
	PostBox <*PstBx*>	[0..1]	Text		59
	Room <*Room*>	[0..1]	Text		59
	PostCode <*PstCd*>	[0..1]	Text		59
	TownName <*TwnNm*>	[0..1]	Text		60
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		60
	DistrictName <*DstrctNm*>	[0..1]	Text		60
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		60
	Country <*Ctry*>	[0..1]	CodeSet	C3	60
	AddressLine <*AdrLine*>	[0..7]	Text		60

4.1.8.1.3 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]			45
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Other <Othr>	[0..*]			46
	Identification <Id>	[1..1]	Text		47
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47
Or}	PrivateIdentification <PrvtId>	[1..1]			47
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			48
	BirthDate <BirthDt>	[1..1]	Date		48
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		48
	CityOfBirth <CityOfBirth>	[1..1]	Text		49
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	49
	Other <Othr>	[0..*]			49
	Identification <Id>	[1..1]	Text		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50
	Issuer <Issr>	[0..1]	Text		50

4.1.8.1.3.1 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	C1	46
	LEI *<LEI>*	[0..1]	IdentifierSet		46
	Other *<Othr>*	[0..*]			46
	Identification *<Id>*	[1..1]	Text		47
	SchemeName *<SchmeNm>*	[0..1]			47
{Or	Code *<Cd>*	[1..1]	CodeSet		47
Or}	Proprietary *<Prtry>*	[1..1]	Text		47
	Issuer *<Issr>*	[0..1]	Text		47

4.1.8.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C1 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 129

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.

4.1.8.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 130

4.1.8.1.3.1.3 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		47
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47

4.1.8.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max256Text" on page 133

4.1.8.1.3.1.3.2 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		47
Or}	Proprietary <Prtry>	[1..1]	Text		47

4.1.8.1.3.1.3.2.1 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 125

4.1.8.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.8.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

4.1.8.1.3.2 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]			48
	BirthDate *<BirthDt>*	[1..1]	Date		48
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		48
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		49
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C3	49
	Other *<Othr>*	[0..*]			49
	Identification *<Id>*	[1..1]	Text		49
	SchemeName *<SchmeNm>*	[0..1]			49
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50
	Issuer *<Issr>*	[0..1]	Text		50

4.1.8.1.3.2.1 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		48
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		48
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		49
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C3	49

4.1.8.1.3.2.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 128

4.1.8.1.3.2.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 133

4.1.8.1.3.2.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 133

4.1.8.1.3.2.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 121

Constraints

- **Country**

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

4.1.8.1.3.2.2 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		49
	SchemeName *<SchmeNm>*	[0..1]			49
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50
	Issuer *<Issr>*	[0..1]	Text		50

4.1.8.1.3.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max256Text" on page 133

4.1.8.1.3.2.2.2 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		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50

4.1.8.1.3.2.2.2.1 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 125

4.1.8.1.3.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.8.1.3.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 133

4.1.8.1.4 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: C3 "Country"

Datatype: "CountryCode" on page 121

Constraints

• **Country**

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

4.1.8.1.5 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 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		54
	Name <Nm>	[0..1]	Text		54
	PhoneNumber <PhneNb>	[0..1]	Text		54
	MobileNumber <MobNb>	[0..1]	Text		55
	FaxNumber <FaxNb>	[0..1]	Text		55
	URLAddress <URLAdr>	[0..1]	Text		55
	EmailAddress <EmailAdr>	[0..1]	Text		55
	EmailPurpose <EmailPurp>	[0..1]	Text		55
	JobTitle <JobTitl>	[0..1]	Text		55
	Responsibility <Rspnsblty>	[0..1]	Text		55
	Department <Dept>	[0..1]	Text		55
	Other <Othr>	[0..*]			56
	ChannelType <ChanlTp>	[1..1]	Text		56
	Identification <Id>	[0..1]	Text		56
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		56

4.1.9   Payment Type

4.1.9.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		52
	ServiceLevel <SvcLvl>	[0..*]			52
{Or	Code <Cd>	[1..1]	CodeSet		52
Or}	Proprietary <Prtry>	[1..1]	Text		52
	LocalInstrument <LclInstrm>	[0..1]			52
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53
	CategoryPurpose <CtgyPurp>	[0..1]			53
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53

4.1.9.1.1 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 127

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

4.1.9.1.2 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		52
Or}	Proprietary *<Prtry>*	[1..1]	Text		52

4.1.9.1.2.1 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 126

4.1.9.1.2.2 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 133

4.1.9.1.3 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		53
Or}	Proprietary *<Prtry>*	[1..1]	Text		53

4.1.9.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 125

4.1.9.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.9.1.4 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		53
Or}	Proprietary *<Prtry>*	[1..1]	Text		53

4.1.9.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 122

4.1.9.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 133

4.1.10   Person Identification

4.1.10.1 Contact13

Definition: Specifies the details of the contact person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		54
	Name <*Nm*>	[0..1]	Text		54
	PhoneNumber <*PhneNb*>	[0..1]	Text		54
	MobileNumber <*MobNb*>	[0..1]	Text		55
	FaxNumber <*FaxNb*>	[0..1]	Text		55
	URLAddress <*URLAdr*>	[0..1]	Text		55
	EmailAddress <*EmailAdr*>	[0..1]	Text		55
	EmailPurpose <*EmailPurp*>	[0..1]	Text		55
	JobTitle <*JobTitl*>	[0..1]	Text		55
	Responsibility <*Rspnsblty*>	[0..1]	Text		55
	Department <*Dept*>	[0..1]	Text		55
	Other <*Othr*>	[0..*]			56
	ChannelType <*ChanlTp*>	[1..1]	Text		56
	Identification <*Id*>	[0..1]	Text		56
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		56

4.1.10.1.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 126

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).

4.1.10.1.2 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 132

4.1.10.1.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 134

4.1.10.1.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 134

4.1.10.1.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 134

4.1.10.1.6 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 132

4.1.10.1.7 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max256Text" on page 133

4.1.10.1.8 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.10.1.9 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 133

4.1.10.1.10 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 133

4.1.10.1.11 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 134

4.1.10.1.12 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

Other <Othr> contains the following **OtherContact1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChannelType <*ChanlTp*>	[1..1]	Text		56
	Identification <*Id*>	[0..1]	Text		56

4.1.10.1.12.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 133

4.1.10.1.12.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 132

4.1.10.1.13 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod2Code" on page 126

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.

4.1.11   Postal Address

4.1.11.1 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]			57
{Or	Code <*Cd*>	[1..1]	CodeSet		58
Or}	Proprietary <*Prtry*>	[1..1]	±		58
	CareOf <*CareOf*>	[0..1]	Text		58
	Department <*Dept*>	[0..1]	Text		58
	SubDepartment <*SubDept*>	[0..1]	Text		58
	StreetName <*StrtNm*>	[0..1]	Text		59
	BuildingNumber <*BldgNb*>	[0..1]	Text		59
	BuildingName <*BldgNm*>	[0..1]	Text		59
	Floor <*Flr*>	[0..1]	Text		59
	UnitNumber <*UnitNb*>	[0..1]	Text		59
	PostBox <*PstBx*>	[0..1]	Text		59
	Room <*Room*>	[0..1]	Text		59
	PostCode <*PstCd*>	[0..1]	Text		59
	TownName <*TwnNm*>	[0..1]	Text		60
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		60
	DistrictName <*DstrctNm*>	[0..1]	Text		60
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		60
	Country <*Ctry*>	[0..1]	CodeSet	C3	60
	AddressLine <*AdrLine*>	[0..7]	Text		60

4.1.11.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

AddressType <AdrTp> contains one of the following **AddressType3Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		58
Or}	Proprietary <*Prtry*>	[1..1]	±		58

4.1.11.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 120

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.

4.1.11.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 40 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		41
	Issuer *<Issr>*	[1..1]	Text		41
	SchemeName *<SchmeNm>*	[0..1]	Text		41

4.1.11.1.2 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 132

4.1.11.1.3 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 134

4.1.11.1.4 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 134

4.1.11.1.5 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max140Text" on page 132

4.1.11.1.6 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 132

4.1.11.1.7 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max140Text" on page 132

4.1.11.1.8 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 134

4.1.11.1.9 UnitNumber <UnitNb>

Presence: [0..1]

Definition: Identifies a flat or dwelling within the building.

Datatype: "Max16Text" on page 132

4.1.11.1.10 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 132

4.1.11.1.11 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 134

4.1.11.1.12 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 132

4.1.11.1.13 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 132

4.1.11.1.14 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max140Text" on page 132

4.1.11.1.15 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 132

4.1.11.1.16 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.11.1.17 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 121

Constraints

- **Country**

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

4.1.11.1.18 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 134

4.1.12   Remittance

4.1.12.1 RemittanceInformation23

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
	RemittanceIdentification *<RmtId>*	[0..1]	Text		62
	Unstructured *<Ustrd>*	[0..*]	Text		62
	Structured *<Strd>*	[0..*]	±		62
	OriginalPaymentInformation *<OrgnlPmtInf>*	[1..1]			66
	References *<Refs>*	[1..1]			67
	PaymentInformationIdentification *<PmtInfId>*	[0..1]	Text		68
	InstructionIdentification *<InstrId>*	[0..1]	Text		68
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		68
	TransactionIdentification *<TxId>*	[0..1]	Text		68
	UETR *<UETR>*	[0..1]	IdentifierSet		69
	MandateIdentification *<MndtId>*	[0..1]	Text		69
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		69
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		70
	Amount *<Amt>*	[0..1]			71
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C5	71
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			72
	Amount *<Amt>*	[1..1]	Amount	C1, C5	72
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	72
	ExchangeRateInformation *<XchgRateInf>*	[0..1]			73
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	73
	ExchangeRate *<XchgRate>*	[0..1]	Rate		73
	RateType *<RateTp>*	[0..1]	CodeSet		73
	ContractIdentification *<CtrctId>*	[0..1]	Text		74
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		74
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		74
	Debtor *<Dbtr>*	[0..1]	±		74
	DebtorAccount *<DbtrAcct>*	[0..1]	±	C8, C7	75
	DebtorAgent *<DbtrAgt>*	[0..1]	±		76
	Creditor *<Cdtr>*	[0..1]	±		77
	CreditorAccount *<CdtrAcct>*	[0..1]	±	C8, C7	78
	CreditorAgent *<CdtrAgt>*	[0..1]	±		79

4.1.12.1.1 RemittanceIdentification <RmtId>

Presence: [0..1]

Definition: Unique identification, assigned by the originator, to unambiguously identify the remittance information within the message.

Datatype: "Max35Text" on page 133

4.1.12.1.2 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 132

4.1.12.1.3 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 80 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			84
	Type <Tp>	[0..1]			86
	CodeOrProprietary <CdOrPrtry>	[1..1]			86
{Or	Code <Cd>	[1..1]	CodeSet		86
Or}	Proprietary <Prtry>	[1..1]	Text		86
	Issuer <Issr>	[0..1]	Text		86
	Number <Nb>	[0..1]	Text		87
	RelatedDate <RltdDt>	[0..1]			87
	Type <Tp>	[1..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Date <Dt>	[1..1]	Date		87
	LineDetails <LineDtls>	[0..*]			88
	Identification <Id>	[1..*]			88
	Type <Tp>	[0..1]			89
	CodeOrProprietary <CdOrPrtry>	[1..1]			89
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Issuer <Issr>	[0..1]	Text		90
	Number <Nb>	[0..1]	Text		90
	RelatedDate <RltdDt>	[0..1]	Date		90
	Description <Desc>	[0..1]	Text		90
	Amount <Amt>	[0..1]		C9	90
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			91
	Type <Tp>	[1..1]			91
{Or	Code <Cd>	[1..1]	CodeSet		92
Or}	Proprietary <Prtry>	[1..1]	Text		92
	Amount <Amt>	[1..1]	Amount	C1, C5	92
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			92
	Amount <Amt>	[1..1]	Amount	C1, C5	92

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		93
	Reason *<Rsn>*	[0..1]	Text		93
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		93
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]		C9	93
	RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			94
	Type *<Tp>*	[1..1]			94
{Or	Code *<Cd>*	[1..1]	CodeSet		95
Or}	Proprietary *<Prtry>*	[1..1]	Text		95
	Amount *<Amt>*	[1..1]	Amount	C1, C5	95
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			95
	Amount *<Amt>*	[1..1]	Amount	C1, C5	95
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		96
	Reason *<Rsn>*	[0..1]	Text		96
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		96
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]			96
	Type *<Tp>*	[0..1]			97
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			97
{Or	Code *<Cd>*	[1..1]	CodeSet		97
Or}	Proprietary *<Prtry>*	[1..1]	Text		97
	Issuer *<Issr>*	[0..1]	Text		98
	Reference *<Ref>*	[0..1]	Text		98
	Invoicer *<Invcr>*	[0..1]	±		98
	Invoicee *<Invcee>*	[0..1]	±		99
	TaxRemittance *<TaxRmt>*	[0..1]			100
	Creditor *<Cdtr>*	[0..1]	±		102
	Debtor *<Dbtr>*	[0..1]	±		102
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		102
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		103
	ReferenceNumber *<RefNb>*	[0..1]	Text		103
	Method *<Mtd>*	[0..1]	Text		103
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C5	103

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C1, C5	104
	Date <*Dt*>	[0..1]	Date		104
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		104
	Record <*Rcrd*>	[0..*]			104
	Type <*Tp*>	[0..1]	Text		105
	Category <*Ctgy*>	[0..1]	Text		105
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		105
	DebtorStatus <*DbtrSts*>	[0..1]	Text		106
	CertificateIdentification <*CertId*>	[0..1]	Text		106
	FormsCode <*FrmsCd*>	[0..1]	Text		106
	Period <*Prd*>	[0..1]			106
	Year <*Yr*>	[0..1]	Year		106
	Type <*Tp*>	[0..1]	CodeSet		106
	FromToDate <*FrToDt*>	[0..1]	±		107
	TaxAmount <*TaxAmt*>	[0..1]			108
	Rate <*Rate*>	[0..1]	Rate		108
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C5	108
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C5	108
	Details <*Dtls*>	[0..*]			109
	Period <*Prd*>	[0..1]			109
	Year <*Yr*>	[0..1]	Year		109
	Type <*Tp*>	[0..1]	CodeSet		110
	FromToDate <*FrToDt*>	[0..1]	±		110
	Amount <*Amt*>	[1..1]	Amount	C1, C5	111
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		111
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			111
	Type <*Tp*>	[1..1]			112
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			112
{Or	Code <*Cd*>	[1..1]	CodeSet		113
Or}	Proprietary <*Prtry*>	[1..1]	Text		113
	Issuer <*Issr*>	[0..1]	Text		113

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Garnishee *<Grnshee>*	[0..1]	±		113
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		114
	ReferenceNumber *<RefNb>*	[0..1]	Text		115
	Date *<Dt>*	[0..1]	Date		116
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	116
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		116
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		116
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		116

4.1.12.1.4 OriginalPaymentInformation <OrgnlPmtInf>

Presence: [1..1]

Definition: Set of elements used to provide information on the original transactions, to which the remittance message refers.

OriginalPaymentInformation <OrgnlPmtInf> contains the following **OriginalPaymentInformation10** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	References <*Refs*>	[1..1]			67
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		68
	InstructionIdentification <*InstrId*>	[0..1]	Text		68
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		68
	TransactionIdentification <*TxId*>	[0..1]	Text		68
	UETR <*UETR*>	[0..1]	IdentifierSet		69
	MandateIdentification <*MndtId*>	[0..1]	Text		69
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		69
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		70
	Amount <*Amt*>	[0..1]			71
{Or	InstructedAmount <*InstdAmt*>	[1..1]	Amount	C1, C5	71
Or}	EquivalentAmount <*EqvtAmt*>	[1..1]			72
	Amount <*Amt*>	[1..1]	Amount	C1, C5	72
	CurrencyOfTransfer <*CcyOfTrf*>	[1..1]	CodeSet	C1	72
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			73
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	73
	ExchangeRate <*XchgRate*>	[0..1]	Rate		73
	RateType <*RateTp*>	[0..1]	CodeSet		73
	ContractIdentification <*CtrctId*>	[0..1]	Text		74
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		74
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		74
	Debtor <*Dbtr*>	[0..1]	±		74
	DebtorAccount <*DbtrAcct*>	[0..1]	±	C8, C7	75
	DebtorAgent <*DbtrAgt*>	[0..1]	±		76
	Creditor <*Cdtr*>	[0..1]	±		77
	CreditorAccount <*CdtrAcct*>	[0..1]	±	C8, C7	78
	CreditorAgent <*CdtrAgt*>	[0..1]	±		79

4.1.12.1.4.1 References <Refs>

Presence: [1..1]

Definition: Identifies the underlying transaction.

References <Refs> contains the following **TransactionReferences8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		68
	InstructionIdentification <InstrId>	[0..1]	Text		68
	EndToEndIdentification <EndToEndId>	[1..1]	Text		68
	TransactionIdentification <TxId>	[0..1]	Text		68
	UETR <UETR>	[0..1]	IdentifierSet		69
	MandateIdentification <MndtId>	[0..1]	Text		69
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		69

4.1.12.1.4.1.1 PaymentInformationIdentification <PmtInfId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.1.4.1.2 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 133

4.1.12.1.4.1.3 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.

Datatype: "Max35Text" on page 133

4.1.12.1.4.1.4 TransactionIdentification <TxId>

Presence: [0..1]

Definition: Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level.

Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.

Datatype: "Max35Text" on page 133

4.1.12.1.4.1.5 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 130

4.1.12.1.4.1.6 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.1.4.1.7 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		43
	PostalAddress <PstlAdr>	[0..1]	±		44
	Identification <Id>	[0..1]			44
{Or	OrganisationIdentification <OrgId>	[1..1]			45
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Other <Othr>	[0..*]			46
	Identification <Id>	[1..1]	Text		47
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47
Or}	PrivateIdentification <PrvtId>	[1..1]			47
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			48
	BirthDate <BirthDt>	[1..1]	Date		48
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		48
	CityOfBirth <CityOfBirth>	[1..1]	Text		49
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	49
	Other <Othr>	[0..*]			49
	Identification <Id>	[1..1]	Text		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50
	Issuer <Issr>	[0..1]	Text		50
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	50
	ContactDetails <CtctDtls>	[0..1]	±		50

4.1.12.1.4.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation26" on page 51 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		52
	ServiceLevel <SvcLvl>	[0..*]			52
{Or	Code <Cd>	[1..1]	CodeSet		52
Or}	Proprietary <Prtry>	[1..1]	Text		52
	LocalInstrument <LclInstrm>	[0..1]			52
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53
	CategoryPurpose <CtgyPurp>	[0..1]			53
{Or	Code <Cd>	[1..1]	CodeSet		53
Or}	Proprietary <Prtry>	[1..1]	Text		53

4.1.12.1.4.3 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 **AmountType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C5	71
Or}	EquivalentAmount <EqvtAmt>	[1..1]			72
	Amount <Amt>	[1..1]	Amount	C1, C5	72
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	72

4.1.12.1.4.3.1 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.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.1.4.3.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	72
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	72

4.1.12.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.1.4.3.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 120

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.

4.1.12.1.4.4 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	73
	ExchangeRate *<XchgRate>*	[0..1]	Rate		73
	RateType *<RateTp>*	[0..1]	CodeSet		73
	ContractIdentification *<CtrctId>*	[0..1]	Text		74

4.1.12.1.4.4.1 UnitCurrency <UnitCcy>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 120

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.

4.1.12.1.4.4.2 ExchangeRate <XchgRate>

Presence: [0..1]

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

Datatype: "BaseOneRate" on page 131

4.1.12.1.4.4.3 RateType <RateTp>

Presence: [0..1]

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

Datatype: "ExchangeRateType1Code" on page 122

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

4.1.12.1.4.4.4 ContractIdentification <CtrctId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.1.4.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 34 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Date <*Dt*>	[1..1]	Date		34
Or}	DateTime <*DtTm*>	[1..1]	DateTime		34

4.1.12.1.4.6 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 128

4.1.12.1.4.7 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		43
	PostalAddress <PstlAdr>	[0..1]	±		44
	Identification <Id>	[0..1]			44
{Or	OrganisationIdentification <OrgId>	[1..1]			45
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Other <Othr>	[0..*]			46
	Identification <Id>	[1..1]	Text		47
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47
Or}	PrivateIdentification <PrvtId>	[1..1]			47
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			48
	BirthDate <BirthDt>	[1..1]	Date		48
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		48
	CityOfBirth <CityOfBirth>	[1..1]	Text		49
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	49
	Other <Othr>	[0..*]			49
	Identification <Id>	[1..1]	Text		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50
	Issuer <Issr>	[0..1]	Text		50
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	50
	ContactDetails <CtctDtls>	[0..1]	±		50

4.1.12.1.4.8 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: C8 "IdentificationOrProxyPresenceRule", C7 "IdentificationAndProxyGuideline"

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount40" on page 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		29
	Type *<Tp>*	[0..1]	±		29
	Currency *<Ccy>*	[0..1]	CodeSet	C1	29
	Name *<Nm>*	[0..1]	Text		30
	Proxy *<Prxy>*	[0..1]	±		30

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
  ```

4.1.12.1.4.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see
"BranchAndFinancialInstitutionIdentification8" on page 35 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]			35
	BICFI <*BICFI*>	[0..1]	IdentifierSet	C2	36
	ClearingSystemMemberIdentification <*ClrSysMmbId*>	[0..1]	±		36
	LEI <*LEI*>	[0..1]	IdentifierSet		36
	Name <*Nm*>	[0..1]	Text		36
	PostalAddress <*PstlAdr*>	[0..1]	±		36
	Other <*Othr*>	[0..1]	±		37
	BranchIdentification <*BrnchId*>	[0..1]			38
	Identification <*Id*>	[0..1]	Text		38
	LEI <*LEI*>	[0..1]	IdentifierSet		38
	Name <*Nm*>	[0..1]	Text		38
	PostalAddress <*PstlAdr*>	[0..1]	±		38

4.1.12.1.4.10 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see <u>"PartyIdentification272" on page 42</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		43
	PostalAddress <*PstlAdr*>	[0..1]	±		44
	Identification <*Id*>	[0..1]			44
{Or	OrganisationIdentification <*OrgId*>	[1..1]			45
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C1	46
	LEI <*LEI*>	[0..1]	IdentifierSet		46
	Other <*Othr*>	[0..*]			46
	Identification <*Id*>	[1..1]	Text		47
	SchemeName <*SchmeNm*>	[0..1]			47
{Or	Code <*Cd*>	[1..1]	CodeSet		47
Or}	Proprietary <*Prtry*>	[1..1]	Text		47
	Issuer <*Issr*>	[0..1]	Text		47
Or}	PrivateIdentification <*PrvtId*>	[1..1]			47
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			48
	BirthDate <*BirthDt*>	[1..1]	Date		48
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		48
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		49
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C3	49
	Other <*Othr*>	[0..*]			49
	Identification <*Id*>	[1..1]	Text		49
	SchemeName <*SchmeNm*>	[0..1]			49
{Or	Code <*Cd*>	[1..1]	CodeSet		50
Or}	Proprietary <*Prtry*>	[1..1]	Text		50
	Issuer <*Issr*>	[0..1]	Text		50
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C3	50
	ContactDetails <*CtctDtls*>	[0..1]	±		50

4.1.12.1.4.11 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: <u>C8 "IdentificationOrProxyPresenceRule"</u>, <u>C7 "IdentificationAndProxyGuideline"</u>

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount40" on page 28 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	±		29
	Type *<Tp>*	[0..1]	±		29
	Currency *<Ccy>*	[0..1]	CodeSet	C1	29
	Name *<Nm>*	[0..1]	Text		30
	Proxy *<Prxy>*	[0..1]	±		30

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
  ```

4.1.12.1.4.12 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see
"BranchAndFinancialInstitutionIdentification8" on page 35 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]			35
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	36
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		36
	LEI <LEI>	[0..1]	IdentifierSet		36
	Name <Nm>	[0..1]	Text		36
	PostalAddress <PstlAdr>	[0..1]	±		36
	Other <Othr>	[0..1]	±		37
	BranchIdentification <BrnchId>	[0..1]			38
	Identification <Id>	[0..1]	Text		38
	LEI <LEI>	[0..1]	IdentifierSet		38
	Name <Nm>	[0..1]	Text		38
	PostalAddress <PstlAdr>	[0..1]	±		38

4.1.12.2 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..*]			84
	Type <*Tp*>	[0..1]			86
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			86
{Or	Code <*Cd*>	[1..1]	CodeSet		86
Or}	Proprietary <*Prtry*>	[1..1]	Text		86
	Issuer <*Issr*>	[0..1]	Text		86
	Number <*Nb*>	[0..1]	Text		87
	RelatedDate <*RltdDt*>	[0..1]			87
	Type <*Tp*>	[1..1]			87
{Or	Code <*Cd*>	[1..1]	CodeSet		87
Or}	Proprietary <*Prtry*>	[1..1]	Text		87
	Date <*Dt*>	[1..1]	Date		87
	LineDetails <*LineDtls*>	[0..*]			88
	Identification <*Id*>	[1..*]			88
	Type <*Tp*>	[0..1]			89
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			89
{Or	Code <*Cd*>	[1..1]	CodeSet		89
Or}	Proprietary <*Prtry*>	[1..1]	Text		89
	Issuer <*Issr*>	[0..1]	Text		90
	Number <*Nb*>	[0..1]	Text		90
	RelatedDate <*RltdDt*>	[0..1]	Date		90
	Description <*Desc*>	[0..1]	Text		90
	Amount <*Amt*>	[0..1]		C9	90
	RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			91
	Type <*Tp*>	[1..1]			91
{Or	Code <*Cd*>	[1..1]	CodeSet		92
Or}	Proprietary <*Prtry*>	[1..1]	Text		92
	Amount <*Amt*>	[1..1]	Amount	C1, C5	92
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			92
	Amount <*Amt*>	[1..1]	Amount	C1, C5	92
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		93

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Reason <*Rsn*>	[0..1]	Text		93
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		93
	ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]		C9	93
	RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			94
	Type <*Tp*>	[1..1]			94
{Or	Code <*Cd*>	[1..1]	CodeSet		95
Or}	Proprietary <*Prtry*>	[1..1]	Text		95
	Amount <*Amt*>	[1..1]	Amount	C1, C5	95
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			95
	Amount <*Amt*>	[1..1]	Amount	C1, C5	95
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		96
	Reason <*Rsn*>	[0..1]	Text		96
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		96
	CreditorReferenceInformation <*CdtrRefInf*>	[0..1]			96
	Type <*Tp*>	[0..1]			97
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			97
{Or	Code <*Cd*>	[1..1]	CodeSet		97
Or}	Proprietary <*Prtry*>	[1..1]	Text		97
	Issuer <*Issr*>	[0..1]	Text		98
	Reference <*Ref*>	[0..1]	Text		98
	Invoicer <*Invcr*>	[0..1]	±		98
	Invoicee <*Invcee*>	[0..1]	±		99
	TaxRemittance <*TaxRmt*>	[0..1]			100
	Creditor <*Cdtr*>	[0..1]	±		102
	Debtor <*Dbtr*>	[0..1]	±		102
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		102
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		103
	ReferenceNumber <*RefNb*>	[0..1]	Text		103
	Method <*Mtd*>	[0..1]	Text		103
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C1, C5	103
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C1, C5	104

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Date *<Dt>*	[0..1]	Date		104
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		104
	Record *<Rcrd>*	[0..*]			104
	Type *<Tp>*	[0..1]	Text		105
	Category *<Ctgy>*	[0..1]	Text		105
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		105
	DebtorStatus *<DbtrSts>*	[0..1]	Text		106
	CertificateIdentification *<CertId>*	[0..1]	Text		106
	FormsCode *<FrmsCd>*	[0..1]	Text		106
	Period *<Prd>*	[0..1]			106
	Year *<Yr>*	[0..1]	Year		106
	Type *<Tp>*	[0..1]	CodeSet		106
	FromToDate *<FrToDt>*	[0..1]	±		107
	TaxAmount *<TaxAmt>*	[0..1]			108
	Rate *<Rate>*	[0..1]	Rate		108
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C5	108
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C5	108
	Details *<Dtls>*	[0..*]			109
	Period *<Prd>*	[0..1]			109
	Year *<Yr>*	[0..1]	Year		109
	Type *<Tp>*	[0..1]	CodeSet		110
	FromToDate *<FrToDt>*	[0..1]	±		110
	Amount *<Amt>*	[1..1]	Amount	C1, C5	111
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		111
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			111
	Type *<Tp>*	[1..1]			112
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			112
{Or	Code *<Cd>*	[1..1]	CodeSet		113
Or}	Proprietary *<Prtry>*	[1..1]	Text		113
	Issuer *<Issr>*	[0..1]	Text		113
	Garnishee *<Grnshee>*	[0..1]	±		113

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		114
	ReferenceNumber *<RefNb>*	[0..1]	Text		115
	Date *<Dt>*	[0..1]	Date		116
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	116
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		116
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		116
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		116

4.1.12.2.1 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]			86
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			86
{Or	Code <*Cd*>	[1..1]	CodeSet		86
Or}	Proprietary <*Prtry*>	[1..1]	Text		86
	Issuer <*Issr*>	[0..1]	Text		86
	Number <*Nb*>	[0..1]	Text		87
	RelatedDate <*RltdDt*>	[0..1]			87
	Type <*Tp*>	[1..1]			87
{Or	Code <*Cd*>	[1..1]	CodeSet		87
Or}	Proprietary <*Prtry*>	[1..1]	Text		87
	Date <*Dt*>	[1..1]	Date		87
	LineDetails <*LineDtls*>	[0..*]			88
	Identification <*Id*>	[1..*]			88
	Type <*Tp*>	[0..1]			89
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			89
{Or	Code <*Cd*>	[1..1]	CodeSet		89
Or}	Proprietary <*Prtry*>	[1..1]	Text		89
	Issuer <*Issr*>	[0..1]	Text		90
	Number <*Nb*>	[0..1]	Text		90
	RelatedDate <*RltdDt*>	[0..1]	Date		90
	Description <*Desc*>	[0..1]	Text		90
	Amount <*Amt*>	[0..1]		C9	90
	RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			91
	Type <*Tp*>	[1..1]			91
{Or	Code <*Cd*>	[1..1]	CodeSet		92
Or}	Proprietary <*Prtry*>	[1..1]	Text		92
	Amount <*Amt*>	[1..1]	Amount	C1, C5	92
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			92
	Amount <*Amt*>	[1..1]	Amount	C1, C5	92
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		93

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Reason <*Rsn*>	[0..1]	Text		93
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		93

4.1.12.2.1.1 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]			86
{Or	Code <*Cd*>	[1..1]	CodeSet		86
Or}	Proprietary <*Prtry*>	[1..1]	Text		86
	Issuer <*Issr*>	[0..1]	Text		86

4.1.12.2.1.1.1 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		86
Or}	Proprietary <*Prtry*>	[1..1]	Text		86

4.1.12.2.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of remittance document, as published in an external document type code set.

Datatype: "ExternalDocumentType1Code" on page 124

4.1.12.2.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of remittance document, in a proprietary form.

Datatype: "Max35Text" on page 133

4.1.12.2.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 133

4.1.12.2.1.3 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]			87
{Or	Code <*Cd*>	[1..1]	CodeSet		87
Or}	Proprietary <*Prtry*>	[1..1]	Text		87
	Date <*Dt*>	[1..1]	Date		87

4.1.12.2.1.3.1 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		87
Or}	Proprietary <*Prtry*>	[1..1]	Text		87

4.1.12.2.1.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the date type, as published in an external date type code set.

Datatype: "ExternalDateType1Code" on page 123

4.1.12.2.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.1.3.2 Date <Dt>

Presence: [1..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 128

4.1.12.2.1.4 LineDetails <LineDtls>

Presence: [0..*]

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

LineDetails <LineDtls> contains the following **DocumentLineInformation2** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..*]			88
	Type <*Tp*>	[0..1]			89
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			89
{Or	Code <*Cd*>	[1..1]	CodeSet		89
Or}	Proprietary <*Prtry*>	[1..1]	Text		89
	Issuer <*Issr*>	[0..1]	Text		90
	Number <*Nb*>	[0..1]	Text		90
	RelatedDate <*RltdDt*>	[0..1]	Date		90
	Description <*Desc*>	[0..1]	Text		90
	Amount <*Amt*>	[0..1]		C9	90
	RemittanceAmountAndType <*RmtAmtAndTp*>	[0..*]			91
	Type <*Tp*>	[1..1]			91
{Or	Code <*Cd*>	[1..1]	CodeSet		92
Or}	Proprietary <*Prtry*>	[1..1]	Text		92
	Amount <*Amt*>	[1..1]	Amount	C1, C5	92
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			92
	Amount <*Amt*>	[1..1]	Amount	C1, C5	92
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		93
	Reason <*Rsn*>	[0..1]	Text		93
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		93

4.1.12.2.1.4.1 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]			89
	CodeOrProprietary <CdOrPrtry>	[1..1]			89
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Issuer <Issr>	[0..1]	Text		90
	Number <Nb>	[0..1]	Text		90
	RelatedDate <RltdDt>	[0..1]	Date		90

4.1.12.2.1.4.1.1 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]			89
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Issuer <Issr>	[0..1]	Text		90

4.1.12.2.1.4.1.1.1 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		89
Or}	Proprietary <Prtry>	[1..1]	Text		89

4.1.12.2.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 124

4.1.12.2.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the reference document line identificationtype.

Datatype: "Max35Text" on page 133

4.1.12.2.1.4.1.2 Number <Nb>

Presence: [0..1]

Definition: Identification of the type specified for the referred document line.

Datatype: "Max35Text" on page 133

4.1.12.2.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 128

4.1.12.2.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 132

4.1.12.2.1.4.3 Amount <Amt>

Presence: [0..1]

Definition: Provides details on the amounts of the document line.

Impacted by: C9 "RemittanceAmountAndTypeGuideline"

Amount <Amt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType *<RmtAmtAndTp>*	[0..*]			91
	Type *<Tp>*	[1..1]			91
{Or	Code *<Cd>*	[1..1]	CodeSet		92
Or}	Proprietary *<Prtry>*	[1..1]	Text		92
	Amount *<Amt>*	[1..1]	Amount	C1, C5	92
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			92
	Amount *<Amt>*	[1..1]	Amount	C1, C5	92
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		93
	Reason *<Rsn>*	[0..1]	Text		93
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		93

Constraints

- **RemittanceAmountAndTypeGuideline**

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

4.1.12.2.1.4.3.1 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]			91
{Or	Code *<Cd>*	[1..1]	CodeSet		92
Or}	Proprietary *<Prtry>*	[1..1]	Text		92
	Amount *<Amt>*	[1..1]	Amount	C1, C5	92

4.1.12.2.1.4.3.1.1 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		92
Or}	Proprietary *<Prtry>*	[1..1]	Text		92

4.1.12.2.1.4.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: "ExternalDocumentAmountType1Code" on page 123

4.1.12.2.1.4.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.1.4.3.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.1.4.3.2 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	C1, C5	92
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		93
	Reason *<Rsn>*	[0..1]	Text		93
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		93

4.1.12.2.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.1.4.3.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 121

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

4.1.12.2.1.4.3.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 133

4.1.12.2.1.4.3.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 132

4.1.12.2.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

Definition: Provides details on the amounts of the referred document.

Impacted by: C9 "RemittanceAmountAndTypeGuideline"

ReferredDocumentAmount <RfrdDocAmt> contains the following **RemittanceAmount4** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceAmountAndType <RmtAmtAndTp>	[0..*]			94
	Type <Tp>	[1..1]			94
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95
	Amount <Amt>	[1..1]	Amount	C1, C5	95
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			95
	Amount <Amt>	[1..1]	Amount	C1, C5	95
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		96
	Reason <Rsn>	[0..1]	Text		96
	AdditionalInformation <AddtlInf>	[0..1]	Text		96

Constraints

- **RemittanceAmountAndTypeGuideline**

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

4.1.12.2.2.1 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]			94
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95
	Amount <Amt>	[1..1]	Amount	C1, C5	95

4.1.12.2.2.1.1 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		95
Or}	Proprietary <Prtry>	[1..1]	Text		95

4.1.12.2.2.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the amount type, as published in an external referred amount code set.

Datatype: "ExternalDocumentAmountType1Code" on page 123

4.1.12.2.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.2.1.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.2.2 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	C1, C5	95
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		96
	Reason *<Rsn>*	[0..1]	Text		96
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		96

4.1.12.2.2.2.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.2.2.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 121

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

4.1.12.2.2.2.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 133

4.1.12.2.2.2.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 132

4.1.12.2.3 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]			97
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			97
{Or	Code <*Cd*>	[1..1]	CodeSet		97
Or}	Proprietary <*Prtry*>	[1..1]	Text		97
	Issuer <*Issr*>	[0..1]	Text		98
	Reference <*Ref*>	[0..1]	Text		98

4.1.12.2.3.1 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]			97
{Or	Code <*Cd*>	[1..1]	CodeSet		97
Or}	Proprietary <*Prtry*>	[1..1]	Text		97
	Issuer <*Issr*>	[0..1]	Text		98

4.1.12.2.3.1.1 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		97
Or}	Proprietary <*Prtry*>	[1..1]	Text		97

4.1.12.2.3.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of creditor reference, as published in an external creditor reference type code set.

Datatype: "ExternalCreditorReferenceType1Code" on page 123

4.1.12.2.3.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.3.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 133

4.1.12.2.3.2 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 133

4.1.12.2.4 Invoicer <Invcr>

Presence: [0..1]

Definition: Identification of the organisation issuing the invoice, when it is different from the creditor or ultimate creditor.

Invoicer <Invcr> contains the following elements (see for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		43
	PostalAddress <PstlAdr>	[0..1]	±		44
	Identification <Id>	[0..1]			44
{Or	OrganisationIdentification <OrgId>	[1..1]			45
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Other <Othr>	[0..*]			46
	Identification <Id>	[1..1]	Text		47
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47
Or}	PrivateIdentification <PrvtId>	[1..1]			47
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			48
	BirthDate <BirthDt>	[1..1]	Date		48
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		48
	CityOfBirth <CityOfBirth>	[1..1]	Text		49
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	49
	Other <Othr>	[0..*]			49
	Identification <Id>	[1..1]	Text		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50
	Issuer <Issr>	[0..1]	Text		50
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	50
	ContactDetails <CtctDtls>	[0..1]	±		50

4.1.12.2.5 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 42 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		43
	PostalAddress <PstlAdr>	[0..1]	±		44
	Identification <Id>	[0..1]			44
{Or	OrganisationIdentification <OrgId>	[1..1]			45
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	46
	LEI <LEI>	[0..1]	IdentifierSet		46
	Other <Othr>	[0..*]			46
	Identification <Id>	[1..1]	Text		47
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47
Or}	PrivateIdentification <PrvtId>	[1..1]			47
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			48
	BirthDate <BirthDt>	[1..1]	Date		48
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		48
	CityOfBirth <CityOfBirth>	[1..1]	Text		49
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	49
	Other <Othr>	[0..*]			49
	Identification <Id>	[1..1]	Text		49
	SchemeName <SchmeNm>	[0..1]			49
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50
	Issuer <Issr>	[0..1]	Text		50
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	50
	ContactDetails <CtctDtls>	[0..1]	±		50

4.1.12.2.6 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]	±		102
	Debtor <*Dbtr*>	[0..1]	±		102
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		102
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		103
	ReferenceNumber <*RefNb*>	[0..1]	Text		103
	Method <*Mtd*>	[0..1]	Text		103
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C1, C5	103
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C1, C5	104
	Date <*Dt*>	[0..1]	Date		104
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		104
	Record <*Rcrd*>	[0..*]			104
	Type <*Tp*>	[0..1]	Text		105
	Category <*Ctgy*>	[0..1]	Text		105
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		105
	DebtorStatus <*DbtrSts*>	[0..1]	Text		106
	CertificateIdentification <*CertId*>	[0..1]	Text		106
	FormsCode <*FrmsCd*>	[0..1]	Text		106
	Period <*Prd*>	[0..1]			106
	Year <*Yr*>	[0..1]	Year		106
	Type <*Tp*>	[0..1]	CodeSet		106
	FromToDate <*FrToDt*>	[0..1]	±		107
	TaxAmount <*TaxAmt*>	[0..1]			108
	Rate <*Rate*>	[0..1]	Rate		108
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C5	108
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C5	108
	Details <*Dtls*>	[0..*]			109
	Period <*Prd*>	[0..1]			109
	Year <*Yr*>	[0..1]	Year		109
	Type <*Tp*>	[0..1]	CodeSet		110
	FromToDate <*FrToDt*>	[0..1]	±		110
	Amount <*Amt*>	[1..1]	Amount	C1, C5	111

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		111

4.1.12.2.6.1 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 117 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		117
	RegistrationIdentification <*RegnId*>	[0..1]	Text		117
	TaxType <*TaxTp*>	[0..1]	Text		118

4.1.12.2.6.2 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 118 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		118
	RegistrationIdentification <*RegnId*>	[0..1]	Text		118
	TaxType <*TaxTp*>	[0..1]	Text		118
	Authorisation <*Authstn*>	[0..1]			118
	Title <*Titl*>	[0..1]	Text		119
	Name <*Nm*>	[0..1]	Text		119

4.1.12.2.6.3 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 118 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		118
	RegistrationIdentification <*RegnId*>	[0..1]	Text		118
	TaxType <*TaxTp*>	[0..1]	Text		118
	Authorisation <*Authstn*>	[0..1]			118
	Title <*Titl*>	[0..1]	Text		119
	Name <*Nm*>	[0..1]	Text		119

4.1.12.2.6.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.6.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 132

4.1.12.2.6.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.6.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.6.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.6.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 128

4.1.12.2.6.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 131

4.1.12.2.6.11 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		105
	Category *<Ctgy>*	[0..1]	Text		105
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		105
	DebtorStatus *<DbtrSts>*	[0..1]	Text		106
	CertificateIdentification *<CertId>*	[0..1]	Text		106
	FormsCode *<FrmsCd>*	[0..1]	Text		106
	Period *<Prd>*	[0..1]			106
	Year *<Yr>*	[0..1]	Year		106
	Type *<Tp>*	[0..1]	CodeSet		106
	FromToDate *<FrToDt>*	[0..1]	±		107
	TaxAmount *<TaxAmt>*	[0..1]			108
	Rate *<Rate>*	[0..1]	Rate		108
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount	C1, C5	108
	TotalAmount *<TtlAmt>*	[0..1]	Amount	C1, C5	108
	Details *<Dtls>*	[0..*]			109
	Period *<Prd>*	[0..1]			109
	Year *<Yr>*	[0..1]	Year		109
	Type *<Tp>*	[0..1]	CodeSet		110
	FromToDate *<FrToDt>*	[0..1]	±		110
	Amount *<Amt>*	[1..1]	Amount	C1, C5	111
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		111

4.1.12.2.6.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.6.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.6.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 133

4.1.12.2.6.11.4 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 133

4.1.12.2.6.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 133

4.1.12.2.6.11.6 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 133

4.1.12.2.6.11.7 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		106
	Type *<Tp>*	[0..1]	CodeSet		106
	FromToDate *<FrToDt>*	[0..1]	±		107

4.1.12.2.6.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 134

4.1.12.2.6.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 127

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.

4.1.12.2.6.11.7.3 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 33 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		33
	ToDate <ToDt>	[1..1]	Date		33

4.1.12.2.6.11.8 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		108
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C5	108
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C5	108
	Details <*Dtls*>	[0..*]			109
	Period <*Prd*>	[0..1]			109
	Year <*Yr*>	[0..1]	Year		109
	Type <*Tp*>	[0..1]	CodeSet		110
	FromToDate <*FrToDt*>	[0..1]	±		110
	Amount <*Amt*>	[1..1]	Amount	C1, C5	111

4.1.12.2.6.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 131

4.1.12.2.6.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.6.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

Definition: Total amount that is the result of the calculation of the tax for the record.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.6.11.8.4 Details <Dtls>

Presence: [0..*]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Period <*Prd*>	[0..1]			109
	Year <*Yr*>	[0..1]	Year		109
	Type <*Tp*>	[0..1]	CodeSet		110
	FromToDate <*FrToDt*>	[0..1]	±		110
	Amount <*Amt*>	[1..1]	Amount	C1, C5	111

4.1.12.2.6.11.8.4.1 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		109
	Type <*Tp*>	[0..1]	CodeSet		110
	FromToDate <*FrToDt*>	[0..1]	±		110

4.1.12.2.6.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISOYear" on page 134

4.1.12.2.6.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 127

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.

4.1.12.2.6.11.8.4.1.3 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 33 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		33
	ToDate *<ToDt>*	[1..1]	Date		33

4.1.12.2.6.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.6.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 132

4.1.12.2.7 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]			112
	CodeOrProprietary <CdOrPrtry>	[1..1]			112
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	Text		113
	Issuer <Issr>	[0..1]	Text		113
	Garnishee <Grnshee>	[0..1]	±		113
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		114
	ReferenceNumber <RefNb>	[0..1]	Text		115
	Date <Dt>	[0..1]	Date		116
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	116
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		116
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		116

4.1.12.2.7.1 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]			112
{Or	Code <Cd>	[1..1]	CodeSet		113
Or}	Proprietary <Prtry>	[1..1]	Text		113
	Issuer <Issr>	[0..1]	Text		113

4.1.12.2.7.1.1 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		113
Or}	Proprietary <Prtry>	[1..1]	Text		113

4.1.12.2.7.1.1.1 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 124

4.1.12.2.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 133

4.1.12.2.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 133

4.1.12.2.7.2 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 <u>"PartyIdentification272" on page 42</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		43
	PostalAddress *<PstlAdr>*	[0..1]	±		44
	Identification *<Id>*	[0..1]			44
{Or	OrganisationIdentification *<OrgId>*	[1..1]			45
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C1	46
	LEI *<LEI>*	[0..1]	IdentifierSet		46
	Other *<Othr>*	[0..*]			46
	Identification *<Id>*	[1..1]	Text		47
	SchemeName *<SchmeNm>*	[0..1]			47
{Or	Code *<Cd>*	[1..1]	CodeSet		47
Or}	Proprietary *<Prtry>*	[1..1]	Text		47
	Issuer *<Issr>*	[0..1]	Text		47
Or}	PrivateIdentification *<PrvtId>*	[1..1]			47
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			48
	BirthDate *<BirthDt>*	[1..1]	Date		48
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		48
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		49
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C3	49
	Other *<Othr>*	[0..*]			49
	Identification *<Id>*	[1..1]	Text		49
	SchemeName *<SchmeNm>*	[0..1]			49
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50
	Issuer *<Issr>*	[0..1]	Text		50
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C3	50
	ContactDetails *<CtctDtls>*	[0..1]	±		50

4.1.12.2.7.3 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 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		43
	PostalAddress <*PstlAdr*>	[0..1]	±		44
	Identification <*Id*>	[0..1]			44
{Or	OrganisationIdentification <*OrgId*>	[1..1]			45
	AnyBIC <*AnyBIC*>	[0..1]	IdentifierSet	C1	46
	LEI <*LEI*>	[0..1]	IdentifierSet		46
	Other <*Othr*>	[0..*]			46
	Identification <*Id*>	[1..1]	Text		47
	SchemeName <*SchmeNm*>	[0..1]			47
{Or	Code <*Cd*>	[1..1]	CodeSet		47
Or}	Proprietary <*Prtry*>	[1..1]	Text		47
	Issuer <*Issr*>	[0..1]	Text		47
Or}	PrivateIdentification <*PrvtId*>	[1..1]			47
	DateAndPlaceOfBirth <*DtAndPlcOfBirth*>	[0..1]			48
	BirthDate <*BirthDt*>	[1..1]	Date		48
	ProvinceOfBirth <*PrvcOfBirth*>	[0..1]	Text		48
	CityOfBirth <*CityOfBirth*>	[1..1]	Text		49
	CountryOfBirth <*CtryOfBirth*>	[1..1]	CodeSet	C3	49
	Other <*Othr*>	[0..*]			49
	Identification <*Id*>	[1..1]	Text		49
	SchemeName <*SchmeNm*>	[0..1]			49
{Or	Code <*Cd*>	[1..1]	CodeSet		50
Or}	Proprietary <*Prtry*>	[1..1]	Text		50
	Issuer <*Issr*>	[0..1]	Text		50
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C3	50
	ContactDetails <*CtctDtls*>	[0..1]	±		50

4.1.12.2.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

Definition: Reference information that is specific to the agency receiving the garnishment.

Datatype:

4.1.12.2.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 128

4.1.12.2.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 119

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.

4.1.12.2.7.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

Definition: Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 131):

- *Meaning When True:* True

- *Meaning When False:* False

4.1.12.2.7.8 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 131):

- *Meaning When True:* True

- *Meaning When False:* False

4.1.12.2.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

Definition: Additional information, in free text form, to complement the structured remittance information.

Datatype: "Max140Text" on page 132

4.1.13   System Identification

4.1.13.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

4.1.13.1.1 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 123

4.1.13.1.2 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 133

4.1.14   Tax

4.1.14.1 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		117
	RegistrationIdentification *<RegnId>*	[0..1]	Text		117
	TaxType *<TaxTp>*	[0..1]	Text		118

4.1.14.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 133

4.1.14.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 133

4.1.14.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 133

4.1.14.2 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		118
	RegistrationIdentification <*RegnId*>	[0..1]	Text		118
	TaxType <*TaxTp*>	[0..1]	Text		118
	Authorisation <*Authstn*>	[0..1]			118
	Title <*Titl*>	[0..1]	Text		119
	Name <*Nm*>	[0..1]	Text		119

4.1.14.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 133

4.1.14.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

Definition: Unique identification, as assigned by an organisation, to unambiguously identify a party.

Datatype: "Max35Text" on page 133

4.1.14.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 133

4.1.14.2.4 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		119
	Name <*Nm*>	[0..1]	Text		119

4.1.14.2.4.1 Title <Titl>

Presence: [0..1]

Definition: Title or position of debtor or the debtor's authorised representative.

Datatype: "Max35Text" on page 133

4.1.14.2.4.2 Name <Nm>

Presence: [0..1]

Definition: Name of the debtor or the debtor's authorised representative.

Datatype: "Max140Text" on page 132

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 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 120

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 CodeSet

4.2.2.1 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.

4.2.2.2 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.
PBOX	POBox	Address is a postal office (PO) box.
HOME	Residential	Address is the home address.
BIZZ	Business	Address is the business address.
MLTO	MailTo	Address is the address to which mail is sent.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.

4.2.2.3 Authorisation1Code

Definition: Specifies the level of approval depending on a number of factors, including payment type, threshold amount or local country or operations practice.

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating customer environment and no further approval is required.
FDET	FileLevelAuthorisationDetails	Indicates that a file requires additional file level approval, with the ability to view both the payment information block and

CodeName	Name	Definition
		supporting customer credit transaction detail.
FSUM	FileLevelAuthorisationSummary	Indicates that a file requires additional file level approval, with the ability to view only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

4.2.2.4 CopyDuplicate1Code

Definition: Specifies if this document is a copy, a duplicate, or a duplicate of a copy.

Type: CodeSet

CodeName	Name	Definition
CODU	CopyDuplicate	Message is being sent as a copy to a party other than the account owner, for information purposes and the message is a duplicate of a message previously sent.
COPY	Copy	Message is being sent as a copy to a party other than the account owner, for information purposes.
DUPL	Duplicate	Message is for information/confirmation purposes. It is a duplicate of a message previously sent.

4.2.2.5 CountryCode

Definition: Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).

Type: CodeSet

Format

pattern   [A-Z]{2,2}

Constraints

• **Country**

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

4.2.2.6 CreditDebitCode

Definition: Specifies if an operation is an increase or a decrease.

Type: CodeSet

CodeName	Name	Definition
CRDT	Credit	Operation is an increase.

CodeName	Name	Definition
DBIT	Debit	Operation is a decrease.

4.2.2.7 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

4.2.2.8 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

4.2.2.9 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

4.2.2.10 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

4.2.2.11 ExternalClearingSystemIdentification1Code

Definition: Specifies the clearing system identification code, as published in an external clearing system identification code list.

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

Type: CodeSet

Format

minLength	1
maxLength	5

4.2.2.12 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

4.2.2.13 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

4.2.2.14 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

4.2.2.15 ExternalDocumentLineType1Code

Definition: Specifies the document line type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.16 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

4.2.2.17 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

4.2.2.18 ExternalGarnishmentType1Code

Definition: Specifies the garnishment type as published in an external document type code list.

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.19 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

4.2.2.20 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

4.2.2.21 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

4.2.2.22 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

4.2.2.23 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

4.2.2.24 NamePrefix2Code

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

Type: CodeSet

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MADM	Madam	Title of the person is Madam.
MISS	Miss	Title of the person is Miss.
MIST	Mister	Title of the person is Mister or Mr.
MIKS	GenderNeutral	Title of the person is gender neutral (Mx).

4.2.2.25 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.
ONLI	Online	Preferred method used to reach the contact is online.

CodeName	Name	Definition
PHON	Phone	Preferred method used to reach the contact is per phone.

4.2.2.26 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.

4.2.2.27 RemittanceLocationMethod2Code

Definition: Specifies the method used to deliver the remittance advice information.

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URI). URI is a compact string of characters that uniquely identify an abstract or physical resource. URI's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.
EMAL	EMail	Remittance advice information must be sent through e-mail.
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

4.2.2.28 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.

CodeName	Name	Definition
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.

4.2.3   Date

4.2.3.1 ISODate

Definition: A particular point in the progression of time in a calendar year expressed in the YYYY-MM-DD format. This representation is defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Type: Date

4.2.4   DateTime

4.2.4.1 ISODateTime

Definition: A particular point in the progression of time defined by a mandatory date and a mandatory time component, expressed in either UTC time format (YYYY-MM-DDThh:mm:ss.sssZ), local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm), or local time format (YYYY-MM-DDThh:mm:ss.sss). These representations are defined in "XML Schema Part 2: Datatypes Second Edition - W3C Recommendation 28 October 2004" which is aligned with ISO 8601.

Note on the time format:

1) beginning / end of calendar day

00:00:00 = the beginning of a calendar day

24:00:00 = the end of a calendar day

2) fractions of second in time format

Decimal fractions of seconds may be included. In this case, the involved parties shall agree on the maximum number of digits that are allowed.

Type: DateTime

4.2.5   IdentifierSet

4.2.5.1 AnyBICDec2014Identifier

Definition: Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **AnyBIC**

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

4.2.5.2 BICFIDec2014Identifier

Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern   [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

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

4.2.5.3 IBAN2007Identifier

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

Type: IdentifierSet

Identification scheme: National Banking Association; International Bank Account Number (ISO 13616)

Format

pattern   [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

Constraints

- **IBAN**

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

4.2.5.4 LEIIdentifier

Definition: Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

pattern   [A-Z0-9]{18,18}[0-9]{2,2}

4.2.5.5 UUIDv4Identifier

Definition: Universally Unique IDentifier (UUID) version 4, as described in IETC RFC 4122 "Universally Unique IDentifier (UUID) URN Namespace".

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

pattern   [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

4.2.6   Indicator

4.2.6.1 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

4.2.7   Quantity

4.2.7.1 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

4.2.8   Rate

4.2.8.1 BaseOneRate

Definition: Rate expressed as a decimal, for example, 0.7 is 7/10 and 70%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

4.2.8.2 PercentageRate

Definition: Rate expressed as a percentage, that is, in hundredths, for example, 0.7 is 7/10 of a percent, and 7.0 is 7%.

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

4.2.9   Text

4.2.9.1 Exact4AlphaNumericText

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

Type: Text

Format

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

4.2.9.2 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

4.2.9.3 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.9.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.9.5 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.9.6 Max256Text

Definition: Specifies a character string with a maximum length of 256 characters.

Type: Text

Format

minLength	1
maxLength	256

4.2.9.7 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

4.2.9.8 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.9.9 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.9.10 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

4.2.9.11 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

4.2.9.12 PhoneNumber

Definition: The collection of information which identifies a specific phone or FAX number as defined by telecom services.

It consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers, "(", ")", "+" and "-" (up to 30 characters).

Type: Text

Format

pattern	\+[0-9]{1,3}-[0-9()+\-]{1,30}

4.2.10   Year

4.2.10.1 ISOYear

Definition: Year represented by YYYY (ISO 8601).

Type: Year