ISO 20022

Stand-Alone Remittance Advice - Maintenance 2016 - 2017

Message Definition Report - Part 2

Approved by the Payments SEG on the 17th of January 2017.

This document provides details of the Message Definitions for Stand-Alone Remittance Advice - Maintenance 2016 - 2017.

01 February 2017

Table of Contents

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1   Message Set Overview

Introduction

This document describes the ISO 20022 Stand-alone Remittance Advice message set.

1.1   List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
remt.001.001.03 RemittanceAdviceV03	The RemittanceAdvice message allows the originator to provide remittance details that can be associated with a payment.
remt.002.001.01 RemittanceLocationAdviceV01	The RemittanceLocationAdvice message allows the originator of the message to identify where the remittance advice is located for a related payment.

2   remt.001.001.03 RemittanceAdviceV03

2.1   MessageDefinition Functionality

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

Outline

The RemittanceAdviceV03 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]			9
	MessageIdentification *<MsgId>*	[1..1]	Text		9
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		9
	Authorisation *<Authstn>*	[0..2]	±		9
	CopyIndicator *<CpyInd>*	[0..1]	CodeSet		10
	InitiatingParty *<InitgPty>*	[1..1]	±		10
	MessageRecipient *<MsgRcpt>*	[0..1]	±		10
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		11
	RemittanceInformation *<RmtInf>*	[1..*]			11
	RemittanceIdentification *<RmtId>*	[0..1]	Text		14
	Unstructured *<Ustrd>*	[0..*]	Text		15
	Structured *<Strd>*	[0..*]			15
	ReferredDocumentInformation *<RfrdDocInf>*	[0..*]			17
	Type *<Tp>*	[0..1]			19
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			19
{Or	**Code** *<Cd>*	[1..1]	CodeSet		19
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		20
	Issuer *<Issr>*	[0..1]	Text		20
	Number *<Nb>*	[0..1]	Text		20
	RelatedDate *<RltdDt>*	[0..1]	Date		21
	LineDetails *<LineDtls>*	[0..*]			21
	Identification *<Id>*	[1..*]			22
	Type *<Tp>*	[0..1]			23
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			23
{Or	**Code** *<Cd>*	[1..1]	CodeSet		23
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	Issuer *<Issr>*	[0..1]	Text		24
	Number *<Nb>*	[0..1]	Text		24
	RelatedDate *<RltdDt>*	[0..1]	Date		24

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Description *<Desc>*	[0..1]	Text		24
	Amount *<Amt>*	[0..1]			24
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C5	25
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			26
	Type *<Tp>*	[0..1]			26
{Or	**Code** *<Cd>*	[1..1]	CodeSet		26
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		26
	Amount *<Amt>*	[1..1]	Amount	C1, C5	26
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C5	27
	TaxAmount *<TaxAmt>*	[0..*]			27
	Type *<Tp>*	[0..1]			27
{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		28
	Amount *<Amt>*	[1..1]	Amount	C1, C5	28
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			28
	Amount *<Amt>*	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		29
	Reason *<Rsn>*	[0..1]	Text		29
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		29
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	30
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		30
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		31
	Invoicer *<Invcr>*	[0..1]	±		32
	Invoicee *<Invcee>*	[0..1]	±		32
	TaxRemittance *<TaxRmt>*	[0..1]	±		33
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			35
	Type *<Tp>*	[1..1]			36
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			36
{Or	**Code** *<Cd>*	[1..1]	CodeSet		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37
	Issuer *<Issr>*	[0..1]	Text		37

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Garnishee <Grnshee>	[0..1]	±		37
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		37
	ReferenceNumber <RefNb>	[0..1]	Text		38
	Date <Dt>	[0..1]	Date		38
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	38
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		38
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		39
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		39
	OriginalPaymentInformation <OrgnlPmtInf>	[1..1]			39
	References <Refs>	[1..1]			40
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		41
	InstructionIdentification <InstrId>	[0..1]	Text		41
	EndToEndIdentification <EndToEndId>	[1..1]	Text		41
	TransactionIdentification <TxId>	[0..1]	Text		41
	MandateIdentification <MndtId>	[0..1]	Text		42
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		42
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		42
	Amount <Amt>	[0..1]			43
{Or	**InstructedAmount** <InstdAmt>	[1..1]	Amount	C1, C5	43
Or}	**EquivalentAmount** <EqvtAmt>	[1..1]			44
	Amount <Amt>	[1..1]	Amount	C1, C5	44
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	44
	ExchangeRateInformation <XchgRateInf>	[0..1]			45
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	45
	ExchangeRate <XchgRate>	[0..1]	Rate		45
	RateType <RateTp>	[0..1]	CodeSet		45
	ContractIdentification <CtrctId>	[0..1]	Text		46
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		46
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		46
	Debtor <Dbtr>	[0..1]	±		46
	DebtorAccount <DbtrAcct>	[0..1]	±		47

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebtorAgent <*DbtrAgt*>	[0..1]	±		47
	Creditor <*Cdtr*>	[0..1]	±		47
	CreditorAccount <*CdtrAcct*>	[0..1]	±		48
	CreditorAgent <*CdtrAgt*>	[0..1]	±		48
	SupplementaryData <*SplmtryData*>	[0..*]	±	C7	48

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. (Algorithm)

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot. (Algorithm)

C6 IBAN

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

C7 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 **GroupHeader62** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		9
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		9
	Authorisation *<Authstn>*	[0..2]	±		9
	CopyIndicator *<CpyInd>*	[0..1]	CodeSet		10
	InitiatingParty *<InitgPty>*	[1..1]	±		10
	MessageRecipient *<MsgRcpt>*	[0..1]	±		10
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		11

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 116

2.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 112

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 77 for details)

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

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 104

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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

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 "PartyIdentification43" on page 78 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		79
	PostalAddress *<PstlAdr>*	[0..1]	±		79
	Identification *<Id>*	[0..1]	±		79
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		79
	ContactDetails *<CtctDtls>*	[0..1]	±		80

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 "BranchAndFinancialInstitutionIdentification5" on page 66 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		66
	BranchIdentification *<BrnchId>*	[0..1]	±		67

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 **RemittanceInformation13** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		14
	Unstructured <Ustrd>	[0..*]	Text		15
	Structured <Strd>	[0..*]			15
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			17
	Type <Tp>	[0..1]			19
	CodeOrProprietary <CdOrPrtry>	[1..1]			19
{Or	**Code** <Cd>	[1..1]	CodeSet		19
Or}	**Proprietary** <Prtry>	[1..1]	Text		20
	Issuer <Issr>	[0..1]	Text		20
	Number <Nb>	[0..1]	Text		20
	RelatedDate <RltdDt>	[0..1]	Date		21
	LineDetails <LineDtls>	[0..*]			21
	Identification <Id>	[1..*]			22
	Type <Tp>	[0..1]			23
	CodeOrProprietary <CdOrPrtry>	[1..1]			23
{Or	**Code** <Cd>	[1..1]	CodeSet		23
Or}	**Proprietary** <Prtry>	[1..1]	Text		24
	Issuer <Issr>	[0..1]	Text		24
	Number <Nb>	[0..1]	Text		24
	RelatedDate <RltdDt>	[0..1]	Date		24
	Description <Desc>	[0..1]	Text		24
	Amount <Amt>	[0..1]			24
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	25
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			26
	Type <Tp>	[0..1]			26
{Or	**Code** <Cd>	[1..1]	CodeSet		26
Or}	**Proprietary** <Prtry>	[1..1]	Text		26
	Amount <Amt>	[1..1]	Amount	C1, C5	26
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	27
	TaxAmount <TaxAmt>	[0..*]			27
	Type <Tp>	[0..1]			27

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		28
	Amount *<Amt>*	[1..1]	Amount	C1, C5	28
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			28
	Amount *<Amt>*	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		29
	Reason *<Rsn>*	[0..1]	Text		29
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		29
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	30
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		30
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		31
	Invoicer *<Invcr>*	[0..1]	±		32
	Invoicee *<Invcee>*	[0..1]	±		32
	TaxRemittance *<TaxRmt>*	[0..1]	±		33
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]			35
	Type *<Tp>*	[1..1]			36
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			36
{Or	**Code** *<Cd>*	[1..1]	CodeSet		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37
	Issuer *<Issr>*	[0..1]	Text		37
	Garnishee *<Grnshee>*	[0..1]	±		37
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		37
	ReferenceNumber *<RefNb>*	[0..1]	Text		38
	Date *<Dt>*	[0..1]	Date		38
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	38
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		38
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		39
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		39
	OriginalPaymentInformation *<OrgnlPmtInf>*	[1..1]			39
	References *<Refs>*	[1..1]			40

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification *<PmtInfId>*	[0..1]	Text		41
	InstructionIdentification *<InstrId>*	[0..1]	Text		41
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		41
	TransactionIdentification *<TxId>*	[0..1]	Text		41
	MandateIdentification *<MndtId>*	[0..1]	Text		42
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		42
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		42
	Amount *<Amt>*	[0..1]			43
{Or	**InstructedAmount** *<InstdAmt>*	[1..1]	Amount	C1, C5	43
Or}	**EquivalentAmount** *<EqvtAmt>*	[1..1]			44
	Amount *<Amt>*	[1..1]	Amount	C1, C5	44
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	44
	ExchangeRateInformation *<XchgRateInf>*	[0..1]			45
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	45
	ExchangeRate *<XchgRate>*	[0..1]	Rate		45
	RateType *<RateTp>*	[0..1]	CodeSet		45
	ContractIdentification *<CtrctId>*	[0..1]	Text		46
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		46
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		46
	Debtor *<Dbtr>*	[0..1]	±		46
	DebtorAccount *<DbtrAcct>*	[0..1]	±		47
	DebtorAgent *<DbtrAgt>*	[0..1]	±		47
	Creditor *<Cdtr>*	[0..1]	±		47
	CreditorAccount *<CdtrAcct>*	[0..1]	±		48
	CreditorAgent *<CdtrAgt>*	[0..1]	±		48

2.4.2.1 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 116

2.4.2.2 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 115

2.4.2.3 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 **StructuredRemittanceInformation13** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			17
	Type <Tp>	[0..1]			19
	CodeOrProprietary <CdOrPrtry>	[1..1]			19
{Or	**Code** <Cd>	[1..1]	CodeSet		19
Or}	**Proprietary** <Prtry>	[1..1]	Text		20
	Issuer <Issr>	[0..1]	Text		20
	Number <Nb>	[0..1]	Text		20
	RelatedDate <RltdDt>	[0..1]	Date		21
	LineDetails <LineDtls>	[0..*]			21
	Identification <Id>	[1..*]			22
	Type <Tp>	[0..1]			23
	CodeOrProprietary <CdOrPrtry>	[1..1]			23
{Or	**Code** <Cd>	[1..1]	CodeSet		23
Or}	**Proprietary** <Prtry>	[1..1]	Text		24
	Issuer <Issr>	[0..1]	Text		24
	Number <Nb>	[0..1]	Text		24
	RelatedDate <RltdDt>	[0..1]	Date		24
	Description <Desc>	[0..1]	Text		24
	Amount <Amt>	[0..1]			24
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	25
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			26
	Type <Tp>	[0..1]			26
{Or	**Code** <Cd>	[1..1]	CodeSet		26
Or}	**Proprietary** <Prtry>	[1..1]	Text		26
	Amount <Amt>	[1..1]	Amount	C1, C5	26
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	27
	TaxAmount <TaxAmt>	[0..*]			27
	Type <Tp>	[0..1]			27
{Or	**Code** <Cd>	[1..1]	CodeSet		28
Or}	**Proprietary** <Prtry>	[1..1]	Text		28
	Amount <Amt>	[1..1]	Amount	C1, C5	28

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			28
	Amount <*Amt*>	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		29
	Reason <*Rsn*>	[0..1]	Text		29
	AdditionalInformation <*Addtllnf*>	[0..1]	Text		29
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C1, C5	30
	ReferredDocumentAmount <*RfrdDocAmt*>	[0..1]	±		30
	CreditorReferenceInformation <*CdtrRefInf*>	[0..1]	±		31
	Invoicer <*Invcr*>	[0..1]	±		32
	Invoicee <*Invcee*>	[0..1]	±		32
	TaxRemittance <*TaxRmt*>	[0..1]	±		33
	GarnishmentRemittance <*GrnshmtRmt*>	[0..1]			35
	Type <*Tp*>	[1..1]			36
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			36
{Or	**Code** <*Cd*>	[1..1]	CodeSet		37
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		37
	Issuer <*Issr*>	[0..1]	Text		37
	Garnishee <*Grnshee*>	[0..1]	±		37
	GarnishmentAdministrator <*GrnshmtAdmstr*>	[0..1]	±		37
	ReferenceNumber <*RefNb*>	[0..1]	Text		38
	Date <*Dt*>	[0..1]	Date		38
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C1, C5	38
	FamilyMedicalInsuranceIndicator <*FmlyMdclInsrncInd*>	[0..1]	Indicator		38
	EmployeeTerminationIndicator <*MplyeeTermntnInd*>	[0..1]	Indicator		39
	AdditionalRemittanceInformation <*AddtlRmtInf*>	[0..3]	Text		39

2.4.2.3.1 ReferredDocumentInformation <RfrdDocInf>

Presence: [0..*]

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

ReferredDocumentInformation <RfrdDocInf> contains the following
ReferredDocumentInformation7 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			19
	CodeOrProprietary <CdOrPrtry>	[1..1]			19
{Or	**Code** <Cd>	[1..1]	CodeSet		19
Or}	**Proprietary** <Prtry>	[1..1]	Text		20
	Issuer <Issr>	[0..1]	Text		20
	Number <Nb>	[0..1]	Text		20
	RelatedDate <RltdDt>	[0..1]	Date		21
	LineDetails <LineDtls>	[0..*]			21
	Identification <Id>	[1..*]			22
	Type <Tp>	[0..1]			23
	CodeOrProprietary <CdOrPrtry>	[1..1]			23
{Or	**Code** <Cd>	[1..1]	CodeSet		23
Or}	**Proprietary** <Prtry>	[1..1]	Text		24
	Issuer <Issr>	[0..1]	Text		24
	Number <Nb>	[0..1]	Text		24
	RelatedDate <RltdDt>	[0..1]	Date		24
	Description <Desc>	[0..1]	Text		24
	Amount <Amt>	[0..1]			24
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	25
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			26
	Type <Tp>	[0..1]			26
{Or	**Code** <Cd>	[1..1]	CodeSet		26
Or}	**Proprietary** <Prtry>	[1..1]	Text		26
	Amount <Amt>	[1..1]	Amount	C1, C5	26
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	27
	TaxAmount <TaxAmt>	[0..*]			27
	Type <Tp>	[0..1]			27
{Or	**Code** <Cd>	[1..1]	CodeSet		28
Or}	**Proprietary** <Prtry>	[1..1]	Text		28
	Amount <Amt>	[1..1]	Amount	C1, C5	28

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			28
	Amount <*Amt*>	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		29
	Reason <*Rsn*>	[0..1]	Text		29
	AdditionalInformation <*Addtllnf*>	[0..1]	Text		29
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C1, C5	30

2.4.2.3.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of referred document.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			19
{Or	**Code** <*Cd*>	[1..1]	CodeSet		19
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		20
	Issuer <*Issr*>	[0..1]	Text		20

2.4.2.3.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Provides the type details of the referred document.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	**Code** <*Cd*>	[1..1]	CodeSet		19
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		20

2.4.2.3.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 106

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

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

2.4.2.3.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 116

2.4.2.3.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 112

2.4.2.3.1.4 LineDetails <LineDtls>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			22
	Type <Tp>	[0..1]			23
	CodeOrProprietary <CdOrPrtry>	[1..1]			23
{Or	**Code** <Cd>	[1..1]	CodeSet		23
Or}	**Proprietary** <Prtry>	[1..1]	Text		24
	Issuer <Issr>	[0..1]	Text		24
	Number <Nb>	[0..1]	Text		24
	RelatedDate <RltdDt>	[0..1]	Date		24
	Description <Desc>	[0..1]	Text		24
	Amount <Amt>	[0..1]			24
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	25
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			26
	Type <Tp>	[0..1]			26
{Or	**Code** <Cd>	[1..1]	CodeSet		26
Or}	**Proprietary** <Prtry>	[1..1]	Text		26
	Amount <Amt>	[1..1]	Amount	C1, C5	26
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	27
	TaxAmount <TaxAmt>	[0..*]			27
	Type <Tp>	[0..1]			27
{Or	**Code** <Cd>	[1..1]	CodeSet		28
Or}	**Proprietary** <Prtry>	[1..1]	Text		28
	Amount <Amt>	[1..1]	Amount	C1, C5	28
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			28
	Amount <Amt>	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		29
	Reason <Rsn>	[0..1]	Text		29
	AdditionalInformation <AddtlInf>	[0..1]	Text		29
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	30

2.4.2.3.1.4.1 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]			23
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			23
{Or	**Code** *<Cd>*	[1..1]	CodeSet		23
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	Issuer *<Issr>*	[0..1]	Text		24
	Number *<Nb>*	[0..1]	Text		24
	RelatedDate *<RltdDt>*	[0..1]	Date		24

2.4.2.3.1.4.1.1 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]			23
{Or	**Code** *<Cd>*	[1..1]	CodeSet		23
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	Issuer *<Issr>*	[0..1]	Text		24

2.4.2.3.1.4.1.1.1 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		23
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24

2.4.2.3.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 108

2.4.2.3.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 112

2.4.2.3.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 116

2.4.2.3.1.4.3 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains the following **RemittanceAmount3** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C5	25
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			26
	Type *<Tp>*	[0..1]			26
{Or	**Code** *<Cd>*	[1..1]	CodeSet		26
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		26
	Amount *<Amt>*	[1..1]	Amount	C1, C5	26
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C5	27
	TaxAmount *<TaxAmt>*	[0..*]			27
	Type *<Tp>*	[0..1]			27
{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		28
	Amount *<Amt>*	[1..1]	Amount	C1, C5	28
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			28
	Amount *<Amt>*	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		29
	Reason *<Rsn>*	[0..1]	Text		29
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		29
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	30

2.4.2.3.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.3.1.4.3.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

Definition: Amount of discount to be applied to the amount due and payable to the creditor.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			26
{Or	**Code** *<Cd>*	[1..1]	CodeSet		26
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		26
	Amount *<Amt>*	[1..1]	Amount	C1, C5	26

2.4.2.3.1.4.3.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	**Code** *<Cd>*	[1..1]	CodeSet		26
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		26

2.4.2.3.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 108

2.4.2.3.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.3.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.3.1.4.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

Definition: Amount of the tax.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			27
{Or	**Code** <*Cd*>	[1..1]	CodeSet		28
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		28
	Amount <*Amt*>	[1..1]	Amount	C1, C5	28

2.4.2.3.1.4.3.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

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

2.4.2.3.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 110

2.4.2.3.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

2.4.2.3.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

• **ActiveOrHistoricCurrency**

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

• **CurrencyAmount**

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

Note: The decimal separator is a dot.

2.4.2.3.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C5	29
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		29
	Reason *<Rsn>*	[0..1]	Text		29
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		29

2.4.2.3.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.3.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 105

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

2.4.2.3.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 117

2.4.2.3.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 115

2.4.2.3.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.3.2 ReferredDocumentAmount <RfrdDocAmt>

Presence: [0..1]

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

ReferredDocumentAmount <RfrdDocAmt> contains the following elements (see "RemittanceAmount2" on page 73 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount		74
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			74
	Type *<Tp>*	[0..1]			75
{Or	Code *<Cd>*	[1..1]	CodeSet		75
Or}	Proprietary *<Prtry>*	[1..1]	Text		75
	Amount *<Amt>*	[1..1]	Amount		75
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount		75
	TaxAmount *<TaxAmt>*	[0..*]			75
	Type *<Tp>*	[0..1]			76
{Or	Code *<Cd>*	[1..1]	CodeSet		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76
	Amount *<Amt>*	[1..1]	Amount		76
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			76
	Amount *<Amt>*	[1..1]	Amount		77
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		77
	Reason *<Rsn>*	[0..1]	Text		77
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		77
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount		77

2.4.2.3.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

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

CreditorReferenceInformation <CdtRefInf> contains the following elements (see "CreditorReferenceInformation2" on page 64 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			64
	CodeOrProprietary <CdOrPrtry>	[1..1]			65
{Or	Code <Cd>	[1..1]	CodeSet		65
Or}	Proprietary <Prtry>	[1..1]	Text		65
	Issuer <Issr>	[0..1]	Text		66
	Reference <Ref>	[0..1]	Text		66

2.4.2.3.4 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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

2.4.2.3.5 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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

2.4.2.3.6 TaxRemittance <TaxRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment made for tax-related purposes.

TaxRemittance <TaxRmt> contains the following elements (see "TaxInformation4" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]			92
	TaxIdentification <TaxId>	[0..1]	Text		92
	RegistrationIdentification <RegnId>	[0..1]	Text		92
	TaxType <TaxTp>	[0..1]	Text		93
	Debtor <Dbtr>	[0..1]			93
	TaxIdentification <TaxId>	[0..1]	Text		93
	RegistrationIdentification <RegnId>	[0..1]	Text		93
	TaxType <TaxTp>	[0..1]	Text		93
	Authorisation <Authstn>	[0..1]			93
	Title <Titl>	[0..1]	Text		94
	Name <Nm>	[0..1]	Text		94
	UltimateDebtor <UltmtDbtr>	[0..1]			94
	TaxIdentification <TaxId>	[0..1]	Text		94
	RegistrationIdentification <RegnId>	[0..1]	Text		94
	TaxType <TaxTp>	[0..1]	Text		95
	Authorisation <Authstn>	[0..1]			95
	Title <Titl>	[0..1]	Text		95
	Name <Nm>	[0..1]	Text		95
	AdministrationZone <AdmstnZone>	[0..1]	Text		95
	ReferenceNumber <RefNb>	[0..1]	Text		95
	Method <Mtd>	[0..1]	Text		95
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount		95
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount		96
	Date <Dt>	[0..1]	Date		96
	SequenceNumber <SeqNb>	[0..1]	Quantity		96
	Record <Rcrd>	[0..*]			96
	Type <Tp>	[0..1]	Text		97
	Category <Ctgy>	[0..1]	Text		97
	CategoryDetails <CtgyDtls>	[0..1]	Text		97
	DebtorStatus <DbtrSts>	[0..1]	Text		98

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CertificateIdentification *<CertId>*	[0..1]	Text		98
	FormsCode *<FrmsCd>*	[0..1]	Text		98
	Period *<Prd>*	[0..1]			98
	Year *<Yr>*	[0..1]	Date		98
	Type *<Tp>*	[0..1]	CodeSet		98
	FromToDate *<FrToDt>*	[0..1]	±		99
	TaxAmount *<TaxAmt>*	[0..1]			100
	Rate *<Rate>*	[0..1]	Rate		100
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount		100
	TotalAmount *<TtlAmt>*	[0..1]	Amount		100
	Details *<Dtls>*	[0..*]			100
	Period *<Prd>*	[0..1]			101
	Year *<Yr>*	[0..1]	Date		101
	Type *<Tp>*	[0..1]	CodeSet		101
	FromToDate *<FrToDt>*	[0..1]	±		102
	Amount *<Amt>*	[1..1]	Amount		102
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		102

2.4.2.3.7 GarnishmentRemittance <GrnshmtRmt>

Presence: [0..1]

Definition: Provides remittance information about a payment for garnishment-related purposes.

GarnishmentRemittance <GrnshmtRmt> contains the following **Garnishment1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[1..1]			36
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			36
{Or	**Code** *<Cd>*	[1..1]	CodeSet		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37
	Issuer *<Issr>*	[0..1]	Text		37
	Garnishee *<Grnshee>*	[0..1]	±		37
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		37
	ReferenceNumber *<RefNb>*	[0..1]	Text		38
	Date *<Dt>*	[0..1]	Date		38
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C5	38
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		38
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		39

2.4.2.3.7.1 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]			36
{Or	**Code** *<Cd>*	[1..1]	CodeSet		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37
	Issuer *<Issr>*	[0..1]	Text		37

2.4.2.3.7.1.1 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		37
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		37

2.4.2.3.7.1.1.1 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 109

2.4.2.3.7.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 116

2.4.2.3.7.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 116

2.4.2.3.7.2 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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		79
	PostalAddress <*PstlAdr*>	[0..1]	±		79
	Identification <*Id*>	[0..1]	±		79
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet		79
	ContactDetails <*CtctDtls*>	[0..1]	±		80

2.4.2.3.7.3 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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

2.4.2.3.7.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 115

2.4.2.3.7.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 112

2.4.2.3.7.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

  Note: The decimal separator is a dot.

2.4.2.3.7.7 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 114):

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.3.7.8 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 114):

- *Meaning When True:* True

- *Meaning When False:* False

2.4.2.3.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: "Max140Text" on page 115

2.4.2.4 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 **OriginalPaymentInformation7** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	References <Refs>	[1..1]			40
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		41
	InstructionIdentification <InstrId>	[0..1]	Text		41
	EndToEndIdentification <EndToEndId>	[1..1]	Text		41
	TransactionIdentification <TxId>	[0..1]	Text		41
	MandateIdentification <MndtId>	[0..1]	Text		42
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		42
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		42
	Amount <Amt>	[0..1]			43
{Or	**InstructedAmount** <InstdAmt>	[1..1]	Amount	C1, C5	43
Or}	**EquivalentAmount** <EqvtAmt>	[1..1]			44
	Amount <Amt>	[1..1]	Amount	C1, C5	44
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	44
	ExchangeRateInformation <XchgRateInf>	[0..1]			45
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	45
	ExchangeRate <XchgRate>	[0..1]	Rate		45
	RateType <RateTp>	[0..1]	CodeSet		45
	ContractIdentification <CtrctId>	[0..1]	Text		46
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		46
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		46
	Debtor <Dbtr>	[0..1]	±		46
	DebtorAccount <DbtrAcct>	[0..1]	±		47
	DebtorAgent <DbtrAgt>	[0..1]	±		47
	Creditor <Cdtr>	[0..1]	±		47
	CreditorAccount <CdtrAcct>	[0..1]	±		48
	CreditorAgent <CdtrAgt>	[0..1]	±		48

2.4.2.4.1 References <Refs>

Presence: [1..1]

Definition: Identifies the underlying transaction.

References <Refs> contains the following **TransactionReferences4** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		41
	InstructionIdentification <*InstrId*>	[0..1]	Text		41
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		41
	TransactionIdentification <*TxId*>	[0..1]	Text		41
	MandateIdentification <*MndtId*>	[0..1]	Text		42
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		42

2.4.2.4.1.1 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 116

2.4.2.4.1.2 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 116

2.4.2.4.1.3 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 116

2.4.2.4.1.4 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 116

2.4.2.4.1.5 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

2.4.2.4.1.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 78 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		79
	PostalAddress *<PstlAdr>*	[0..1]	±		79
	Identification *<Id>*	[0..1]	±		79
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		79
	ContactDetails *<CtctDtls>*	[0..1]	±		80

2.4.2.4.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation19" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		83
	ServiceLevel <SvcLvl>	[0..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	LocalInstrument <LclInstrm>	[0..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	CategoryPurpose <CtgyPurp>	[0..1]			85
{Or	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85

2.4.2.4.3 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	43
Or}	**EquivalentAmount** <EqvtAmt>	[1..1]			44
	Amount <Amt>	[1..1]	Amount	C1, C5	44
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	44

2.4.2.4.3.1 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 103

Constraints

- **ActiveOrHistoricCurrency**

  The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3)

contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

2.4.2.4.3.2 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	44
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	44

2.4.2.4.3.2.1 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 103

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

   Note: The decimal separator is a dot.

2.4.2.4.3.2.2 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 103

Constraints

- **ActiveOrHistoricCurrency**

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

2.4.2.4.4 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	45
	ExchangeRate *<XchgRate>*	[0..1]	Rate		45
	RateType *<RateTp>*	[0..1]	CodeSet		45
	ContractIdentification *<CtrctId>*	[0..1]	Text		46

2.4.2.4.4.1 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 103

Constraints

- **ActiveOrHistoricCurrency**

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

2.4.2.4.4.2 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 115

2.4.2.4.4.3 RateType <RateTp>

Presence: [0..1]

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

Datatype: "ExchangeRateType1Code" on page 107

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

2.4.2.4.4.4 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 116

2.4.2.4.5 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 "DateAndDateTimeChoice" on page 64 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Date *<Dt>*	[1..1]	Date		64
Or}	DateTime *<DtTm>*	[1..1]	DateTime		64

2.4.2.4.6 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 112

2.4.2.4.7 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

2.4.2.4.8 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.

DebtorAccount <DbtrAcct> contains the following elements (see "CashAccount24" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		60
	Type <Tp>	[0..1]	±		60
	Currency <Ccy>	[0..1]	CodeSet		61
	Name <Nm>	[0..1]	Text		61

2.4.2.4.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 66 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		66
	BranchIdentification <BrnchId>	[0..1]	±		67

2.4.2.4.10 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

2.4.2.4.11 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.

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount24" on page 60 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		60
	Type <Tp>	[0..1]	±		60
	Currency <Ccy>	[0..1]	CodeSet		61
	Name <Nm>	[0..1]	Text		61

2.4.2.4.12 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification5" on page 66 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		66
	BranchIdentification <BrnchId>	[0..1]	±		67

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: C7 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 71 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		72
	Envelope <Envlp>	[1..1]	(External Schema)		72

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.002.001.01 RemittanceLocationAdviceV01

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 RemittanceLocationAdviceV01 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]			52
	MessageIdentification *<MsgId>*	[1..1]	Text		52
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		52
	Authorisation *<Authstn>*	[0..2]	±		53
	CopyIndicator *<CpyInd>*	[0..1]	CodeSet		53
	InitiatingParty *<InitgPty>*	[1..1]	±		53
	MessageRecipient *<MsgRcpt>*	[0..1]	±		54
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		54
	RemittanceLocation *<RmtLctn>*	[1..*]			54
	RemittanceIdentification *<RmtId>*	[0..1]	Text		55
	RemittanceLocationDetails *<RmtLctnDtls>*	[1..*]			55
	Method *<Mtd>*	[1..1]	CodeSet		56
	ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		56
	PostalAddress *<PstlAdr>*	[0..1]			56
	Name *<Nm>*	[1..1]	Text		57
	Address *<Adr>*	[1..1]	±		57
	References *<Refs>*	[1..1]			57
	PaymentInformationIdentification *<PmtInfId>*	[0..1]	Text		58
	InstructionIdentification *<InstrId>*	[0..1]	Text		58
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		58
	TransactionIdentification *<TxId>*	[0..1]	Text		58
	MandateIdentification *<MndtId>*	[0..1]	Text		59
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		59
	SupplementaryData *<SplmtryData>*	[0..*]	±	C4	59

3.3   Constraints

C1   **AnyBIC**

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

C2   **BICFI**

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

C3   **Country**

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

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 **GroupHeader62** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		52
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		52
	Authorisation *<Authstn>*	[0..2]	±		53
	CopyIndicator *<CpyInd>*	[0..1]	CodeSet		53
	InitiatingParty *<InitgPty>*	[1..1]	±		53
	MessageRecipient *<MsgRcpt>*	[0..1]	±		54
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		54

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 116

3.4.1.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 112

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 77 for details)

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

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 104

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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

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 "PartyIdentification43" on page 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		79
	PostalAddress <PstlAdr>	[0..1]	±		79
	Identification <Id>	[0..1]	±		79
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet		79
	ContactDetails <CtctDtls>	[0..1]	±		80

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 "BranchAndFinancialInstitutionIdentification5" on page 66 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		66
	BranchIdentification <BrnchId>	[0..1]	±		67

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 **RemittanceLocation3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <*RmtId*>	[0..1]	Text		55
	RemittanceLocationDetails <*RmtLctnDtls*>	[1..*]			55
	Method <*Mtd*>	[1..1]	CodeSet		56
	ElectronicAddress <*ElctrncAdr*>	[0..1]	Text		56
	PostalAddress <*PstlAdr*>	[0..1]			56
	Name <*Nm*>	[1..1]	Text		57
	Address <*Adr*>	[1..1]	±		57
	References <*Refs*>	[1..1]			57
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		58
	InstructionIdentification <*InstrId*>	[0..1]	Text		58
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		58
	TransactionIdentification <*TxId*>	[0..1]	Text		58
	MandateIdentification <*MndtId*>	[0..1]	Text		59
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		59

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 116

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 **RemittanceLocationDetails1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		56
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		56
	PostalAddress <PstlAdr>	[0..1]			56
	Name <Nm>	[1..1]	Text		57
	Address <Adr>	[1..1]	±		57

3.4.2.2.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 111

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 116

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 **NameAndAddress10** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		57
	Address <Adr>	[1..1]	±		57

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 identity.

Datatype: "Max140Text" on page 115

3.4.2.2.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		88
	Department <Dept>	[0..1]	Text		88
	SubDepartment <SubDept>	[0..1]	Text		88
	StreetName <StrtNm>	[0..1]	Text		89
	BuildingNumber <BldgNb>	[0..1]	Text		89
	PostCode <PstCd>	[0..1]	Text		89
	TownName <TwnNm>	[0..1]	Text		89
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		89
	Country <Ctry>	[0..1]	CodeSet		89
	AddressLine <AdrLine>	[0..7]	Text		89

3.4.2.3 References <Refs>

Presence: [1..1]

Definition: Identifies the underlying transaction.

References <Refs> contains the following **TransactionReferences4** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <*PmtInfId*>	[0..1]	Text		58
	InstructionIdentification <*InstrId*>	[0..1]	Text		58
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		58
	TransactionIdentification <*TxId*>	[0..1]	Text		58
	MandateIdentification <*MndtId*>	[0..1]	Text		59
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		59

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 116

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 116

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 116

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 116

3.4.2.3.5 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

3.4.2.3.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification43" on page 78 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		79
	PostalAddress *<PstlAdr>*	[0..1]	±		79
	Identification *<Id>*	[0..1]	±		79
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		79
	ContactDetails *<CtctDtls>*	[0..1]	±		80

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 71 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		72
	Envelope *<Envlp>*	[1..1]	(External Schema)		72

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 CashAccount24

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		60
	Type *<Tp>*	[0..1]	±		60
	Currency *<Ccy>*	[0..1]	CodeSet		61
	Name *<Nm>*	[0..1]	Text		61

4.1.1.1.1 Identification <Id>

Presence: [1..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 62 for details)

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

4.1.1.1.2 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 61 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

4.1.1.1.3 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.

Datatype: "ActiveOrHistoricCurrencyCode" on page 103

4.1.1.1.4 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 117

4.1.1.2 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		61
Or}	Proprietary <Prtry>	[1..1]	Text		61

4.1.1.2.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 107

4.1.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

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		62
Or}	Other *<Othr>*	[1..1]			62
	Identification *<Id>*	[1..1]	Text		62
	SchemeName *<SchmeNm>*	[0..1]			63
{Or	Code *<Cd>*	[1..1]	CodeSet		63
Or}	Proprietary *<Prtry>*	[1..1]	Text		63
	Issuer *<Issr>*	[0..1]	Text		63

4.1.2.1.1 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.

Datatype: "IBAN2007Identifier" on page 114

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 **GenericAccountIdentification1** elements

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

4.1.2.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 116

4.1.2.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

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

4.1.2.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalAccountIdentification1Code" on page 107

4.1.2.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.2.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 116

4.1.3 Date Period

4.1.3.1 DatePeriodDetails

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		63
	ToDate *<ToDt>*	[1..1]	Date		63

4.1.3.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 112

4.1.3.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 112

4.1.4 Date Time

4.1.4.1 DateAndDateTimeChoice

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		64
Or}	DateTime *<DtTm>*	[1..1]	DateTime		64

4.1.4.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 112

4.1.4.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 112

4.1.5 Document

4.1.5.1 CreditorReferenceInformation2

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			64
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			65
{Or	Code *<Cd>*	[1..1]	CodeSet		65
Or}	Proprietary *<Prtry>*	[1..1]	Text		65
	Issuer *<Issr>*	[0..1]	Text		66
	Reference *<Ref>*	[0..1]	Text		66

4.1.5.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			65
{Or	Code <Cd>	[1..1]	CodeSet		65
Or}	Proprietary <Prtry>	[1..1]	Text		65
	Issuer <Issr>	[0..1]	Text		66

4.1.5.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		65
Or}	Proprietary <Prtry>	[1..1]	Text		65

4.1.5.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 105

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

4.1.5.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 116

4.1.5.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 116

4.1.5.1.2 Reference <Ref>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 116

4.1.6   Financial Institution Identification

4.1.6.1 BranchAndFinancialInstitutionIdentification5

Definition: Set of elements used to uniquely and unambiguously identify a financial institution or a branch of a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		66
	BranchIdentification *<BrnchId>*	[0..1]	±		67

4.1.6.1.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification8" on page 68 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet		69
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		69
	Name *<Nm>*	[0..1]	Text		69
	PostalAddress *<PstlAdr>*	[0..1]	±		69
	Other *<Othr>*	[0..1]	±		70

4.1.6.1.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level.

BranchIdentification <BrnchId> contains the following elements (see "BranchData2" on page 70 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		71
	Name <Nm>	[0..1]	Text		71
	PostalAddress <PstlAdr>	[0..1]	±		71

4.1.6.2 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		67
	SchemeName <SchmeNm>	[0..1]			67
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	Text		68
	Issuer <Issr>	[0..1]	Text		68

4.1.6.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 116

4.1.6.2.2 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		68
Or}	Proprietary <Prtry>	[1..1]	Text		68

4.1.6.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 108

4.1.6.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.6.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 116

4.1.6.3 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]	±		68
	MemberIdentification <MmbId>	[1..1]	Text		68

4.1.6.3.1 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 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		90
Or}	Proprietary <Prtry>	[1..1]	Text		90

4.1.6.3.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 116

4.1.6.4 FinancialInstitutionIdentification8

Definition: Set of elements used to identify a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet		69
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		69
	Name *<Nm>*	[0..1]	Text		69
	PostalAddress *<PstlAdr>*	[0..1]	±		69
	Other *<Othr>*	[0..1]	±		70

4.1.6.4.1 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)".

Datatype: "BICFIIdentifier" on page 113

4.1.6.4.2 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 68 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		68
	MemberIdentification *<MmbId>*	[1..1]	Text		68

4.1.6.4.3 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 115

4.1.6.4.4 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 "PostalAddress6" on page 88 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		88
	Department *<Dept>*	[0..1]	Text		88
	SubDepartment *<SubDept>*	[0..1]	Text		88
	StreetName *<StrtNm>*	[0..1]	Text		89
	BuildingNumber *<BldgNb>*	[0..1]	Text		89
	PostCode *<PstCd>*	[0..1]	Text		89
	TownName *<TwnNm>*	[0..1]	Text		89
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		89
	Country *<Ctry>*	[0..1]	CodeSet		89
	AddressLine *<AdrLine>*	[0..7]	Text		89

4.1.6.4.5 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 67 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		67
	SchemeName *<SchmeNm>*	[0..1]			67
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	Text		68
	Issuer *<Issr>*	[0..1]	Text		68

4.1.6.5 BranchData2

Definition: Information that locates and identifies a specific branch of a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[0..1]	Text		71
	Name *<Nm>*	[0..1]	Text		71
	PostalAddress *<PstlAdr>*	[0..1]	±		71

4.1.6.5.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.6.5.2 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 115

4.1.6.5.3 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 "PostalAddress6" on page 88 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]	CodeSet		88
	Department *<Dept>*	[0..1]	Text		88
	SubDepartment *<SubDept>*	[0..1]	Text		88
	StreetName *<StrtNm>*	[0..1]	Text		89
	BuildingNumber *<BldgNb>*	[0..1]	Text		89
	PostCode *<PstCd>*	[0..1]	Text		89
	TownName *<TwnNm>*	[0..1]	Text		89
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		89
	Country *<Ctry>*	[0..1]	CodeSet		89
	AddressLine *<AdrLine>*	[0..7]	Text		89

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		72
	Envelope *<Envlp>*	[1..1]	(External Schema)		72

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 116

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 ContactDetails2

Definition: Communication device number or electronic address used for communication.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		72
	Name *<Nm>*	[0..1]	Text		73
	PhoneNumber *<PhneNb>*	[0..1]	Text		73
	MobileNumber *<MobNb>*	[0..1]	Text		73
	FaxNumber *<FaxNb>*	[0..1]	Text		73
	EmailAddress *<EmailAdr>*	[0..1]	Text		73
	Other *<Othr>*	[0..1]	Text		73

4.1.7.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix1Code" on page 110

CodeName	Name	Definition
DOCT	Doctor	Title of the person is Doctor or Dr.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.

CodeName	Name	Definition
MADM	Madam	Title of the person is Madam.

4.1.7.2.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 115

4.1.7.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 117

4.1.7.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 117

4.1.7.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 117

4.1.7.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 116

4.1.7.2.7 Other <Othr>

Presence: [0..1]

Definition: Contact details in an other form.

Datatype: "Max35Text" on page 116

4.1.7.3 RemittanceAmount2

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount		74
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			74
	Type *<Tp>*	[0..1]			75
{Or	Code *<Cd>*	[1..1]	CodeSet		75
Or}	Proprietary *<Prtry>*	[1..1]	Text		75
	Amount *<Amt>*	[1..1]	Amount		75
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount		75
	TaxAmount *<TaxAmt>*	[0..*]			75
	Type *<Tp>*	[0..1]			76
{Or	Code *<Cd>*	[1..1]	CodeSet		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76
	Amount *<Amt>*	[1..1]	Amount		76
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			76
	Amount *<Amt>*	[1..1]	Amount		77
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		77
	Reason *<Rsn>*	[0..1]	Text		77
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		77
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount		77

4.1.7.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.7.3.2 DiscountAppliedAmount <DscntApldAmt>

Presence: [0..*]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			75
{Or	Code *<Cd>*	[1..1]	CodeSet		75
Or}	Proprietary *<Prtry>*	[1..1]	Text		75
	Amount *<Amt>*	[1..1]	Amount		75

4.1.7.3.2.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		75
Or}	Proprietary *<Prtry>*	[1..1]	Text		75

4.1.7.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 108

4.1.7.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.7.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.7.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.7.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

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

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			76
{Or	Code <*Cd*>	[1..1]	CodeSet		76
Or}	Proprietary <*Prtry*>	[1..1]	Text		76
	Amount <*Amt*>	[1..1]	Amount		76

4.1.7.3.4.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the amount.

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

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		76
Or}	Proprietary <*Prtry*>	[1..1]	Text		76

4.1.7.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 110

4.1.7.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.7.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.7.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following
DocumentAdjustment1 elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Amount <*Amt*>	[1..1]	Amount		77
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		77
	Reason <*Rsn*>	[0..1]	Text		77
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		77

4.1.7.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.7.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 105

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

4.1.7.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 117

4.1.7.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 115

4.1.7.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.7.4 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		78
Or}	Proprietary *<Prtry>*	[1..1]	Text		78

4.1.7.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 104

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.

4.1.7.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max128Text" on page 115

4.1.8   Organisation Identification

4.1.8.1 PartyIdentification43

Definition: Set of elements used to identify a person or an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		79
	PostalAddress *<PstlAdr>*	[0..1]	±		79
	Identification *<Id>*	[0..1]	±		79
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet		79
	ContactDetails *<CtctDtls>*	[0..1]	±		80

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 115

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 "PostalAddress6" on page 88 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]	CodeSet		88
	Department <Dept>	[0..1]	Text		88
	SubDepartment <SubDept>	[0..1]	Text		88
	StreetName <StrtNm>	[0..1]	Text		89
	BuildingNumber <BldgNb>	[0..1]	Text		89
	PostCode <PstCd>	[0..1]	Text		89
	TownName <TwnNm>	[0..1]	Text		89
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		89
	Country <Ctry>	[0..1]	CodeSet		89
	AddressLine <AdrLine>	[0..7]	Text		89

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 elements (see "Party11Choice" on page 82 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		82
Or}	PrivateIdentification <PrvtId>	[1..1]	±		82

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.

Datatype: "CountryCode" on page 105

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 "ContactDetails2" on page 72 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		72
	Name *<Nm>*	[0..1]	Text		73
	PhoneNumber *<PhneNb>*	[0..1]	Text		73
	MobileNumber *<MobNb>*	[0..1]	Text		73
	FaxNumber *<FaxNb>*	[0..1]	Text		73
	EmailAddress *<EmailAdr>*	[0..1]	Text		73
	Other *<Othr>*	[0..1]	Text		73

4.1.8.2 OrganisationIdentification8

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		80
	Other *<Othr>*	[0..*]			80
	Identification *<Id>*	[1..1]	Text		81
	SchemeName *<SchmeNm>*	[0..1]			81
{Or	Code *<Cd>*	[1..1]	CodeSet		81
Or}	Proprietary *<Prtry>*	[1..1]	Text		81
	Issuer *<Issr>*	[0..1]	Text		81

4.1.8.2.1 AnyBIC <AnyBIC>

Presence: [0..1]

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

Datatype: "AnyBICIdentifier" on page 113

4.1.8.2.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericOrganisationIdentification1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		81
	SchemeName <*SchmeNm*>	[0..1]			81
{Or	Code <*Cd*>	[1..1]	CodeSet		81
Or}	Proprietary <*Prtry*>	[1..1]	Text		81
	Issuer <*Issr*>	[0..1]	Text		81

4.1.8.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 116

4.1.8.2.2.2 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		81
Or}	Proprietary <*Prtry*>	[1..1]	Text		81

4.1.8.2.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 109

4.1.8.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.8.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 116

4.1.9 Party Identification

4.1.9.1 Party11Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		82
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		82

4.1.9.1.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification8" on page 80 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet		80
	Other *<Othr>*	[0..*]			80
	Identification *<Id>*	[1..1]	Text		81
	SchemeName *<SchmeNm>*	[0..1]			81
{Or	Code *<Cd>*	[1..1]	CodeSet		81
Or}	Proprietary *<Prtry>*	[1..1]	Text		81
	Issuer *<Issr>*	[0..1]	Text		81

4.1.9.1.2 PrivateIdentification <PrvtId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person, eg, passport.

PrivateIdentification <PrvtId> contains the following elements (see "PersonIdentification5" on page 86 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]	±		86
	Other <Othr>	[0..*]			86
	Identification <Id>	[1..1]	Text		87
	SchemeName <SchmeNm>	[0..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Issuer <Issr>	[0..1]	Text		87

4.1.10   Payment Type

4.1.10.1 PaymentTypeInformation19

Definition: Set of elements used to provide further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		83
	ServiceLevel <SvcLvl>	[0..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	LocalInstrument <LclInstrm>	[0..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	CategoryPurpose <CtgyPurp>	[0..1]			85
{Or	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85

4.1.10.1.1 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 111

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

4.1.10.1.2 ServiceLevel <SvcLvl>

Presence: [0..1]

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		84
Or}	Proprietary *<Prtry>*	[1..1]	Text		84

4.1.10.1.2.1 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 110

4.1.10.1.2.2 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 116

4.1.10.1.3 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		84
Or}	Proprietary *<Prtry>*	[1..1]	Text		84

4.1.10.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 109

4.1.10.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.10.1.4 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		85
Or}	Proprietary *<Prtry>*	[1..1]	Text		85

4.1.10.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 107

4.1.10.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 116

4.1.11 Person Identification

4.1.11.1 DateAndPlaceOfBirth

Definition: Date and place of birth of a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BirthDate *<BirthDt>*	[1..1]	Date		85
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		85
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		86
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		86

4.1.11.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 112

4.1.11.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 116

4.1.11.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 116

4.1.11.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Datatype: "CountryCode" on page 105

4.1.11.2 PersonIdentification5

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]	±		86
	Other *<Othr>*	[0..*]			86
	Identification *<Id>*	[1..1]	Text		87
	SchemeName *<SchmeNm>*	[0..1]			87
{Or	Code *<Cd>*	[1..1]	CodeSet		87
Or}	Proprietary *<Prtry>*	[1..1]	Text		87
	Issuer *<Issr>*	[0..1]	Text		87

4.1.11.2.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following elements (see "DateAndPlaceOfBirth" on page 85 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BirthDate *<BirthDt>*	[1..1]	Date		85
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		85
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		86
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet		86

4.1.11.2.2 Other <Othr>

Presence: [0..*]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Other <Othr> contains the following **GenericPersonIdentification1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		87
	SchemeName *<SchmeNm>*	[0..1]			87
{Or	Code *<Cd>*	[1..1]	CodeSet		87
Or}	Proprietary *<Prtry>*	[1..1]	Text		87
	Issuer *<Issr>*	[0..1]	Text		87

4.1.11.2.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 116

4.1.11.2.2.2 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		87
Or}	Proprietary *<Prtry>*	[1..1]	Text		87

4.1.11.2.2.2.1 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 109

4.1.11.2.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 116

4.1.11.2.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 116

4.1.12 Postal Address

4.1.12.1 PostalAddress6

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]	CodeSet		88
	Department *<Dept>*	[0..1]	Text		88
	SubDepartment *<SubDept>*	[0..1]	Text		88
	StreetName *<StrtNm>*	[0..1]	Text		89
	BuildingNumber *<BldgNb>*	[0..1]	Text		89
	PostCode *<PstCd>*	[0..1]	Text		89
	TownName *<TwnNm>*	[0..1]	Text		89
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		89
	Country *<Ctry>*	[0..1]	CodeSet		89
	AddressLine *<AdrLine>*	[0..7]	Text		89

4.1.12.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

Datatype: "AddressType2Code" on page 104

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.

4.1.12.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 117

4.1.12.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 117

4.1.12.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 117

4.1.12.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 116

4.1.12.1.6 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 116

4.1.12.1.7 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.12.1.8 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.12.1.9 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Datatype: "CountryCode" on page 105

4.1.12.1.10 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 117

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

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 108

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 116

4.1.14 Tax

4.1.14.1 TaxInformation4

Definition: Details about tax paid, or to be paid, to the government in accordance with the law, including pre-defined parameters such as thresholds and type of account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Creditor *<Cdtr>*	[0..1]			92
	TaxIdentification *<TaxId>*	[0..1]	Text		92
	RegistrationIdentification *<RegnId>*	[0..1]	Text		92
	TaxType *<TaxTp>*	[0..1]	Text		93
	Debtor *<Dbtr>*	[0..1]			93
	TaxIdentification *<TaxId>*	[0..1]	Text		93
	RegistrationIdentification *<RegnId>*	[0..1]	Text		93
	TaxType *<TaxTp>*	[0..1]	Text		93
	Authorisation *<Authstn>*	[0..1]			93
	Title *<Titl>*	[0..1]	Text		94
	Name *<Nm>*	[0..1]	Text		94
	UltimateDebtor *<UltmtDbtr>*	[0..1]			94
	TaxIdentification *<TaxId>*	[0..1]	Text		94
	RegistrationIdentification *<RegnId>*	[0..1]	Text		94
	TaxType *<TaxTp>*	[0..1]	Text		95
	Authorisation *<Authstn>*	[0..1]			95
	Title *<Titl>*	[0..1]	Text		95
	Name *<Nm>*	[0..1]	Text		95
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		95
	ReferenceNumber *<RefNb>*	[0..1]	Text		95
	Method *<Mtd>*	[0..1]	Text		95
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount		95
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount		96
	Date *<Dt>*	[0..1]	Date		96
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		96
	Record *<Rcrd>*	[0..*]			96
	Type *<Tp>*	[0..1]	Text		97
	Category *<Ctgy>*	[0..1]	Text		97
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		97
	DebtorStatus *<DbtrSts>*	[0..1]	Text		98
	CertificateIdentification *<CertId>*	[0..1]	Text		98

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FormsCode <*FrmsCd*>	[0..1]	Text		98
	Period <*Prd*>	[0..1]			98
	Year <*Yr*>	[0..1]	Date		98
	Type <*Tp*>	[0..1]	CodeSet		98
	FromToDate <*FrToDt*>	[0..1]	±		99
	TaxAmount <*TaxAmt*>	[0..1]			100
	Rate <*Rate*>	[0..1]	Rate		100
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		100
	TotalAmount <*TtlAmt*>	[0..1]	Amount		100
	Details <*Dtls*>	[0..*]			100
	Period <*Prd*>	[0..1]			101
	Year <*Yr*>	[0..1]	Date		101
	Type <*Tp*>	[0..1]	CodeSet		101
	FromToDate <*FrToDt*>	[0..1]	±		102
	Amount <*Amt*>	[1..1]	Amount		102
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		102

4.1.14.1.1 Creditor <Cdtr>

Presence: [0..1]

Definition: Party on the credit side of the transaction to which the tax applies.

Creditor <Cdtr> contains the following **TaxParty1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		92
	RegistrationIdentification <*RegnId*>	[0..1]	Text		92
	TaxType <*TaxTp*>	[0..1]	Text		93

4.1.14.1.1.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 116

4.1.14.1.1.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.1.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 116

4.1.14.1.2 Debtor <Dbtr>

Presence: [0..1]

Definition: Identifies the party on the debit side of the transaction to which the tax applies.

Debtor <Dbtr> contains the following **TaxParty2** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		93
	RegistrationIdentification *<RegnId>*	[0..1]	Text		93
	TaxType *<TaxTp>*	[0..1]	Text		93
	Authorisation *<Authstn>*	[0..1]			93
	Title *<Titl>*	[0..1]	Text		94
	Name *<Nm>*	[0..1]	Text		94

4.1.14.1.2.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 116

4.1.14.1.2.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.2.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 116

4.1.14.1.2.4 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		94
	Name <*Nm*>	[0..1]	Text		94

4.1.14.1.2.4.1 Title <Titl>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.2.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 115

4.1.14.1.3 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 **TaxParty2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		94
	RegistrationIdentification <*RegnId*>	[0..1]	Text		94
	TaxType <*TaxTp*>	[0..1]	Text		95
	Authorisation <*Authstn*>	[0..1]			95
	Title <*Titl*>	[0..1]	Text		95
	Name <*Nm*>	[0..1]	Text		95

4.1.14.1.3.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 116

4.1.14.1.3.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.3.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: <u>"Max35Text" on page 116</u>

4.1.14.1.3.4 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		95
	Name *<Nm>*	[0..1]	Text		95

4.1.14.1.3.4.1 Title <Titl>

Presence: [0..1]

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

Datatype: <u>"Max35Text" on page 116</u>

4.1.14.1.3.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: <u>"Max140Text" on page 115</u>

4.1.14.1.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: <u>"Max35Text" on page 116</u>

4.1.14.1.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: <u>"Max140Text" on page 115</u>

4.1.14.1.6 Method <Mtd>

Presence: [0..1]

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

Datatype: <u>"Max35Text" on page 116</u>

4.1.14.1.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.14.1.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.14.1.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 112

4.1.14.1.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 114

4.1.14.1.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following **TaxRecord1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]	Text		97
	Category *<Ctgy>*	[0..1]	Text		97
	CategoryDetails *<CtgyDtls>*	[0..1]	Text		97
	DebtorStatus *<DbtrSts>*	[0..1]	Text		98
	CertificateIdentification *<CertId>*	[0..1]	Text		98
	FormsCode *<FrmsCd>*	[0..1]	Text		98
	Period *<Prd>*	[0..1]			98
	Year *<Yr>*	[0..1]	Date		98
	Type *<Tp>*	[0..1]	CodeSet		98
	FromToDate *<FrToDt>*	[0..1]	±		99
	TaxAmount *<TaxAmt>*	[0..1]			100
	Rate *<Rate>*	[0..1]	Rate		100
	TaxableBaseAmount *<TaxblBaseAmt>*	[0..1]	Amount		100
	TotalAmount *<TtlAmt>*	[0..1]	Amount		100
	Details *<Dtls>*	[0..*]			100
	Period *<Prd>*	[0..1]			101
	Year *<Yr>*	[0..1]	Date		101
	Type *<Tp>*	[0..1]	CodeSet		101
	FromToDate *<FrToDt>*	[0..1]	±		102
	Amount *<Amt>*	[1..1]	Amount		102
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		102

4.1.14.1.11.1 Type <Tp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.11.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.11.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 116

4.1.14.1.11.4 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 116

4.1.14.1.11.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 116

4.1.14.1.11.6 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 116

4.1.14.1.11.7 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 **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		98
	Type *<Tp>*	[0..1]	CodeSet		98
	FromToDate *<FrToDt>*	[0..1]	±		99

4.1.14.1.11.7.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 112

4.1.14.1.11.7.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 111

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.

4.1.14.1.11.7.3 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 "DatePeriodDetails" on page 63 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		63
	ToDate <ToDt>	[1..1]	Date		63

4.1.14.1.11.8 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 **TaxAmount1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Rate <*Rate*>	[0..1]	Rate		100
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount		100
	TotalAmount <*TtlAmt*>	[0..1]	Amount		100
	Details <*Dtls*>	[0..*]			100
	Period <*Prd*>	[0..1]			101
	Year <*Yr*>	[0..1]	Date		101
	Type <*Tp*>	[0..1]	CodeSet		101
	FromToDate <*FrToDt*>	[0..1]	±		102
	Amount <*Amt*>	[1..1]	Amount		102

4.1.14.1.11.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 115

4.1.14.1.11.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.14.1.11.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.14.1.11.8.4 Details <Dtls>

Presence: [0..*]

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

Details **<Dtls>** contains the following **TaxRecordDetails1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]			101
	Year *<Yr>*	[0..1]	Date		101
	Type *<Tp>*	[0..1]	CodeSet		101
	FromToDate *<FrToDt>*	[0..1]	±		102
	Amount *<Amt>*	[1..1]	Amount		102

4.1.14.1.11.8.4.1 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 **TaxPeriod1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		101
	Type *<Tp>*	[0..1]	CodeSet		101
	FromToDate *<FrToDt>*	[0..1]	±		102

4.1.14.1.11.8.4.1.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 112

4.1.14.1.11.8.4.1.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 111

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.

CodeName	Name	Definition
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.14.1.11.8.4.1.3 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 "DatePeriodDetails" on page 63 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FromDate *<FrDt>*	[1..1]	Date		63
	ToDate *<ToDt>*	[1..1]	Date		63

4.1.14.1.11.8.4.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 103

4.1.14.1.11.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 115

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 103

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 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.
DBIT	Debit	Operation is a decrease.

4.2.2.7 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

CodeName	Name	Definition
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
DISP	DispatchAdvice	Document is a dispatch advice.
PUOR	PurchaseOrder	Document is a purchase order.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

4.2.2.8 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

CodeName	Name	Definition
PUOR	PurchaseOrder	Document is a purchase order.

4.2.2.9 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.

4.2.2.10 ExternalAccountIdentification1Code

Definition: Specifies the external account identification scheme name code in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.11 ExternalCashAccountType1Code

Definition: Specifies the nature, or use, of the cash account in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.12 ExternalCategoryPurpose1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.13 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

4.2.2.14 ExternalDiscountAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.15 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 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

4.2.2.17 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.18 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

4.2.2.19 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

4.2.2.20 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

4.2.2.21 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

4.2.2.22 ExternalTaxAmountType1Code

Definition: Specifies the nature, or use, of the amount in the format of character string with a maximum length of 4 characters.

The list of valid codes is an external code list published separately.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.23 NamePrefix1Code

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.
MIST	Mister	Title of the person is Mister or Mr.
MISS	Miss	Title of the person is Miss.
MADM	Madam	Title of the person is Madam.

4.2.2.24 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.

4.2.2.25 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).

4.2.2.26 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.

CodeName	Name	Definition
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 AnyBICIdentifier

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

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

pattern   [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([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 by the ISO 9362 Registration Authority in the BIC directory, and consists of eight (8) or eleven (11) contiguous characters.

4.2.5.2 BICFIIdentifier

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)".

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

pattern   [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Constraints

- **BICFI**

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

4.2.5.3 IBAN2007Identifier

Definition: An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard ISO 13616:2007 - "Banking and related financial services - International Bank Account Number (IBAN)".

Type: IdentifierSet

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

Format

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

Constraints

- **IBAN**

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

4.2.6 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, eg, 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, ie, in hundredths, eg, 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 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

4.2.9.2 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.9.3 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.9.4 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.9.5 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

4.2.9.6 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.9.7 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.9.8 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

4.2.9.9 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

4.2.9.10 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}