

ISO 20022

ISO 20022 Business Application Header - Version 2

Message Definition Report

BAH v2 - Approved by the Cross SEG Harmonisation Group (CSH)
on 30 August 2019.

This document provides details of the Message Definitions for ISO 20022 Business Application Header - Version 2.

October 2019

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1 Message Set Overview

Introduction

This document describes the candidate ISO 20022 Business Application Header (BAH) version 2, developed by the ISO 20022 Technical Support Group.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
<p>head.001.001.02 BusinessApplicationHeaderV02</p>	<p>The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.</p> <p>A single new Business Message (with its accompanying business application header) is created - by the sending MessagingEndpoint - for each business event; that is each interaction in a Business Transaction. A Business Message adheres to the following principles:</p> <p>" A Business Message (and its business application header) must not contain information about the Message Transport System or the mechanics or mechanism of message sending, transportation, or receipt.</p> <p>" A Business Message must be comprehensible outside of the context of the Transport Message. That is the Business Message must not require knowledge of the Transport Message to be understood.</p> <p>" A Business Message may contain headers, footers, and envelopes that are meaningful for the business. When present, they are treated as any other message content, which means that they are considered part of the Message Definition of the Business Message and as such will be part of the ISO 20022 Repository.</p> <p>" A Business Message refers to Business Actors by their Name. Each instance of a Business Actor has one Name. The Business Actor must not be referred to in the Transport Layer.</p> <p>Specific usage of this BusinessMessageHeader may be defined by the relevant SEG.</p>

2 head.001.001.02 BusinessApplicationHeaderV02

2.1 MessageDefinition Functionality

The Business Layer deals with Business Messages. The behaviour of the Business Messages is fully described by the Business Transaction and the structure of the Business Messages is fully described by the Message Definitions and related Message Rules, Rules and Market Practices. All of which are registered in the ISO 20022 Repository.

A single new Business Message (with its accompanying business application header) is created - by the sending MessagingEndpoint - for each business event; that is each interaction in a Business Transaction. A Business Message adheres to the following principles:

" A Business Message (and its business application header) must not contain information about the Message Transport System or the mechanics or mechanism of message sending, transportation, or receipt.

" A Business Message must be comprehensible outside of the context of the Transport Message. That is the Business Message must not require knowledge of the Transport Message to be understood.

" A Business Message may contain headers, footers, and envelopes that are meaningful for the business. When present, they are treated as any other message content, which means that they are considered part of the Message Definition of the Business Message and as such will be part of the ISO 20022 Repository.

" A Business Message refers to Business Actors by their Name. Each instance of a Business Actor has one Name. The Business Actor must not be referred to in the Transport Layer.

Specific usage of this BusinessMessageHeader may be defined by the relevant SEG.

Outline

The BusinessApplicationHeaderV02 MessageDefinition is composed of 14 MessageBuildingBlocks:

A. CharSet

Contains the character set of the text-based elements used in the Business Message.

B. From

The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

C. To

The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

D. BusinessMessageIdentifier

Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

E. MessageDefinitionIdentifier

Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

F. BusinessService

Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

G. MarketPractice

Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

H. CreationDate

Date and time when this Business Message (header) was created.

I. BusinessProcessingDate

Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

J. CopyDuplicate

Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

K. PossibleDuplicate

Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

L. Priority

Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

M. Signature

Contains the digital signature of the Business Entity authorised to sign this Business Message.

N. Related

Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <AppHdr>	[1..1]		C5	
	CharacterSet <CharSet>	[0..1]	CodeSet	C6	9
	From <Fr>	[1..1]			9
{Or	OrganisationIdentification <OrgId>	[1..1]	±		9
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		10
	To <To>	[1..1]			10
{Or	OrganisationIdentification <OrgId>	[1..1]	±		10
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		10
	BusinessMessageIdentifier <BizMsgIdr>	[1..1]	Text		11
	MessageDefinitionIdentifier <MsgDefIdr>	[1..1]	Text		11
	BusinessService <BizSvc>	[0..1]	Text		11
	MarketPractice <MktPrctc>	[0..1]			11
	Registry <Regy>	[1..1]	Text		12
	Identification <Id>	[1..1]	Text		12
	CreationDate <CreDt>	[1..1]	DateTime		12
	BusinessProcessingDate <BizPrctDt>	[0..1]	DateTime		12
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		12
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		13
	Priority <Prty>	[0..1]	CodeSet	C7	13
	Signature <Sgntr>	[0..1]	(External Schema)		14
	Related <Rltd>	[0..*]			14
	CharacterSet <CharSet>	[0..1]	CodeSet	C6	15
	From <Fr>	[1..1]			15
{Or	OrganisationIdentification <OrgId>	[1..1]	±		15
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		15
	To <To>	[1..1]			16
{Or	OrganisationIdentification <OrgId>	[1..1]	±		16
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		16
	BusinessMessageIdentifier <BizMsgIdr>	[1..1]	Text		17
	MessageDefinitionIdentifier <MsgDefIdr>	[1..1]	Text		17

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	BusinessService <BizSvc>	[0..1]	Text		17
	CreationDate <CreDt>	[1..1]	DateTime		17
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		17
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		18
	Priority <Prty>	[0..1]	CodeSet	C7	18
	Signature <Sgntr>	[0..1]	(External Schema)		19

2.3 Constraints

C1 AnyBIC

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

C2 BICFI

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

C3 Country

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

C4 OnlySignatureElement

The XML Signature namespace ("http://www.w3.org/2000/09/xmldsig#") allows for different XML elements to be root elements. This means the user has to choose amongst these global elements which one to use as the root element. Only the XML element Signature is allowed.

C5 RelatedPresentWhenCopyDupl

Related MUST contain the relevant BusinessMessageHeader elements of the BusinessMessage to which this BusinessMessage relates.

If CopyDuplicate is present, then Related MUST be present.

```
On Condition
  /CopyDuplicate is present
Following Must be True
  /Related[1] Must be present
```

This constraint is defined at the MessageDefinition level.

C6 ValidationByTable

C7 ValidationByTable

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 CharacterSet <CharSet>

Presence: [0..1]

Definition: Contains the character set of the text-based elements used in the Business Message.

Impacted by: C6 "ValidationByTable"

Datatype: "UnicodeChartsCode" on page 45

Constraints

- **ValidationByTable**

2.4.2 From <Fr>

Presence: [1..1]

Definition: The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

From <Fr> contains one of the following **Party44Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		9
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		10

2.4.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "PartyIdentification135" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		29
	PostalAddress <PstlAdr>	[0..1]	±		29
	Identification <Id>	[0..1]	±		30
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	30
	ContactDetails <CtctDtls>	[0..1]	±		31

2.4.2.2 FinancialInstitutionIdentification <FIld>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIld> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 24 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		24
	BranchIdentification <BrnchId>	[0..1]	±		25

2.4.3 To <To>

Presence: [1..1]

Definition: The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

To <To> contains one of the following **Party44Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		10
Or}	FinancialInstitutionIdentification <FIld>	[1..1]	±		10

2.4.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[PartyIdentification135](#)" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		29
	PostalAddress <PstlAdr>	[0..1]	±		29
	Identification <Id>	[0..1]	±		30
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	30
	ContactDetails <CtctDtls>	[0..1]	±		31

2.4.3.2 FinancialInstitutionIdentification <FIld>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 24 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		24
	BranchIdentification <BrnchId>	[0..1]	±		25

2.4.4 BusinessMessageIdentifier <BizMsgIdr>

Presence: [1..1]

Definition: Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

Datatype: "Max35Text" on page 48

2.4.5 MessageDefinitionIdentifier <MsgDefIdr>

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

Datatype: "Max35Text" on page 48

2.4.6 BusinessService <BizSvc>

Presence: [0..1]

Definition: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

Datatype: "Max35Text" on page 48

2.4.7 MarketPractice <MktPrctc>

Presence: [0..1]

Definition: Specifies the market practice to which the message conforms. The market practices are a set of rules agreed between parties that restricts the usage of the messages in order to achieve better STP (Straight Through Processing) rates.

A market practice specification may also extend the underlying message specification by using extensions or supplementary data of this underlying message.

MarketPractice <MktPrctc> contains the following **ImplementationSpecification1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Registry <Regy>	[1..1]	Text		12
	Identification <Id>	[1..1]	Text		12

2.4.7.1 Registry <Regy>

Presence: [1..1]

Definition: Name of the implementation specification registry in which the implementation specification of the ISO 20022 message is maintained.

For example, "MyStandards".

Datatype: "Max350Text" on page 48

2.4.7.2 Identification <Id>

Presence: [1..1]

Definition: Identifier which unambiguously identifies, within the implementation specification registry, the implementation specification to which the ISO 20022 message is compliant. This can be done via a URN. It can also contain a version number or date.

For instance, "2018-01-01 - Version 2" or "urn:uuid:6e8bc430-9c3a-11d9-9669-0800200c9a66".

Datatype: "Max2048Text" on page 48

2.4.8 CreationDate <CreDt>

Presence: [1..1]

Definition: Date and time when this Business Message (header) was created.

Datatype: "ISODatetime" on page 45

2.4.9 BusinessProcessingDate <BizPrcgDt>

Presence: [0..1]

Definition: Processing date and time indicated by the sender for the receiver of the business message. This date may be different from the date and time provided in the CreationDate.

Usage: Market practice or bilateral agreement should specify how this element should be used.

Datatype: "ISODatetime" on page 45

2.4.10 CopyDuplicate <CpyDplct>

Presence: [0..1]

Definition: Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

Datatype: "CopyDuplicate1Code" on page 42

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.

2.4.11 PossibleDuplicate <PssbIDpIct>

Presence: [0..1]

Definition: Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

Datatype: One of the following values must be used (see ["YesNoIndicator" on page 47](#)):

- *Meaning When True:* Yes
- *Meaning When False:* No

2.4.12 Priority <Prty>

Presence: [0..1]

Definition: Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

Impacted by: [C7 "ValidationByTable"](#)

Datatype: ["BusinessMessagePriorityCode" on page 42](#)

Constraints

- **ValidationByTable**

2.4.13 Signature <Sgntr>

Presence: [0..1]

Definition: Contains the digital signature of the Business Entity authorised to sign this Business Message.

Type: (External Schema)

The W3C XML Schema that specifies following standard signature:

XML Signature Syntax and Processing (Second Edition) W3C Recommendation 10 June 2008

<http://www.w3.org/TR/2008/REC-xmlsig-core-20080610/>.

2.4.14 Related <Rltd>

Presence: [0..*]

Definition: Specifies the Business Application Header(s) of the Business Message(s) to which this Business Message relates.

Can be used when replying to a query; can also be used when canceling or amending.

Related <Rltd> contains the following **BusinessApplicationHeader5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CharacterSet <CharSet>	[0..1]	CodeSet	C6	15
	From <Fr>	[1..1]			15
{Or	OrganisationIdentification <OrgId>	[1..1]	±		15
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		15
	To <To>	[1..1]			16
{Or	OrganisationIdentification <OrgId>	[1..1]	±		16
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		16
	BusinessMessageIdentifier <BizMsgIdr>	[1..1]	Text		17
	MessageDefinitionIdentifier <MsgDefIdr>	[1..1]	Text		17
	BusinessService <BizSvc>	[0..1]	Text		17
	CreationDate <CreDt>	[1..1]	DateTime		17
	CopyDuplicate <CpyDplct>	[0..1]	CodeSet		17
	PossibleDuplicate <PssblDplct>	[0..1]	Indicator		18
	Priority <Prty>	[0..1]	CodeSet	C7	18
	Signature <Sgntr>	[0..1]	(External Schema)		19

2.4.14.1 CharacterSet <CharSet>

Presence: [0..1]

Definition: Contains the character set of the text-based elements used in the Business Message.

Impacted by: C6 "ValidationByTable"

Datatype: "UnicodeChartsCode" on page 45

Constraints

- **ValidationByTable**

2.4.14.2 From <Fr>

Presence: [1..1]

Definition: The sending MessagingEndpoint that has created this Business Message for the receiving MessagingEndpoint that will process this Business Message.

Note the sending MessagingEndpoint might be different from the sending address potentially contained in the transport header (as defined in the transport layer).

From <Fr> contains one of the following **Party44Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		15
Or}	FinancialInstitutionIdentification <FIId>	[1..1]	±		15

2.4.14.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "PartyIdentification135" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		29
	PostalAddress <PstlAdr>	[0..1]	±		29
	Identification <Id>	[0..1]	±		30
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	30
	ContactDetails <CtctDtls>	[0..1]	±		31

2.4.14.2.2 FinancialInstitutionIdentification <FIId>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIld> contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 24 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		24
	BranchIdentification <BrnchId>	[0..1]	±		25

2.4.14.3 To <To>

Presence: [1..1]

Definition: The MessagingEndpoint designated by the sending MessagingEndpoint to be the recipient who will ultimately process this Business Message.

Note the receiving MessagingEndpoint might be different from the receiving address potentially contained in the transport header (as defined in the transport layer).

To <To> contains one of the following **Party44Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		16
Or}	FinancialInstitutionIdentification <FIld>	[1..1]	±		16

2.4.14.3.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Identification of a person or an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[PartyIdentification135](#)" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		29
	PostalAddress <PstlAdr>	[0..1]	±		29
	Identification <Id>	[0..1]	±		30
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	30
	ContactDetails <CtctDtls>	[0..1]	±		31

2.4.14.3.2 FinancialInstitutionIdentification <FIld>

Presence: [1..1]

Definition: Identification of a financial institution.

FinancialInstitutionIdentification <FIId> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 24 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		24
	BranchIdentification <BrnchId>	[0..1]	±		25

2.4.14.4 BusinessMessageIdentifier <BizMsgIdr>

Presence: [1..1]

Definition: Unambiguously identifies the Business Message to the MessagingEndpoint that has created the Business Message.

Datatype: "Max35Text" on page 48

2.4.14.5 MessageDefinitionIdentifier <MsgDefIdr>

Presence: [1..1]

Definition: Contains the MessageIdentifier that defines the BusinessMessage.

It must contain a MessageIdentifier published on the ISO 20022 website.

example camt.001.001.03.

Datatype: "Max35Text" on page 48

2.4.14.6 BusinessService <BizSvc>

Presence: [0..1]

Definition: Specifies the business service agreed between the two MessagingEndpoints under which rules this Business Message is exchanged.

To be used when there is a choice of processing services or processing service levels.

Example: E&I.

Datatype: "Max35Text" on page 48

2.4.14.7 CreationDate <CreDt>

Presence: [1..1]

Definition: Date and time when this Business Message (header) was created.

Note Times must be normalized, using the "Z" annotation.

Datatype: "ISODateTime" on page 45

2.4.14.8 CopyDuplicate <CpyDplct>

Presence: [0..1]

Definition: Indicates whether the message is a Copy, a Duplicate or a copy of a duplicate of a previously sent ISO 20022 Message.

Datatype: "CopyDuplicate1Code" on page 42

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.

2.4.14.9 PossibleDuplicate <PssbIDplct>

Presence: [0..1]

Definition: Flag indicating if the Business Message exchanged between the MessagingEndpoints is possibly a duplicate.

If the receiving MessagingEndpoint did not receive the original, then this Business Message should be processed as if it were the original.

If the receiving MessagingEndpoint did receive the original, then it should perform necessary actions to avoid processing this Business Message again.

This will guarantee business idempotent behaviour.

NOTE: this is named "PossResend" in FIX - this is an application level resend not a network level retransmission.

Datatype: One of the following values must be used (see "YesNoIndicator" on page 47):

- *Meaning When True:* Yes
- *Meaning When False:* No

2.4.14.10 Priority <Prty>

Presence: [0..1]

Definition: Relative indication of the processing precedence of the message over a (set of) Business Messages with assigned priorities.

Impacted by: C7 "ValidationByTable"

Datatype: "BusinessMessagePriorityCode" on page 42

Constraints

- **ValidationByTable**

2.4.14.11 Signature <Sgntr>

Presence: [0..1]

Definition: Contains the digital signature of the Business Entity authorised to sign this Business Message.

Type: (External Schema)

The W3C XML Schema that specifies following standard signature:

XML Signature Syntax and Processing (Second Edition) W3C Recommendation 10 June 2008

<http://www.w3.org/TR/2008/REC-xmlsig-core-20080610/>.

3 Message Items Types

3.1 MessageComponents

3.1.1 Financial Institution Identification

3.1.1.1 ClearingSystemMemberIdentification2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		20
	MemberIdentification <Mmbld>	[1..1]	Text		20

3.1.1.1.1 ClearingSystemIdentification <ClrSysId>

Presence: [0..1]

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

ClearingSystemIdentification <ClrSysId> contains one of the following elements (see "[ClearingSystemIdentification2Choice](#)" on page 41 for details)

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

3.1.1.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "[Max35Text](#)" on page 48

3.1.1.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	21
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		21
	LEI <LEI>	[0..1]	IdentifierSet		21
	Name <Nm>	[0..1]	Text		21
	PostalAddress <PstlAdr>	[0..1]	±		22
	Other <Othr>	[0..1]	±		22

3.1.1.2.1 BICFI <BICFI>

Presence: [0..1]

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

Impacted by: C2 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 46

Constraints

- **BICFI**

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

3.1.1.2.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

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

ClearingSystemMemberIdentification <ClrSysMmbld> contains the following elements (see "ClearingSystemMemberIdentification2" on page 20 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		20
	MemberIdentification <Mmbld>	[1..1]	Text		20

3.1.1.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 46

3.1.1.2.4 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "Max140Text" on page 47

3.1.1.2.5 PostalAddress <PstAdr>

Presence: [0..1]

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

PostalAddress <PstAdr> contains the following elements (see "PostalAddress24" on page 38 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	Department <Dept>	[0..1]	Text		39
	SubDepartment <SubDept>	[0..1]	Text		39
	StreetName <StrtNm>	[0..1]	Text		40
	BuildingNumber <BldgNb>	[0..1]	Text		40
	BuildingName <BldgNm>	[0..1]	Text		40
	Floor <Flr>	[0..1]	Text		40
	PostBox <PstBx>	[0..1]	Text		40
	Room <Room>	[0..1]	Text		40
	PostCode <PstCd>	[0..1]	Text		40
	TownName <TwnNm>	[0..1]	Text		40
	TownLocationName <TwnLctnNm>	[0..1]	Text		41
	DistrictName <DstrctNm>	[0..1]	Text		41
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		41
	Country <Ctry>	[0..1]	CodeSet	C3	41
	AddressLine <AdrLine>	[0..7]	Text		41

3.1.1.2.6 Other <Othr>

Presence: [0..1]

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

Other <Othr> contains the following elements (see "[GenericFinancialIdentification1](#)" on page 25 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		25
	SchemeName <SchmeNm>	[0..1]			26
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Issuer <Issr>	[0..1]	Text		26

3.1.1.3 BranchData3

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		23
	LEI <LEI>	[0..1]	IdentifierSet		23
	Name <Nm>	[0..1]	Text		23
	PostalAddress <PstlAdr>	[0..1]	±		23

3.1.1.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 48

3.1.1.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 46

3.1.1.3.3 Name <Nm>

Presence: [0..1]

Definition: Name by which an agent is known and which is usually used to identify that agent.

Datatype: "[Max140Text](#)" on page 47

3.1.1.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see "[PostalAddress24](#)" on page 38 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	Department <Dept>	[0..1]	Text		39
	SubDepartment <SubDept>	[0..1]	Text		39
	StreetName <StrtNm>	[0..1]	Text		40
	BuildingNumber <BldgNb>	[0..1]	Text		40
	BuildingName <BldgNm>	[0..1]	Text		40
	Floor <Flr>	[0..1]	Text		40
	PostBox <PstBx>	[0..1]	Text		40
	Room <Room>	[0..1]	Text		40
	PostCode <PstCd>	[0..1]	Text		40
	TownName <TwnNm>	[0..1]	Text		40
	TownLocationName <TwnLctnNm>	[0..1]	Text		41
	DistrictName <DstrctNm>	[0..1]	Text		41
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		41
	Country <Ctry>	[0..1]	CodeSet	C3	41
	AddressLine <AdrLine>	[0..7]	Text		41

3.1.1.4 BranchAndFinancialInstitutionIdentification6

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		24
	BranchIdentification <BrnchId>	[0..1]	±		25

3.1.1.4.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

FinancialInstitutionIdentification <FinInstnId> contains the following elements (see "FinancialInstitutionIdentification18" on page 20 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C2	21
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		21
	LEI <LEI>	[0..1]	IdentifierSet		21
	Name <Nm>	[0..1]	Text		21
	PostalAddress <PstlAdr>	[0..1]	±		22
	Other <Othr>	[0..1]	±		22

3.1.1.4.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

BranchIdentification <BrnchId> contains the following elements (see "BranchData3" on page 23 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		23
	LEI <LEI>	[0..1]	IdentifierSet		23
	Name <Nm>	[0..1]	Text		23
	PostalAddress <PstlAdr>	[0..1]	±		23

3.1.1.5 GenericFinancialIdentification1

Definition: Information related to an identification of a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		25
	SchemeName <SchmeNm>	[0..1]			26
{Or	Code <Cd>	[1..1]	CodeSet		26
Or}	Proprietary <Prtry>	[1..1]	Text		26
	Issuer <Issr>	[0..1]	Text		26

3.1.1.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 48

3.1.1.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **FinancialIdentificationSchemeName1Choice** elements

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

3.1.1.5.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalFinancialInstitutionIdentification1Code" on page 43

3.1.1.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 48

3.1.1.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 48

3.1.2 Identification Information

3.1.2.1 GenericIdentification30

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		26
	Issuer <Issr>	[1..1]	Text		27
	SchemeName <SchmeNm>	[0..1]	Text		27

3.1.2.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 47

3.1.2.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 48

3.1.2.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 48

3.1.3 Organisation Identification

3.1.3.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	27
	LEI <LEI>	[0..1]	IdentifierSet		28
	Other <Othr>	[0..*]			28
	Identification <Id>	[1..1]	Text		28
	SchemeName <SchmeNm>	[0..1]			28
{Or	Code <Cd>	[1..1]	CodeSet		28
Or}	Proprietary <Prtry>	[1..1]	Text		29
	Issuer </Issr>	[0..1]	Text		29

3.1.3.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C1 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 46

Constraints

- **AnyBIC**

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

3.1.3.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 46

3.1.3.1.3 Other <Othr>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		28
	SchemeName <SchmeNm>	[0..1]			28
{Or	Code <Cd>	[1..1]	CodeSet		28
Or}	Proprietary <Prtry>	[1..1]	Text		29
	Issuer <Issr>	[0..1]	Text		29

3.1.3.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 48

3.1.3.1.3.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **OrganisationIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		28
Or}	Proprietary <Prtry>	[1..1]	Text		29

3.1.3.1.3.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalOrganisationIdentification1Code" on page 44

3.1.3.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 48

3.1.3.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 48

3.1.4 Party Identification

3.1.4.1 PartyIdentification135

Definition: Specifies the identification of a person or an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		29
	PostalAddress <PstlAdr>	[0..1]	±		29
	Identification <Id>	[0..1]	±		30
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	30
	ContactDetails <CtctDtls>	[0..1]	±		31

3.1.4.1.1 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 47

3.1.4.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see "[PostalAddress24](#)" on page 38 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	Department <Dept>	[0..1]	Text		39
	SubDepartment <SubDept>	[0..1]	Text		39
	StreetName <StrtNm>	[0..1]	Text		40
	BuildingNumber <BldgNb>	[0..1]	Text		40
	BuildingName <BldgNm>	[0..1]	Text		40
	Floor <Flr>	[0..1]	Text		40
	PostBox <PstBx>	[0..1]	Text		40
	Room <Room>	[0..1]	Text		40
	PostCode <PstCd>	[0..1]	Text		40
	TownName <TwnNm>	[0..1]	Text		40
	TownLocationName <TwnLctnNm>	[0..1]	Text		41
	DistrictName <DstrctNm>	[0..1]	Text		41
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		41
	Country <Ctry>	[0..1]	CodeSet	C3	41
	AddressLine <AdrLine>	[0..7]	Text		41

3.1.4.1.3 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous identification of a party.

Identification <Id> contains one of the following elements (see "[Party38Choice](#)" on page 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		31
Or}	PrivateIdentification <PrvtId>	[1..1]	±		32

3.1.4.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

Definition: Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 43

Constraints

- **Country**

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

3.1.4.1.5 ContactDetails <CtctDtIs>

Presence: [0..1]

Definition: Set of elements used to indicate how to contact the party.

ContactDetails <CtctDtIs> contains the following elements (see "Contact4" on page 35 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		35
	Name <Nm>	[0..1]	Text		36
	PhoneNumber <PhneNb>	[0..1]	Text		36
	MobileNumber <MobNb>	[0..1]	Text		36
	FaxNumber <FaxNb>	[0..1]	Text		36
	EmailAddress <EmailAdr>	[0..1]	Text		36
	EmailPurpose <EmailPurp>	[0..1]	Text		36
	JobTitle <JobTitl>	[0..1]	Text		36
	Responsibility <Rspnsblty>	[0..1]	Text		37
	Department <Dept>	[0..1]	Text		37
	Other <Othr>	[0..*]			37
	ChannelType <ChanlTp>	[1..1]	Text		37
	Identification <Id>	[0..1]	Text		37
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		37

3.1.4.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		31
Or}	PrivateIdentification <Prvtld>	[1..1]	±		32

3.1.4.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "[OrganisationIdentification29](#)" on page 27 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	27
	LEI <LEI>	[0..1]	IdentifierSet		28
	Other <Othr>	[0..*]			28
	Identification <Id>	[1..1]	Text		28
	SchemeName <SchmeNm>	[0..1]			28
{Or	Code <Cd>	[1..1]	CodeSet		28
Or}	Proprietary <Prtry>	[1..1]	Text		29
	Issuer <Issr>	[0..1]	Text		29

3.1.4.2.2 PrivatIdentification <PrvtId>

Presence: [1..1]

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

PrivatIdentification <PrvtId> contains the following elements (see "[PersonIdentification13](#)" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			33
	BirthDate <BirthDt>	[1..1]	Date		33
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		33
	CityOfBirth <CityOfBirth>	[1..1]	Text		33
	CountryOfBirth <CtrOfBirth>	[1..1]	CodeSet	C3	34
	Other <Othr>	[0..*]			34
	Identification <Id>	[1..1]	Text		34
	SchemeName <SchmeNm>	[0..1]			34
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35

3.1.5 Person Identification

3.1.5.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			33
	BirthDate <BirthDt>	[1..1]	Date		33
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		33
	CityOfBirth <CityOfBirth>	[1..1]	Text		33
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	34
	Other <Othr>	[0..*]			34
	Identification <Id>	[1..1]	Text		34
	SchemeName <SchmeNm>	[0..1]			34
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35

3.1.5.1.1 DateAndPlaceOfBirth <DtAndPlcOfBirth>

Presence: [0..1]

Definition: Date and place of birth of a person.

DateAndPlaceOfBirth <DtAndPlcOfBirth> contains the following **DateAndPlaceOfBirth1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BirthDate <BirthDt>	[1..1]	Date		33
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		33
	CityOfBirth <CityOfBirth>	[1..1]	Text		33
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	34

3.1.5.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 45

3.1.5.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 48

3.1.5.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 48

3.1.5.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 43

Constraints

- **Country**

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

3.1.5.1.2 Other <Othr>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		34
	SchemeName <SchmeNm>	[0..1]			34
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35
	Issuer <Issr>	[0..1]	Text		35

3.1.5.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 48

3.1.5.1.2.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

SchemeName <SchmeNm> contains one of the following **PersonIdentificationSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		35
Or}	Proprietary <Prtry>	[1..1]	Text		35

3.1.5.1.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPersonIdentification1Code" on page 44

3.1.5.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 48

3.1.5.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 48

3.1.5.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		35
	Name <Nm>	[0..1]	Text		36
	PhoneNumber <PhneNb>	[0..1]	Text		36
	MobileNumber <MobNb>	[0..1]	Text		36
	FaxNumber <FaxNb>	[0..1]	Text		36
	EmailAddress <EmailAdr>	[0..1]	Text		36
	EmailPurpose <EmailPurp>	[0..1]	Text		36
	JobTitle <JobTitl>	[0..1]	Text		36
	Responsibility <Rspnsblty>	[0..1]	Text		37
	Department <Dept>	[0..1]	Text		37
	Other <Othr>	[0..*]			37
	ChannelType <ChanlTp>	[1..1]	Text		37
	Identification <Id>	[0..1]	Text		37
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		37

3.1.5.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 44

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

3.1.5.2.2 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 47

3.1.5.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 49

3.1.5.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 49

3.1.5.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 49

3.1.5.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 48

3.1.5.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 48

3.1.5.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 48

3.1.5.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 48

3.1.5.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 48

3.1.5.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		37
	Identification <Id>	[0..1]	Text		37

3.1.5.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 48

3.1.5.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 47

3.1.5.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 45

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.

CodeName	Name	Definition
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

3.1.6 Postal Address

3.1.6.1 PostalAddress24

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		39
Or}	Proprietary <Prtry>	[1..1]	±		39
	Department <Dept>	[0..1]	Text		39
	SubDepartment <SubDept>	[0..1]	Text		39
	StreetName <StrtNm>	[0..1]	Text		40
	BuildingNumber <BldgNb>	[0..1]	Text		40
	BuildingName <BldgNm>	[0..1]	Text		40
	Floor <Flr>	[0..1]	Text		40
	PostBox <PstBx>	[0..1]	Text		40
	Room <Room>	[0..1]	Text		40
	PostCode <PstCd>	[0..1]	Text		40
	TownName <TwnNm>	[0..1]	Text		40
	TownLocationName <TwnLctnNm>	[0..1]	Text		41
	DistrictName <DstrctNm>	[0..1]	Text		41
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		41
	Country <Ctry>	[0..1]	CodeSet	C3	41
	AddressLine <AdrLine>	[0..7]	Text		41

3.1.6.1.1 AddressType <AdrTp>

Presence: [0..1]

Definition: Identifies the nature of the postal address.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		39
Or}	Proprietary <Prtry>	[1..1]	±		39

3.1.6.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 42

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.

3.1.6.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "[GenericIdentification30](#)" on page 26 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		26
	Issuer <Issr>	[1..1]	Text		27
	SchemeName <SchmeNm>	[0..1]	Text		27

3.1.6.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 48

3.1.6.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 48

3.1.6.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 48

3.1.6.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 47

3.1.6.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 48

3.1.6.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 48

3.1.6.1.8 PostBox <PstBx>

Presence: [0..1]

Definition: Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for.

Datatype: "Max16Text" on page 47

3.1.6.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 48

3.1.6.1.10 PostCode <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Datatype: "Max16Text" on page 47

3.1.6.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 48

3.1.6.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 48

3.1.6.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 48

3.1.6.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 48

3.1.6.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 43

Constraints

- **Country**

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

3.1.6.1.16 AddressLine <AdrLine>

Presence: [0..7]

Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text.

Datatype: "Max70Text" on page 48

3.1.7 System Identification

3.1.7.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

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

3.1.7.1.1 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 43

3.1.7.1.2 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 48

3.2 Message Datatypes

3.2.1 CodeSet

3.2.1.1 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.

3.2.1.2 BusinessMessagePriorityCode

Definition: Specifies the priority levels for the BusinessMessage.

The different priorities are typically user / service / implementation dependent. The semantics of the different values for a Message (Set) need to be defined by the relevant user community (SEG.).

Type: CodeSet

Constraints

- **ValidationByTable**

3.2.1.3 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.

3.2.1.4 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).

3.2.1.5 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

3.2.1.6 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

3.2.1.7 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

3.2.1.8 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

3.2.1.9 NamePrefix2Code

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

Type: CodeSet

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

3.2.1.10 PreferredContactMethod1Code

Definition: Preferred method used to reach the individual contact within an organisation.

Type: CodeSet

CodeName	Name	Definition
LETT	Letter	Preferred method used to reach the contact is per letter.
MAIL	Email	Preferred method used to reach the contact is per email.
PHON	Phone	Preferred method used to reach the contact is per phone.
FAXX	Fax	Preferred method used to reach the contact is per fax.
CELL	MobileOrCellPhone	Preferred method used to reach the contact is per mobile or cell phone.

3.2.1.11 UnicodeChartsCode

Definition: codelist containing the names of the UNICODE code block name as specified on <http://unicode.org/Public/UNIDATA/Blocks.txt>.

Type: CodeSet

Constraints

- ValidationByTable

3.2.2 Date

3.2.2.1 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

3.2.3 DateTime

3.2.3.1 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

3.2.4 IdentifierSet

3.2.4.1 AnyBICDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

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

Constraints

- **AnyBIC**

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

3.2.4.2 BICFIDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

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

Constraints

- **BICFI**

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

3.2.4.3 LEIIdentifier

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

Type: IdentifierSet

Identification scheme: Global LEI System; LEIIdentifier

Format

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

3.2.5 Indicator

3.2.5.1 YesNoIndicator

Definition: Indicates a "Yes" or "No" type of answer for an element.

Type: Indicator

Meaning When True: Yes

Meaning When False: No

3.2.6 Text

3.2.6.1 Exact4AlphaNumericText

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

Type: Text

Format

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

3.2.6.2 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

3.2.6.3 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

3.2.6.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

3.2.6.5 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

3.2.6.6 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

3.2.6.7 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

3.2.6.8 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

3.2.6.9 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

3.2.6.10 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}
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