

ISO 20022

## Creditor Payment Activation Request - Maintenance 2019 - 2020

# Message Definition Report - Part 2

Approved by the Payments SEG on 09 January 2020

This document provides details of the Message Definitions for Creditor Payment Activation Request - Maintenance 2019 - 2020.

February 2020

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# 1 Message Set Overview

## Introduction

This document describes the Creditor Payment Activation Request message set. It includes the new version of the MessageDefinitions that have been added as part of the maintenance cycle 2019/2020 (MCR #147) and approved by the Payments Standards Evaluation Group on 09 January 2020 as ISO 20022 MessageDefinitions.

## 1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
pain.013.001.08 CreditorPaymentActivationRequestV08	The CreditorPaymentActivationRequest message is sent by the Creditor sending party to the Debtor receiving party, directly or through agents. It is used by a Creditor to request movement of funds from the debtor account to a creditor.
pain.014.001.08 CreditorPaymentActivationRequestStatusReportV08	The CreditorPaymentActivationRequestStatusReport message is sent by a party to the next party in the creditor payment activation request chain. It is used to inform the latter about the positive or negative status of a creditor payment activation request (either single or file).

## 2 pain.013.001.08 CreditorPaymentActivationRequestV08

### 2.1 MessageDefinition Functionality

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

#### Outline

The CreditorPaymentActivationRequestV08 MessageDefinition is composed of 3 MessageBuildingBlocks:

#### A. GroupHeader

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

#### B. PaymentInformation

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

#### C. SupplementaryData

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

### 2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CdtrPmtActvtnReq>	[1..1]		C22	
	<b>GroupHeader</b> <GrpHdr>	[1..1]	±		7
	<b>PaymentInformation</b> <PmtInf>	[1..*]	±	C5, C6, C7, C8, C9, C10, C13, C14, C21, C25	8
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C23	11

### 2.3 Constraints

#### C1 ActiveCurrency

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

**C2 ActiveOrHistoricCurrency**

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

**C3 AnyBIC**

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

**C4 BICFI**

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

**C5 ChargeBearerRule**

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

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

CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

**C6 ChequeFromGuideline**

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

**C7 ChequeInstructionDeliverToCreditorAgentGuideline**

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

**C8 ChequeInstructionDeliverToCreditorGuideline**

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

**C9 ChequeInstructionDeliverToDebtorGuideline**

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

**C10 ChequeInstructionRule**

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

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

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

**C11 ChequeMaturityDateRule**

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

**C12 Country**

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

**C13 CreditorAgentRule**

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

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

**C14 CreditorAndOrCreditorAgentRule**

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

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

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

**C15 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C16 CurrencyAmount**

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

Note: The decimal separator is a dot.

**C17 IBAN**

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

**C18 InstructionForCreditorAgentRule**

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

**C19 IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

**C20 IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

**C21 PaymentTypeInfoRule**

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

**C22 SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C23 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.

**C24 UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

**C25 UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**C26 UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

**C27 ValidationByTable**

Must be a valid terrestrial language.

## 2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 2.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

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

**GroupHeader <GrpHdr>** contains the following elements (see "[GroupHeader78](#)" on page 64 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		64
	CreationDateTime <CreDtTm>	[1..1]	DateTime		64
	NumberOfTransactions <NbOfTx>	[1..1]	Text		64
	ControlSum <CtrlSum>	[0..1]	Quantity		64
	InitiatingParty <InitgPty>	[1..1]	±		65

## 2.4.2 PaymentInformation <PmtInf>

*Presence:* [1..\*]

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

*Impacted by:* [C5 "ChargeBearerRule"](#), [C6 "ChequeFromGuideline"](#), [C7 "ChequeInstructionDeliverToCreditorAgentGuideline"](#), [C8 "ChequeInstructionDeliverToCreditorGuideline"](#), [C9 "ChequeInstructionDeliverToDebtorGuideline"](#), [C10 "ChequeInstructionRule"](#), [C13 "CreditorAgentRule"](#), [C14 "CreditorAndOrCreditorAgentRule"](#), [C21 "PaymentTypeInformationRule"](#), [C25 "UltimateDebtorGuideline"](#)



**PaymentInformation <PmtInf>** contains the following elements (see "PaymentInstruction35" on page 112 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		115
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		115
	RequestedAdviceType <ReqdAdvTp>	[0..1]			115
	CreditAdvice <CdtAdv>	[0..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116
	DebitAdvice <DbtAdv>	[0..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		117
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		117
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	±		117
	ExpiryDate <XpryDt>	[0..1]	±		118
	PaymentCondition <PmtCond>	[0..1]			118
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		118
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		118
	DelayPenalty <DelyPnlty>	[0..1]	Text		119
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			119
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	119
Or}	Rate <Rate>	[1..1]	Rate		119
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		119
	Debtor <Dbtr>	[1..1]	±		120
	DebtorAccount <DbtrAcct>	[0..1]	±		120
	DebtorAgent <DbtrAgt>	[1..1]	±		120
	UltimateDebtor <UltmtDbtr>	[0..1]	±		121
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		121
	CreditTransferTransaction <CdtTrfTx>	[1..*]	±	C18, C19, C20, C24, C26	122

**Constraints**

- **ChargeBearerRule**

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

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

CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

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

- **CreditorAgentRule**

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

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

- **CreditorAndOrCreditorAgentRule**

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

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

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

- **PaymentTypeInformationRule**

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

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

## 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:* C23 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 61 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		61
	Envelope <Envlp>	[1..1]	(External Schema)		62

### Constraints

- **SupplementaryDataRule**

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

# **3      pain.014.001.08 CreditorPaymentActivationRequestStatusRep ortV08**

## **3.1      MessageDefinition Functionality**

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

### **Outline**

The CreditorPaymentActivationRequestStatusReportV08 MessageDefinition is composed of 4 MessageBuildingBlocks:

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

## 3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CdtrPmtActvtnReqStsRpt>	[1..1]		C8, C9, C10, C11, C20	
	<b>GroupHeader</b> <GrpHdr>	[1..1]	±		16
	<b>OriginalGroupInformationAndStatus</b> <OrgnlGrpInfAndSts>	[1..1]		C18, C13	16
	<b>OriginalMessageIdentification</b> <OrgnlMsgId>	[1..1]	Text		17
	<b>OriginalMessageNameIdentification</b> <OrgnlMsgNmId>	[1..1]	Text		17
	<b>OriginalCreationDateTime</b> <OrgnlCreDtTm>	[0..1]	DateTime		18
	<b>OriginalNumberOfTransactions</b> <OrgnlNbOfTx>	[0..1]	Text		18
	<b>OriginalControlSum</b> <OrgnlCtrlSum>	[0..1]	Quantity		18
	<b>GroupStatus</b> <GrpSts>	[0..1]	CodeSet		18
	<b>StatusReasonInformation</b> <StsRsnInf>	[0..*]		C19	18
	<b>Originator</b> <Orgtr>	[0..1]	±		19
	<b>Reason</b> <Rsn>	[0..1]			19
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		19
	<b>NumberOfTransactionsPerStatus</b> <NbOfTxPerSts>	[0..*]	±		20
	<b>OriginalPaymentInformationAndStatus</b> <OrgnlPmtInfAndSts>	[0..*]		C14, C15, C16, C17	20
	<b>OriginalPaymentInformationIdentification</b> <OrgnlPmtInfId>	[1..1]	Text		22
	<b>OriginalNumberOfTransactions</b> <OrgnlNbOfTx>	[0..1]	Text		22
	<b>OriginalControlSum</b> <OrgnlCtrlSum>	[0..1]	Quantity		22
	<b>PaymentInformationStatus</b> <PmtInfSts>	[0..1]	CodeSet		22
	<b>StatusReasonInformation</b> <StsRsnInf>	[0..*]		C19	22
	<b>Originator</b> <Orgtr>	[0..1]	±		23
	<b>Reason</b> <Rsn>	[0..1]			23
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		24
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		24

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		24
	<b>NumberOfTransactionsPerStatus</b> <NbOfTxPerSts>	[0..*]	±		24
	<b>TransactionInformationAndStatus</b> <TxInfAndSts>	[0..*]	±		24
	<b>SupplementaryData</b> <SplmtryData>	[0..*]	±	C21	25

### 3.3 Constraints

#### C1 ActiveCurrency

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

#### C2 ActiveOrHistoricCurrency

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

#### C3 AnyBIC

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

#### C4 BICFI

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

#### C5 Country

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

#### C6 CurrencyAmount

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

Note: The decimal separator is a dot.

#### C7 CurrencyAmount

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

Note: The decimal separator is a dot.

#### C8 GroupAndTransactionStatus1Rule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC, ACCP, ACSP or ACSC, ACCR or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

*This constraint is defined at the MessageDefinition level.*

**C9 GroupAndTransactionStatus2Rule**

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

*This constraint is defined at the MessageDefinition level.*

**C10 GroupAndTransactionStatus3Rule**

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus must be different from ACTC, ACCP, ACSP, ACSC, ACCR, ACWC or PDNG.

*This constraint is defined at the MessageDefinition level.*

**C11 GroupAndTransactionStatus4Rule**

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

*This constraint is defined at the MessageDefinition level.*

**C12 IBAN**

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

**C13 NumberOfTransactionPerStatusGuideline**

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

**C14 PaymentInformationStatusAcceptedRule**

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

**C15 PaymentInformationStatusPendingRule**

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

**C16 PaymentInformationStatusReceivedRule**

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

**C17 PaymentInformationStatusRejectedRule**

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

**C18 StatusReasonInformationRule**

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

**C19 StatusReasonRule**

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

**C20 SupplementaryDataRule**

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

*This constraint is defined at the MessageDefinition level.*

**C21 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.

**C22 ValidationByTable**

Must be a valid terrestrial language.

## 3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

### 3.4.1 GroupHeader <GrpHdr>

*Presence:* [1..1]

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

**GroupHeader <GrpHdr>** contains the following elements (see "[GroupHeader87](#)" on page 62 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		62
	CreationDateTime <CreDtTm>	[1..1]	DateTime		63
	InitiatingParty <InitgPty>	[1..1]	±		63
	DebtorAgent <DbtrAgt>	[0..1]	±		63
	CreditorAgent <CdtrAgt>	[0..1]	±		63

### 3.4.2 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>

*Presence:* [1..1]

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

*Impacted by:* [C18 "StatusReasonInformationRule"](#), [C13 "NumberOfTransactionPerStatusGuideline"](#)



**OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts>** contains the following  
**OriginalGroupInformation30** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>OriginalMessageIdentification</b> <OrgnlMsgId>	[1..1]	Text		17
	<b>OriginalMessageNameIdentification</b> <OrgnlMsgNmId>	[1..1]	Text		17
	<b>OriginalCreationDateTime</b> <OrgnlCreDtTm>	[0..1]	DateTime		18
	<b>OriginalNumberOfTransactions</b> <OrgnlNbOfTx>	[0..1]	Text		18
	<b>OriginalControlSum</b> <OrgnlCtrlSum>	[0..1]	Quantity		18
	<b>GroupStatus</b> <GrpSts>	[0..1]	CodeSet		18
	<b>StatusReasonInformation</b> <StsRsnInf>	[0..*]		C19	18
	<b>Originator</b> <Orgtr>	[0..1]	±		19
	<b>Reason</b> <Rsn>	[0..1]			19
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		19
	<b>NumberOfTransactionsPerStatus</b> <NbOfTxPerSts>	[0..*]	±		20

#### Constraints

- **NumberOfTransactionPerStatusGuideline**

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

- **StatusReasonInformationRule**

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

On Condition

/StatusReasonInformation[1] is present

And /StatusReasonInformation[\*]/AdditionalInformation[\*] is present

And /GroupStatus is present

Following Must be True

/GroupStatus Must be equal to value 'Pending'

Or /GroupStatus Must be equal to value 'Rejected'

#### 3.4.2.1 OriginalMessageIdentification <OrgnlMsgId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 3.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

### 3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

*Presence:* [0..1]

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

*Datatype:* "ISODatetime" on page 197

### 3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTx>

*Presence:* [0..1]

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

*Datatype:* "Max15NumericText" on page 202

### 3.4.2.5 OriginalControlSum <OrgnlCtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 200

### 3.4.2.6 GroupStatus <GrpSts>

*Presence:* [0..1]

*Definition:* Specifies the status of a group of transactions.

*Datatype:* "ExternalPaymentGroupStatus1Code" on page 191

### 3.4.2.7 StatusReasonInformation <StsRsnInf>

*Presence:* [0..\*]

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

*Impacted by:* C19 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Originator</b> <Orgtr>	[0..1]	±		19
	<b>Reason</b> <Rsn>	[0..1]			19
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		19
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		19
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		19

#### Constraints

- **StatusReasonRule**

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

On Condition  
 /Reason/Code is equal to value 'Narrative'  
 And /Reason is present  
 And /Reason/Code is present  
 Following Must be True  
 /AdditionalInformation[1] Must be present

### 3.4.2.7.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the status.

**Originator <Orgtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

### 3.4.2.7.2 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the status report.

**Reason <Rsn>** contains one of the following **StatusReason6Choice** elements

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

#### 3.4.2.7.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "[ExternalStatusReason1Code](#)" on page 192

#### 3.4.2.7.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "[Max35Text](#)" on page 203

### 3.4.2.7.3 AdditionalInformation <AddtlInf>

*Presence:* [0..\*]

*Definition:* Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

*Datatype:* "Max105Text" on page 201

### 3.4.2.8 NumberOfTransactionsPerStatus <NbOfTxPerSts>

*Presence:* [0..\*]

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

**NumberOfTransactionsPerStatus <NbOfTxPerSts>** contains the following elements (see "**NumberOfTransactionsPerStatus5**" on page 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTx>	[1..1]	Text		68
	DetailedStatus <DtldSts>	[1..1]	CodeSet		68
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		68

### 3.4.3 OriginalPaymentInformationAndStatus <OrgnPmtInfAndSts>

*Presence:* [0..\*]

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

*Impacted by:* C14 "PaymentInformationStatusAcceptedRule", C15 "PaymentInformationStatusPendingRule", C16 "PaymentInformationStatusReceivedRule", C17 "PaymentInformationStatusRejectedRule"

**OriginalPaymentInformationAndStatus <OrgnPmtInfAndSts>** contains the following  
**OriginalPaymentInstruction39** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>OriginalPaymentInformationIdentification</b> <OrgnPmtInfId>	[1..1]	Text		22
	<b>OriginalNumberOfTransactions</b> <OrgnNbOfTx>	[0..1]	Text		22
	<b>OriginalControlSum</b> <OrgnCtrlSum>	[0..1]	Quantity		22
	<b>PaymentInformationStatus</b> <PmtInfSts>	[0..1]	CodeSet		22
	<b>StatusReasonInformation</b> <StsRsnInf>	[0..*]		C19	22
	<b>Originator</b> <Orgtr>	[0..1]	±		23
	<b>Reason</b> <Rsn>	[0..1]			23
{Or	<b>Code</b> <Cd>	[1..1]	CodeSet		24
Or}	<b>Proprietary</b> <Prtry>	[1..1]	Text		24
	<b>AdditionalInformation</b> <AddtlInf>	[0..*]	Text		24
	<b>NumberOfTransactionsPerStatus</b> <NbOfTxPerSts>	[0..*]	±		24
	<b>TransactionInformationAndStatus</b> <TxInfAndSts>	[0..*]	±		24

#### Constraints

- **PaymentInformationStatusAcceptedRule**

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

On Condition

```

    /PaymentInformationStatus is present
    And    /PaymentInformationStatus is within DataType <<Code>>
ValidationGroupStatus1Code
    And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different from
value 'Rejected'
```

- **PaymentInformationStatusPendingRule**

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

On Condition

```

    /PaymentInformationStatus is present
    And    /PaymentInformationStatus is equal to value 'Pending'
Following Must be True
    /TransactionInformationAndStatus[*]/TransactionStatus Must be different from
value 'Rejected'
```

- **PaymentInformationStatusReceivedRule**

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

```

On Condition
  /PaymentInformationStatus is present
And    /PaymentInformationStatus is equal to value 'Received'
And    /TransactionInformationAndStatus[1] is present
Following Must be True
  /TransactionInformationAndStatus[*]/TransactionStatus Must be absent

```

- **PaymentInformationStatusRejectedRule**

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

```

On Condition
  /PaymentInformationStatus is present
And    /PaymentInformationStatus is equal to value 'Rejected'
And    /TransactionInformationAndStatus[1]/TransactionStatus is present
Following Must be True
  /TransactionInformationAndStatus[*]/TransactionStatus Must not be within
  DataType <<Code>> ValidationGroupStatus2Code

```

### 3.4.3.1 OriginalPaymentInformationIdentification <OrgnPmtInfId>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

### 3.4.3.2 OriginalNumberOfTransactions <OrgnINbOfTx>

*Presence:* [0..1]

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

*Datatype:* "Max15NumericText" on page 202

### 3.4.3.3 OriginalControlSum <OrgnICtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 200

### 3.4.3.4 PaymentInformationStatus <PmtInfSts>

*Presence:* [0..1]

*Definition:* Specifies the status of the payment information group.

*Datatype:* "ExternalPaymentGroupStatus1Code" on page 191

### 3.4.3.5 StatusReasonInformation <StsRsnInf>

*Presence:* [0..\*]

*Definition:* Provides detailed information on the status reason.

*Impacted by:* C19 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	<b>Originator &lt;Orgtr&gt;</b>	[0..1]	±		23
	<b>Reason &lt;Rsn&gt;</b>	[0..1]			23
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		24
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		24
	<b>AdditionalInformation &lt;AddtlInf&gt;</b>	[0..*]	Text		24

#### Constraints

- **StatusReasonRule**

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

```

On Condition
  /Reason/Code is equal to value 'Narrative'
And    /Reason is present
And    /Reason/Code is present
Following Must be True
  /AdditionalInformation[1] Must be present
  
```

#### 3.4.3.5.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the status.

**Originator <Orgtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 3.4.3.5.2 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the status report.

**Reason <Rsn>** contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	<b>Code &lt;Cd&gt;</b>	[1..1]	CodeSet		24
Or}	<b>Proprietary &lt;Prtry&gt;</b>	[1..1]	Text		24

**3.4.3.5.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Reason for the status, as published in an external reason code list.*Datatype:* "ExternalStatusReason1Code" on page 192**3.4.3.5.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the status, in a proprietary form.*Datatype:* "Max35Text" on page 203**3.4.3.5.3 AdditionalInformation <AddtlInf>***Presence:* [0..\*]*Definition:* Further details on the status reason.*Usage:* Additional information can be used for several purposes such as the reporting of repaired information.*Datatype:* "Max105Text" on page 201**3.4.3.6 NumberOfTransactionsPerStatus <NbOfTxPerSts>***Presence:* [0..\*]*Definition:* Detailed information on the number of transactions for each identical transaction status.**NumberOfTransactionsPerStatus <NbOfTxPerSts>** contains the following elements (see "NumberOfTransactionsPerStatus5" on page 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTx>	[1..1]	Text		68
	DetailedStatus <DtldSts>	[1..1]	CodeSet		68
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		68

**3.4.3.7 TransactionInformationAndStatus <TxInfAndSts>***Presence:* [0..\*]*Definition:* Provides information on the original transactions to which the status report message refers.



**TransactionInformationAndStatus <TxInfAndSts>** contains the following elements (see "PaymentTransaction128" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		91
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		91
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		92
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		92
	TransactionStatus <TxSts>	[0..1]	CodeSet		92
	StatusReasonInformation <StsRsnInf>	[0..*]		C19	92
	Originator <Orgtr>	[0..1]	±		93
	Reason <Rsn>	[0..1]			93
{Or	Code <Cd>	[1..1]	CodeSet		93
Or}	Proprietary <Prtry>	[1..1]	Text		93
	AdditionalInformation <AddtlInf>	[0..*]	Text		93
	PaymentConditionStatus <PmtCondSts>	[0..1]			94
	AcceptedAmount <AcptdAmt>	[0..1]	Amount	C1, C15	94
	GuaranteedPayment <GrntedPmt>	[1..1]	Indicator		94
	EarlyPayment <EarlyPmt>	[1..1]	Indicator		94
	ChargesInformation <ChrgsInf>	[0..*]	±		95
	DebtorDecisionDateTime <DbtrDcsnDtTm>	[0..1]	DateTime		95
	AcceptanceDateTime <AcptncDtTm>	[0..1]	DateTime		95
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		95
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		95
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		96
	EnclosedFile <NclsdFile>	[0..*]	±		96
	SupplementaryData <SplmtryData>	[0..*]	±	C23	97

### 3.4.4 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C21 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "[SupplementaryData1](#)" on page 61 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		61
	Envelope <Envlp>	[1..1]	(External Schema)		62

#### Constraints

- **SupplementaryDataRule**

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

## 4 Message Items Types

### 4.1 MessageComponents

#### 4.1.1 Account

##### 4.1.1.1 CashAccountType2Choice

*Definition:* Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		27
Or}	Proprietary <Prtry>	[1..1]	Text		27

##### 4.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Account type, in a coded form.

*Datatype:* ["ExternalCashAccountType1Code" on page 188](#)

##### 4.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* ["Max35Text" on page 203](#)

##### 4.1.1.2 GenericAccountIdentification1

*Definition:* Information related to a generic account identification.

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

##### 4.1.1.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* ["Max34Text" on page 202](#)

**4.1.1.2.2 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		28
Or}	Proprietary <Prtry>	[1..1]	Text		28

**4.1.1.2.2.1 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 187**4.1.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 203**4.1.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 203**4.1.1.3 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

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

**4.1.1.3.1 Type <Tp>***Presence:* [0..1]*Definition:* Type of the proxy identification.

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

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

#### 4.1.1.3.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalProxyAccountType1Code" on page 192

#### 4.1.1.3.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.1.3.2 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Max2048Text" on page 202

#### 4.1.1.4 CashAccount38

*Definition:* Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		29
	Type <Tp>	[0..1]	±		30
	Currency <Ccy>	[0..1]	CodeSet	C2	30
	Name <Nm>	[0..1]	Text		30
	Proxy <Prxy>	[0..1]	±		31

#### 4.1.1.4.1 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 31 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C17	31
Or}	Other <Othr>	[1..1]	±		31

#### 4.1.1.4.2 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 27 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		27
Or}	Proprietary <Prtry>	[1..1]	Text		27

#### 4.1.1.4.3 Currency <Ccy>

*Presence:* [0..1]

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

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

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

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

*Datatype:* "[ActiveOrHistoricCurrencyCode](#)" on page 183

##### Constraints

- **ActiveOrHistoricCurrency**

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

#### 4.1.1.4.4 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 203

#### 4.1.1.4.5 Proxy <Prxy>

*Presence:* [0..1]

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

**Proxy <Prxy>** contains the following elements (see "[ProxyAccountIdentification1](#)" on page 28 for details)

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

## 4.1.2 Account Identification

### 4.1.2.1 AccountIdentification4Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C17	31
Or}	Other <Othr>	[1..1]	±		31

#### 4.1.2.1.1 IBAN <IBAN>

*Presence:* [1..1]

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

*Impacted by:* [C17 "IBAN"](#)

*Datatype:* "[IBAN2007Identifier](#)" on page 199

#### Constraints

- **IBAN**

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

#### 4.1.2.1.2 Other <Othr>

*Presence:* [1..1]

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

**Other <Othr>** contains the following elements (see "[GenericAccountIdentification1](#)" on page 27 for details)

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

## 4.1.3 Amount

### 4.1.3.1 AmountType4Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C16	32
Or}	EquivalentAmount <EqvtAmt>	[1..1]			33
	Amount <Amt>	[1..1]	Amount	C2, C16	33
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	33

#### 4.1.3.1.1 InstructedAmount <InstdAmt>

*Presence:* [1..1]

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

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

#### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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



Note: The decimal separator is a dot.

#### 4.1.3.1.2 EquivalentAmount <EqvtAmt>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C16	33
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	33

##### 4.1.3.1.2.1 Amount <Amt>

*Presence:* [1..1]

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

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

##### 4.1.3.1.2.2 CurrencyOfTransfer <CcyOfTrf>

*Presence:* [1..1]

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

*Impacted by:* C2 "ActiveOrHistoricCurrency"

*Datatype:* "ActiveOrHistoricCurrencyCode" on page 183

##### Constraints

- **ActiveOrHistoricCurrency**

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

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

## 4.1.4 Charge

### 4.1.4.1 Charges7

*Definition:* Provides information on the charges related to the payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C16	34
	Agent <Agt>	[1..1]	±		34

#### 4.1.4.1.1 Amount <Amt>

*Presence:* [1..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

#### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.4.1.2 Agent <Agt>

*Presence:* [1..1]

*Definition:* Agent that takes the transaction charges or to which the transaction charges are due.

**Agent <Agt>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

## 4.1.5 Cheque

### 4.1.5.1 Cheque11

*Definition:* Characteristics of a cheque instruction, such as cheque type or cheque number.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		35
	ChequeNumber <ChqNb>	[0..1]	Text		36
	ChequeFrom <ChqFr>	[0..1]			36
	Name <Nm>	[1..1]	Text		36
	Address <Adr>	[1..1]	±		37
	DeliveryMethod <DlvryMtd>	[0..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	DeliverTo <DlvrTo>	[0..1]			38
	Name <Nm>	[1..1]	Text		39
	Address <Adr>	[1..1]	±		39
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		39
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		40
	FormsCode <FrmsCd>	[0..1]	Text		40
	MemoField <MemoFld>	[0..2]	Text		40
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		40
	PrintLocation <PrtLctn>	[0..1]	Text		40
	Signature <Sgntr>	[0..5]	Text		40

#### Constraints

- **ChequeMaturityDateRule**

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

On Condition

/ChequeType is present

And /ChequeType is within DataType <<Code>> ChequeType3Code

Following Must be True

/ChequeMaturityDate Must be absent

#### 4.1.5.1.1 ChequeType <ChqTp>

*Presence:* [0..1]

*Definition:* Specifies the type of cheque to be issued.

*Datatype:* "ChequeType2Code" on page 185

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

#### 4.1.5.1.2 ChequeNumber <ChqNb>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.5.1.3 ChequeFrom <ChqFr>

*Presence:* [0..1]

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

**ChequeFrom <ChqFr>** contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		36
	Address <Adr>	[1..1]	±		37

#### 4.1.5.1.3.1 Name <Nm>

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 201

#### 4.1.5.1.3.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address of a party.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

#### 4.1.5.1.4 DeliveryMethod <DlvryMtd>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38

**4.1.5.1.4.1 Code <Cd>***Presence:* [1..1]*Definition:* Specifies the delivery method of the cheque by the debtor's agent.*Datatype:* "ChequeDelivery1Code" on page 184

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

**4.1.5.1.4.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies a proprietary delivery method of the cheque by the debtor's agent.*Datatype:* "Max35Text" on page 203**4.1.5.1.5 DeliverTo <DlvrTo>***Presence:* [0..1]*Definition:* Party to whom the debtor's agent needs to send the cheque.**DeliverTo <DlvrTo>** contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		39
	Address <Adr>	[1..1]	±		39

**4.1.5.1.5.1 Name <Nm>***Presence:* [1..1]*Definition:* Name by which a party is known and is usually used to identify that party.*Datatype:* "Max140Text" on page 201**4.1.5.1.5.2 Address <Adr>***Presence:* [1..1]*Definition:* Postal address of a party.**Address <Adr>** contains the following elements (see "PostalAddress24" on page 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

**4.1.5.1.6 InstructionPriority <InstrPrty>***Presence:* [0..1]*Definition:* Urgency or order of importance that the originator would like the recipient of the payment instruction to apply to the processing of the payment instruction.*Datatype:* "Priority2Code" on page 195

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

#### 4.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

*Presence:* [0..1]

*Definition:* Date when the draft becomes payable and the debtor's account is debited.

*Datatype:* "ISODate" on page 197

#### 4.1.5.1.8 FormsCode <FrmsCd>

*Presence:* [0..1]

*Definition:* Identifies, in a coded form, the cheque layout, company logo and digitised signature to be used to print the cheque, as agreed between the initiating party and the debtor's agent.

*Datatype:* "Max35Text" on page 203

#### 4.1.5.1.9 MemoField <MemoFld>

*Presence:* [0..2]

*Definition:* Information that needs to be printed on a cheque, used by the payer to add miscellaneous information.

*Datatype:* "Max35Text" on page 203

#### 4.1.5.1.10 RegionalClearingZone <RgnlClrZone>

*Presence:* [0..1]

*Definition:* Regional area in which the cheque can be cleared, when a country has no nation-wide cheque clearing organisation.

*Datatype:* "Max35Text" on page 203

#### 4.1.5.1.11 PrintLocation <PrtLctn>

*Presence:* [0..1]

*Definition:* Specifies the print location of the cheque.

*Datatype:* "Max35Text" on page 203

#### 4.1.5.1.12 Signature <Sgntr>

*Presence:* [0..5]

*Definition:* Signature to be used by the cheque servicer on a specific cheque to be printed.

*Datatype:* "Max70Text" on page 203

### 4.1.6 Date Period

#### 4.1.6.1 DatePeriod2

*Definition:* Range of time defined by a start date and an end date.



Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		41
	ToDate <ToDt>	[1..1]	Date		41

#### 4.1.6.1.1 FromDate <FrDt>

*Presence:* [1..1]

*Definition:* Start date of the range.

*Datatype:* "ISODate" on page 197

#### 4.1.6.1.2 ToDate <ToDt>

*Presence:* [1..1]

*Definition:* End date of the range.

*Datatype:* "ISODate" on page 197

### 4.1.7 Date Time

#### 4.1.7.1 DateAndDateTime2Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		41
Or}	DateTime <DtTm>	[1..1]	DateTime		41

#### 4.1.7.1.1 Date <Dt>

*Presence:* [1..1]

*Definition:* Specified date.

*Datatype:* "ISODate" on page 197

#### 4.1.7.1.2 DateTime <DtTm>

*Presence:* [1..1]

*Definition:* Specified date and time.

*Datatype:* "ISODatetime" on page 197

### 4.1.8 Direct Debit

#### 4.1.8.1 CreditTransferMandateData1

*Definition:* Provides further details related to a credit transfer mandate signed between the creditor and the debtor.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		42
	Type <Tp>	[0..1]	±		42
	DateOfSignature <DtOfSgntr>	[0..1]	Date		43
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		43
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		43
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		43
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		43
	Frequency <Frqcy>	[0..1]	±		43
	Reason <Rsn>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

#### 4.1.8.1.1 MandateIdentification <MndtId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.8.1.2 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of mandate, such as paper, electronic or scheme.

**Type <Tp>** contains the following elements (see "MandateTypeInformation2" on page 59 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		60
	LocalInstrument <LclInstrm>	[0..1]			60
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60
	CategoryPurpose <CtgyPurp>	[0..1]			60
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Classification <Clssfctn>	[0..1]	±		61

**4.1.8.1.3 DateOfSignature <DtOfSgntr>***Presence:* [0..1]*Definition:* Date on which the credit transfer mandate has been signed by the debtor.*Datatype:* "ISODate" on page 197**4.1.8.1.4 DateOfVerification <DtOfVrfctn>***Presence:* [0..1]*Definition:* Date on which the credit transfer mandate has been verified.*Datatype:* "ISODatetime" on page 197**4.1.8.1.5 ElectronicSignature <ElctrncSgntr>***Presence:* [0..1]*Definition:* Additional security provisions, such as a digital signature, as provided by the debtor.*Datatype:* "Max10KBinary" on page 182**4.1.8.1.6 FirstPaymentDate <FrstPmtDt>***Presence:* [0..1]*Definition:* Date of the first payment of a recurrent credit transfer as per the mandate.*Datatype:* "ISODate" on page 197**4.1.8.1.7 FinalPaymentDate <FnIPmtDt>***Presence:* [0..1]*Definition:* Date of the final payment of a recurrent credit transfer as per the mandate.*Datatype:* "ISODate" on page 197**4.1.8.1.8 Frequency <Frqcy>***Presence:* [0..1]*Definition:* Regularity with which credit transfer instructions are to be created and processed.**Frequency <Frqcy>** contains one of the following elements (see "Frequency36Choice" on page 65 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		65
Or	Period <Prd>	[1..1]			66
	Type <Tp>	[1..1]	CodeSet		66
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		66
Or}	PointInTime <PtInTm>	[1..1]			67
	Type <Tp>	[1..1]	CodeSet		67
	PointInTime <PtInTm>	[1..1]	Text		67

**4.1.8.1.9 Reason <Rsn>***Presence:* [0..1]*Definition:* Reason for the setup of the credit transfer mandate.*Usage:*

The reason will allow the user to distinguish between different mandates for the same creditor.

**Reason <Rsn>** contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

**4.1.8.1.9.1 Code <Cd>***Presence:* [1..1]*Definition:* Reason for the mandate setup, as published in an external reason code list.*Datatype:* "ExternalMandateSetupReason1Code" on page 190**4.1.8.1.9.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Reason for the mandate setup, in a proprietary form.*Datatype:* "Max70Text" on page 203**4.1.9 Document****4.1.9.1 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]			44
	CodeOrProprietary <CdOrPrtry>	[1..1]			45
{Or	Code <Cd>	[1..1]	CodeSet		45
Or}	Proprietary <Prtry>	[1..1]	Text		45
	Issuer </ssr>	[0..1]	Text		46
	Reference <Ref>	[0..1]	Text		46

**4.1.9.1.1 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]			45
{Or	Code <Cd>	[1..1]	CodeSet		45
Or}	Proprietary <Prtry>	[1..1]	Text		45
	Issuer <Issr>	[0..1]	Text		46

#### 4.1.9.1.1.1 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		45
Or}	Proprietary <Prtry>	[1..1]	Text		45

#### 4.1.9.1.1.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "DocumentType3Code" on page 186

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, for example, 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.

#### 4.1.9.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Creditor reference type, in a proprietary form.

*Datatype:* "Max35Text" on page 203

**4.1.9.1.1.2 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the credit reference type.*Datatype:* "Max35Text" on page 203**4.1.9.1.2 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 203**4.1.9.2 Document12***Definition:* Information about a document.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	Identification <Id>	[1..1]	Text		47
	IssueDate <IsseDt>	[1..1]	±		47
	Name <Nm>	[0..1]	Text		47
	LanguageCode <LangCd>	[0..1]	CodeSet	C27	48
	Format <Frmt>	[1..1]			48
{Or	Code <Cd>	[1..1]	CodeSet		48
Or}	Proprietary <Prtry>	[1..1]	±		48
	FileName <FileNm>	[0..1]	Text		48
	DigitalSignature <DgtlSgntr>	[0..1]			49
	Party <Pty>	[1..1]	±		49
	Signature <Sgntr>	[1..1]	(External Schema)		49
	Enclosure <Nclsr>	[1..1]	Binary		49

**4.1.9.2.1 Type <Tp>***Presence:* [1..1]

*Definition:* Type of document or template.

**Type <Tp>** contains one of the following **DocumentType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47

#### 4.1.9.2.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Document type, in a coded form.

*Datatype:* ["ExternalDocumentType1Code" on page 189](#)

#### 4.1.9.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Document type, in a proprietary form.

**Proprietary <Prtry>** contains the following elements (see ["GenericIdentification1" on page 56](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		56
	SchemeName <SchmeNm>	[0..1]	Text		57
	Issuer <Issr>	[0..1]	Text		57

#### 4.1.9.2.2 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification of the document or template.

*Datatype:* ["Max35Text" on page 203](#)

#### 4.1.9.2.3 IssueDate <IssDt>

*Presence:* [1..1]

*Definition:* Issue date or date time of the document.

**IssueDate <IssDt>** contains one of the following elements (see ["DateAndDateTime2Choice" on page 41](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		41
Or}	DateTime <DtTm>	[1..1]	DateTime		41

#### 4.1.9.2.4 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 201

#### 4.1.9.2.5 LanguageCode <LangCd>

*Presence:* [0..1]

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

*Impacted by:* C27 "ValidationByTable"

*Datatype:* "LanguageCode" on page 193

##### Constraints

- **ValidationByTable**

Must be a valid terrestrial language.

#### 4.1.9.2.6 Format <Frmt>

*Presence:* [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		48
Or}	Proprietary <Prtry>	[1..1]	±		48

##### 4.1.9.2.6.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Document format.

*Datatype:* "ExternalDocumentFormat1Code" on page 189

##### 4.1.9.2.6.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Document format expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification1" on page 56 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		56
	SchemeName <SchmeNm>	[0..1]	Text		57
	Issuer <Issr>	[0..1]	Text		57

#### 4.1.9.2.7 FileName <FileNm>

*Presence:* [0..1]

*Definition:* Technical name of the file.



*Datatype:* "Max140Text" on page 201

#### 4.1.9.2.8 DigitalSignature <DgtlSgntr>

*Presence:* [0..1]

*Definition:* Digital signature of the enclosed binary file.

**DigitalSignature <DgtlSgntr>** contains the following **PartyAndSignature3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Party <Pty>	[1..1]	±		49
	Signature <Sgntr>	[1..1]	(External Schema)		49

##### 4.1.9.2.8.1 Party <Pty>

*Presence:* [1..1]

*Definition:* Entity involved in an activity.

**Party <Pty>** contains the following elements (see "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

##### 4.1.9.2.8.2 Signature <Sgntr>

*Presence:* [1..1]

*Definition:* Signature of a party.

*Type:* (External Schema)

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

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

##### 4.1.9.2.9 Enclosure <Nclsr>

*Presence:* [1..1]

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

*Datatype:* "Max10MbBinary" on page 182

## 4.1.10 Financial Institution Identification

### 4.1.10.1 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]	±		50
	MemberIdentification <Mmbld>	[1..1]	Text		50

#### 4.1.10.1.1 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 166 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		166
Or}	Proprietary <Prtry>	[1..1]	Text		166

#### 4.1.10.1.2 MemberIdentification <Mmbld>

*Presence:* [1..1]

*Definition:* Identification of a member of a clearing system.

*Datatype:* "[Max35Text](#)" on page 203

### 4.1.10.2 FinancialInstitutionIdentification18

*Definition:* Specifies the details to identify a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52

#### 4.1.10.2.1 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:* C4 "BICFI"

*Datatype:* "BICFIDec2014Identifier" on page 198

#### Constraints

- **BICFI**

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

#### 4.1.10.2.2 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 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification <ClrSysId>	[0..1]	±		50
	MemberIdentification <Mmbld>	[1..1]	Text		50

#### 4.1.10.2.3 LEI <LEI>

*Presence:* [0..1]

*Definition:* Legal entity identifier of the financial institution.

*Datatype:* "LEIIdentifier" on page 199

#### 4.1.10.2.4 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 201

#### 4.1.10.2.5 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 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

#### 4.1.10.2.6 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 55 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		55
	SchemeName <SchmeNm>	[0..1]			56
{Or	Code <Cd>	[1..1]	CodeSet		56
Or}	Proprietary <Prtry>	[1..1]	Text		56
	Issuer <Issr>	[0..1]	Text		56

### 4.1.10.3 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		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

#### 4.1.10.3.1 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.10.3.2 LEI <LEI>

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 199

#### 4.1.10.3.3 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 201

#### 4.1.10.3.4 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 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

#### 4.1.10.4 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]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

##### 4.1.10.4.1 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 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C4	50
	ClearingSystemMemberIdentification <ClrSysMmbld>	[0..1]	±		51
	LEI <LEI>	[0..1]	IdentifierSet		51
	Name <Nm>	[0..1]	Text		51
	PostalAddress <PstlAdr>	[0..1]	±		51
	Other <Othr>	[0..1]	±		52

#### 4.1.10.4.2 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 53 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		53
	LEI <LEI>	[0..1]	IdentifierSet		53
	Name <Nm>	[0..1]	Text		53
	PostalAddress <PstlAdr>	[0..1]	±		53

#### 4.1.10.5 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		55
	SchemeName <SchmeNm>	[0..1]			56
{Or	Code <Cd>	[1..1]	CodeSet		56
Or}	Proprietary <Prtry>	[1..1]	Text		56
	Issuer <Issr>	[0..1]	Text		56

##### 4.1.10.5.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 203

#### 4.1.10.5.2 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		56
Or}	Proprietary <Prtry>	[1..1]	Text		56

##### 4.1.10.5.2.1 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 190

##### 4.1.10.5.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.10.5.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 203

## 4.1.11 Identification Information

### 4.1.11.1 GenericIdentification1

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		56
	SchemeName <SchmeNm>	[0..1]	Text		57
	Issuer <Issr>	[0..1]	Text		57

#### 4.1.11.1.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.



*Datatype:* "Max35Text" on page 203

#### 4.1.11.1.2 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Name of the identification scheme.

*Datatype:* "Max35Text" on page 203

#### 4.1.11.1.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 203

### 4.1.11.2 PaymentIdentification6

*Definition:* Provides further means of referencing a payment transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		57
	EndToEndIdentification <EndToEndId>	[1..1]	Text		57
	UETR <UETR>	[0..1]	IdentifierSet		57

#### 4.1.11.2.1 InstructionIdentification <InstrId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 203

#### 4.1.11.2.2 EndToEndIdentification <EndToEndId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 203

#### 4.1.11.2.3 UETR <UETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 199

#### 4.1.11.3 GenericIdentification30

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		58
	Issuer <Issr>	[1..1]	Text		58
	SchemeName <SchmeNm>	[0..1]	Text		58

##### 4.1.11.3.1 Identification <Id>

*Presence:* [1..1]

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

*Datatype:* "Exact4AlphaNumericText" on page 201

##### 4.1.11.3.2 Issuer <Issr>

*Presence:* [1..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 203

##### 4.1.11.3.3 SchemeName <SchmeNm>

*Presence:* [0..1]

*Definition:* Short textual description of the scheme.

*Datatype:* "Max35Text" on page 203

## 4.1.12 Mandate

### 4.1.12.1 MandateClassification1Choice

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	Text		59

#### 4.1.12.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "MandateClassification1Code" on page 194

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

#### 4.1.12.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 203

#### 4.1.12.2 MandateTypeInformation2

*Definition:* Set of elements used to further detail the information related to the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ServiceLevel <SvcLvl>	[0..1]			59
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		60
	LocalInstrument <LclInstrm>	[0..1]			60
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60
	CategoryPurpose <CtgyPurp>	[0..1]			60
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		61
	Classification <Clssfctn>	[0..1]	±		61

##### 4.1.12.2.1 ServiceLevel <SvcLvl>

*Presence:* [0..1]

*Definition:* Agreement under which or rules under which the mandate resides.

**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		59
Or}	Proprietary <Prtry>	[1..1]	Text		60

##### 4.1.12.2.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.

*Datatype:* "ExternalServiceLevel1Code" on page 192

#### 4.1.12.2.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Specifies a pre-agreed service or level of service between the parties, as a proprietary code.

*Datatype:* "Max35Text" on page 203

#### 4.1.12.2.2 LocalInstrument <LclInstrm>

*Presence:* [0..1]

*Definition:* User community specific instrument.

*Usage:* This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.

**LocalInstrument <LclInstrm>** contains one of the following **LocalInstrument2Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		60

##### 4.1.12.2.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalLocalInstrument1Code" on page 190

##### 4.1.12.2.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.12.2.3 CategoryPurpose <CtgyPurp>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		60
Or}	Proprietary <Prtry>	[1..1]	Text		61

##### 4.1.12.2.3.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalCategoryPurpose1Code" on page 188

#### 4.1.12.2.3.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Category purpose, in a proprietary form.

*Datatype:* "Max35Text" on page 203

#### 4.1.12.2.4 Classification <Clssfctn>

*Presence:* [0..1]

*Definition:* Type of direct debit instruction.

**Classification <Clssfctn>** contains one of the following elements (see "MandateClassification1Choice" on page 58 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		58
Or}	Proprietary <Prtry>	[1..1]	Text		59

### 4.1.13 Miscellaneous

#### 4.1.13.1 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		61
	Envelope <Envlp>	[1..1]	(External Schema)		62

#### 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.

##### 4.1.13.1.1 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 202

**4.1.13.1.2 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.

**4.1.13.2 Purpose2Choice***Definition:* Specifies the underlying reason for the payment transaction.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62

**4.1.13.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Underlying reason for the payment transaction, as published in an external purpose code list.*Datatype:* "ExternalPurpose1Code" on page 192**4.1.13.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Purpose, in a proprietary form.*Datatype:* "Max35Text" on page 203**4.1.13.3 GroupHeader87***Definition:* Set of characteristics shared by all individual transactions included in the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		62
	CreationDateTime <CreDtTm>	[1..1]	DateTime		63
	InitiatingParty <InitgPty>	[1..1]	±		63
	DebtorAgent <DbtrAgt>	[0..1]	±		63
	CreditorAgent <CdtrAgt>	[0..1]	±		63

**4.1.13.3.1 MessageIdentification <MsgId>***Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 203

#### 4.1.13.3.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 197

#### 4.1.13.3.3 InitiatingParty <InitgPty>

*Presence:* [1..1]

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

**InitiatingParty <InitgPty>** contains the following elements (see "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.13.3.4 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.13.3.5 CreditorAgent <CdtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.13.4 GroupHeader78

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		64
	CreationDateTime <CreDtTm>	[1..1]	DateTime		64
	NumberOfTransactions <NbOfTx>	[1..1]	Text		64
	ControlSum <CtrlSum>	[0..1]	Quantity		64
	InitiatingParty <InitgPty>	[1..1]	±		65

##### 4.1.13.4.1 MessageIdentification <MsgId>

*Presence:* [1..1]

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

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

*Datatype:* "Max35Text" on page 203

##### 4.1.13.4.2 CreationDateTime <CreDtTm>

*Presence:* [1..1]

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

*Datatype:* "ISODateTime" on page 197

##### 4.1.13.4.3 NumberOfTransactions <NbOfTx>

*Presence:* [1..1]

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

*Datatype:* "Max15NumericText" on page 202

##### 4.1.13.4.4 ControlSum <CtrlSum>

*Presence:* [0..1]

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

*Datatype:* "DecimalNumber" on page 200



#### 4.1.13.4.5 InitiatingParty <InitgPty>

*Presence:* [1..1]

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

**InitiatingParty <InitgPty>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.13.5 Frequency36Choice

*Definition:* Choice of format for a frequency, for example, the frequency of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		65
Or	Period <Prd>	[1..1]			66
	Type <Tp>	[1..1]	CodeSet		66
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		66
Or}	PointInTime <PtInTm>	[1..1]			67
	Type <Tp>	[1..1]	CodeSet		67
	PointInTime <PtInTm>	[1..1]	Text		67

##### 4.1.13.5.1 Type <Tp>

*Presence:* [1..1]

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

*Datatype:* "[Frequency6Code](#)" on page 193

CodeName	Name	Definition
YEAR	Annual	Event takes place every year or once a year.
MNTH	Monthly	Event takes place every month or once a month.
QURT	Quarterly	Event takes place every three months or four times a year.
MIAN	SemiAnnual	Event takes place every six months or two times a year.

CodeName	Name	Definition
WEEK	Weekly	Event takes place once a week.
DAIL	Daily	Event takes place every day.
ADHO	Adhoc	Event takes place on request or as necessary.
INDA	IntraDay	Event takes place several times a day.
FRTN	Fortnightly	Event takes place every two weeks.

#### 4.1.13.5.2 Period <Prd>

*Presence:* [1..1]

*Definition:* Specifies a frequency in terms of a count per period within a specified period type.

**Period <Prd>** contains the following **FrequencyPeriod1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		66
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		66

##### 4.1.13.5.2.1 Type <Tp>

*Presence:* [1..1]

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

*Datatype:* "Frequency6Code" on page 193

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

##### 4.1.13.5.2.2 CountPerPeriod <CntPerPrd>

*Presence:* [1..1]

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

*Datatype:* "DecimalNumber" on page 200

**4.1.13.5.3 PointInTime <PtInTm>***Presence:* [1..1]*Definition:* Specifies a frequency in terms of an exact point in time or moment within a specified period type.**PointInTime <PtInTm>** contains the following **FrequencyAndMoment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]	CodeSet		67
	PointInTime <PtInTm>	[1..1]	Text		67

**4.1.13.5.3.1 Type <Tp>***Presence:* [1..1]*Definition:* Period for which the number of instructions are to be created and processed.*Datatype:* "Frequency6Code" on page 193

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

**4.1.13.5.3.2 PointInTime <PtInTm>***Presence:* [1..1]*Definition:* Further information on the exact point in time the event should take place.*Datatype:* "Exact2NumericText" on page 200**4.1.13.6 NumberOfTransactionsPerStatus5***Definition:* Set of elements used to provide detailed information on the number of transactions that are reported with a specific transaction status.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		68
	DetailedStatus <DtldSts>	[1..1]	CodeSet		68
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		68

#### 4.1.13.6.1 DetailedNumberOfTransactions <DtldNbOfTxs>

*Presence:* [1..1]

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

*Datatype:* "Max15NumericText" on page 202

#### 4.1.13.6.2 DetailedStatus <DtldSts>

*Presence:* [1..1]

*Definition:* Common transaction status for all individual transactions reported.

*Datatype:* "ExternalPaymentTransactionStatus1Code" on page 191

#### 4.1.13.6.3 DetailedControlSum <DtldCtrlSum>

*Presence:* [0..1]

*Definition:* Total of all individual amounts included in the message, irrespective of currencies, detailed per status.

*Datatype:* "DecimalNumber" on page 200

#### 4.1.13.7 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	C2, C16	69
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			70
	Type <Tp>	[0..1]			70
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70
	Amount <Amt>	[1..1]	Amount	C2, C16	70
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	71
	TaxAmount <TaxAmt>	[0..*]			71
	Type <Tp>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	Amount <Amt>	[1..1]	Amount	C2, C16	72
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			72
	Amount <Amt>	[1..1]	Amount	C2, C16	73
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		73
	Reason <Rsn>	[0..1]	Text		73
	AdditionalInformation <AddtlInf>	[0..1]	Text		73
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	74

#### 4.1.13.7.1 DuePayableAmount <DuePyblAmt>

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.13.7.2 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]			70
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70
	Amount <Amt>	[1..1]	Amount	C2, C16	70

**4.1.13.7.2.1 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		70
Or}	Proprietary <Prtry>	[1..1]	Text		70

**4.1.13.7.2.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalDiscountAmountType1Code" on page 189**4.1.13.7.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 203**4.1.13.7.2.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.13.7.3 CreditNoteAmount <CdtNoteAmt>**

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.13.7.4 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]			71
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	Amount <Amt>	[1..1]	Amount	C2, C16	72

**4.1.13.7.4.1 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		72
Or}	Proprietary <Prtry>	[1..1]	Text		72

#### 4.1.13.7.4.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalTaxAmountType1Code" on page 193

#### 4.1.13.7.4.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.13.7.4.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

#### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.13.7.5 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	C2, C16	73
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		73
	Reason <Rsn>	[0..1]	Text		73
	AdditionalInformation <AddtlInf>	[0..1]	Text		73

#### 4.1.13.7.5.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money of the document adjustment.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.13.7.5.2 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

*Datatype:* "CreditDebitCode" on page 186

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

#### 4.1.13.7.5.3 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* "Max4Text" on page 203

#### 4.1.13.7.5.4 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Provides further details on the document adjustment.

*Datatype:* "Max140Text" on page 201

#### 4.1.13.7.6 RemittedAmount <RmtdAmt>

*Presence:* [0..1]

*Definition:* Amount of money remitted for the referred document.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

## 4.1.14 Organisation Identification

### 4.1.14.1 OrganisationIdentification29

*Definition:* Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	74
	LEI <LEI>	[0..1]	IdentifierSet		75
	Other <Othr>	[0..*]			75
	Identification </Id>	[1..1]	Text		75
	SchemeName <SchmeNm>	[0..1]			75
{Or	Code <Cd>	[1..1]	CodeSet		75
Or}	Proprietary <Prtry>	[1..1]	Text		76
	Issuer </Issr>	[0..1]	Text		76

#### 4.1.14.1.1 AnyBIC <AnyBIC>

*Presence:* [0..1]

*Definition:* Business identification code of the organisation.

*Impacted by:* C3 "AnyBIC"

*Datatype:* "AnyBICDec2014Identifier" on page 198

**Constraints**

- **AnyBIC**

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

**4.1.14.1.2 LEI <LEI>**

*Presence:* [0..1]

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

*Datatype:* "LEIIdentifier" on page 199

**4.1.14.1.3 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		75
	SchemeName <SchmeNm>	[0..1]			75
{Or	Code <Cd>	[1..1]	CodeSet		75
Or}	Proprietary <Prtry>	[1..1]	Text		76
	Issuer <Issr>	[0..1]	Text		76

**4.1.14.1.3.1 Identification <Id>**

*Presence:* [1..1]

*Definition:* Identification assigned by an institution.

*Datatype:* "Max35Text" on page 203

**4.1.14.1.3.2 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		75
Or}	Proprietary <Prtry>	[1..1]	Text		76

**4.1.14.1.3.2.1 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 191

#### 4.1.14.1.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.14.1.3.3 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Entity that assigns the identification.

*Datatype:* "Max35Text" on page 203

## 4.1.15 Party Identification

### 4.1.15.1 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		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.15.1.1 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 201

#### 4.1.15.1.2 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 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

#### 4.1.15.1.3 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 78 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		78
Or}	PrivateIdentification <PrvtId>	[1..1]	±		79

#### 4.1.15.1.4 CountryOfResidence <CtryOfRes>

*Presence:* [0..1]

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

Impacted by: C12 "Country"

Datatype: "CountryCode" on page 185

#### Constraints

- **Country**

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

#### 4.1.15.1.5 ContactDetails <CtctDtls>

Presence: [0..1]

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

**ContactDetails <CtctDtls>** contains the following elements (see "Contact4" on page 129 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		129
	Name <Nm>	[0..1]	Text		130
	PhoneNumber <PhneNb>	[0..1]	Text		130
	MobileNumber <MobNb>	[0..1]	Text		130
	FaxNumber <FaxNb>	[0..1]	Text		130
	EmailAddress <EmailAdr>	[0..1]	Text		130
	EmailPurpose <EmailPurp>	[0..1]	Text		130
	JobTitle <JobTitl>	[0..1]	Text		130
	Responsibility <Rspnsblty>	[0..1]	Text		131
	Department <Dept>	[0..1]	Text		131
	Other <Othr>	[0..*]			131
	ChannelType <ChanlTp>	[1..1]	Text		131
	Identification <Id>	[0..1]	Text		131
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		131

#### 4.1.15.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		78
Or}	PrivateIdentification <Prvtld>	[1..1]	±		79

#### 4.1.15.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

*Definition:* Unique and unambiguous way to identify an organisation.

**OrganisationIdentification <OrgId>** contains the following elements (see "OrganisationIdentification29" on page 74 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C3	74
	LEI <LEI>	[0..1]	IdentifierSet		75
	Other <Othr>	[0..*]			75
	Identification </Id>	[1..1]	Text		75
	SchemeName <SchmeNm>	[0..1]			75
{Or	Code <Cd>	[1..1]	CodeSet		75
Or}	Proprietary <Prtry>	[1..1]	Text		76
	Issuer </Issr>	[0..1]	Text		76

#### 4.1.15.2.2 PrivateIdentification <PrvtId>

*Presence:* [1..1]

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

**PrivateIdentification <PrvtId>** contains the following elements (see "PersonIdentification13" on page 126 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			127
	BirthDate <BirthDt>	[1..1]	Date		127
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		127
	CityOfBirth <CityOfBirth>	[1..1]	Text		127
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	128
	Other <Othr>	[0..*]			128
	Identification </Id>	[1..1]	Text		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		129
Or}	Proprietary <Prtry>	[1..1]	Text		129
	Issuer </Issr>	[0..1]	Text		129

## 4.1.16 Payment

### 4.1.16.1 InstructionForCreditorAgent3

*Definition:* Further information related to the processing of the payment instruction that may need to be acted upon by the creditor's agent. The instruction may relate to a level of service, or may be an instruction that has to be executed by the creditor's agent, or may be information required by the creditor's agent.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		80
	InstructionInformation <InstrInf>	[0..1]	Text		80

#### 4.1.16.1.1 Code <Cd>

*Presence:* [0..1]

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

*Datatype:* "ExternalCreditorAgentInstruction1Code" on page 188

#### 4.1.16.1.2 InstructionInformation <InstrInf>

*Presence:* [0..1]

*Definition:* Further information complementing the coded instruction or instruction to the creditor's agent that is bilaterally agreed or specific to a user community.

*Datatype:* "Max140Text" on page 201

### 4.1.16.2 OriginalTransactionReference33

*Definition:* Key elements used to refer the original transaction.



Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[0..1]	±		81
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		82
	ExpiryDate <XpryDt>	[0..1]	±		82
	PaymentCondition <PmtCond>	[0..1]			82
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		83
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		83
	DelayPenalty <DelyPnlty>	[0..1]	Text		83
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			83
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	84
Or}	Rate <Rate>	[1..1]	Rate		84
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		84
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		84
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		85
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		85
	RemittanceInformation <RmtInf>	[0..1]	±		86
	EnclosedFile <NclsdFile>	[0..*]	±		86
	UltimateDebtor <UltmtDbtr>	[0..1]	±		87
	Debtor <Dbtr>	[0..1]	±		87
	DebtorAccount <DbtrAcct>	[0..1]	±		88
	DebtorAgent <DbtrAgt>	[0..1]	±		88
	CreditorAgent <CdtrAgt>	[1..1]	±		88
	Creditor <Cdtr>	[1..1]	±		89
	CreditorAccount <CdtrAcct>	[0..1]	±		89
	UltimateCreditor <UltmtCdtr>	[0..1]	±		89

#### 4.1.16.2.1 Amount <Amt>

*Presence:* [0..1]

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

**Amount <Amt>** contains one of the following elements (see "[AmountType4Choice](#)" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C16	32
Or}	EquivalentAmount <EqvtAmt>	[1..1]			33
	Amount <Amt>	[1..1]	Amount	C2, C16	33
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	33

#### 4.1.16.2.2 RequestedExecutionDate <ReqdExctnDt>

*Presence:* [0..1]

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

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

**RequestedExecutionDate <ReqdExctnDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		41
Or}	DateTime <DtTm>	[1..1]	DateTime		41

#### 4.1.16.2.3 ExpiryDate <XpryDt>

*Presence:* [0..1]

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

Usage:

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

**ExpiryDate <XpryDt>** contains one of the following elements (see "[DateAndDateTime2Choice](#)" on page 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		41
Or}	DateTime <DtTm>	[1..1]	DateTime		41

#### 4.1.16.2.4 PaymentCondition <PmtCond>

*Presence:* [0..1]

*Definition:* Conditions for the execution of the payment.

**PaymentCondition <PmtCond>** contains the following **PaymentCondition1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		83
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		83
	DelayPenalty <DelyPnlty>	[0..1]	Text		83
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			83
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	84
Or}	Rate <Rate>	[1..1]	Rate		84
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		84

#### 4.1.16.2.4.1 AmountModificationAllowed <AmtModAllwd>

*Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

#### 4.1.16.2.4.2 EarlyPaymentAllowed <EarlyPmtAllwd>

*Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

#### 4.1.16.2.4.3 DelayPenalty <DelyPnlty>

*Presence:* [0..1]

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

*Datatype:* ["Max140Text"](#) on page 201

#### 4.1.16.2.4.4 ImmediatePaymentRebate <ImdtPmtRbt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	84
Or}	Rate <Rate>	[1..1]	Rate		84

#### 4.1.16.2.4.4.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount expressed as an amount of money.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 181

##### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.16.2.4.4.2 Rate <Rate>

*Presence:* [1..1]

*Definition:* Amount expressed as a rate.

*Datatype:* "PercentageRate" on page 200

#### 4.1.16.2.4.5 GuaranteedPaymentRequested <GrntdPmtReqd>

*Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 199):

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

#### 4.1.16.2.5 PaymentTypeInformation <PmtTplnf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation26" on page 124 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrt>	[0..1]	CodeSet		125
	ServiceLevel <SvcLvl>	[0..*]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	LocalInstrument <LclInstrm>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126
	CategoryPurpose <CtgyPurp>	[0..1]			126
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126

#### 4.1.16.2.6 PaymentMethod <PmtMtd>

*Presence:* [0..1]

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

*Datatype:* "PaymentMethod4Code" on page 194

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

#### 4.1.16.2.7 MandateRelatedInformation <MndtRltdInf>

*Presence:* [0..1]

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

**MandateRelatedInformation <MndtRltdInf>** contains the following elements (see "CreditTransferMandateData1" on page 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		42
	Type <Tp>	[0..1]	±		42
	DateOfSignature <DtOfSgntr>	[0..1]	Date		43
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		43
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		43
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		43
	FinalPaymentDate <FnlpmtDt>	[0..1]	Date		43
	Frequency <Frqcy>	[0..1]	±		43
	Reason <Rsn>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

#### 4.1.16.2.8 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "RemittanceInformation16" on page 164 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		164
	Structured <Strd>	[0..*]	±		164

#### 4.1.16.2.9 EnclosedFile <NclsdFile>

*Presence:* [0..\*]

*Definition:* Document or template enclosed in the notification.

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

**EnclosedFile <NclsdFile>** contains the following elements (see "Document12" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	Identification <Id>	[1..1]	Text		47
	IssueDate <IsseDt>	[1..1]	±		47
	Name <Nm>	[0..1]	Text		47
	LanguageCode <LangCd>	[0..1]	CodeSet	C27	48
	Format <Frmt>	[1..1]			48
{Or	Code <Cd>	[1..1]	CodeSet		48
Or}	Proprietary <Prtry>	[1..1]	±		48
	FileName <FileNm>	[0..1]	Text		48
	DigitalSignature <DgtlSgntr>	[0..1]			49
	Party <Pty>	[1..1]	±		49
	Signature <Sgntr>	[1..1]	(External Schema)		49
	Enclosure <Nclsr>	[1..1]	Binary		49

#### 4.1.16.2.10 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.2.11 Debtor <Dbtr>

*Presence:* [0..1]

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

**Debtor <Dbtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.2.12 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see "[CashAccount38](#)" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		29
	Type <Tp>	[0..1]	±		30
	Currency <Ccy>	[0..1]	CodeSet	C2	30
	Name <Nm>	[0..1]	Text		30
	Proxy <Prxy>	[0..1]	±		31

#### 4.1.16.2.13 DebtorAgent <DbtrAgt>

*Presence:* [0..1]

*Definition:* Financial institution servicing an account for the debtor.

**DebtorAgent <DbtrAgt>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.2.14 CreditorAgent <CdtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the creditor.



**CreditorAgent <CdtrAgt>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.2.15 Creditor <Cdtr>

*Presence:* [1..1]

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

**Creditor <Cdtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.2.16 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "[CashAccount38](#)" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		29
	Type <Tp>	[0..1]	±		30
	Currency <Ccy>	[0..1]	CodeSet	C2	30
	Name <Nm>	[0..1]	Text		30
	Proxy <Prxy>	[0..1]	±		31

#### 4.1.16.2.17 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.3 PaymentTransaction128

*Definition:* Provides further details on the original transactions, to which the status report message refers.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	StatusIdentification <StsId>	[0..1]	Text		91
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		91
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		92
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		92
	TransactionStatus <TxSts>	[0..1]	CodeSet		92
	StatusReasonInformation <StsRsnInf>	[0..*]		C19	92
	Originator <Orgtr>	[0..1]	±		93
	Reason <Rsn>	[0..1]			93
{Or	Code <Cd>	[1..1]	CodeSet		93
Or}	Proprietary <Prtry>	[1..1]	Text		93
	AdditionalInformation <AddtlInf>	[0..*]	Text		93
	PaymentConditionStatus <PmtCondSts>	[0..1]			94
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C15	94
	GuaranteedPayment <GrntedPmt>	[1..1]	Indicator		94
	EarlyPayment <EarlyPmt>	[1..1]	Indicator		94
	ChargesInformation <ChrgsInf>	[0..*]	±		95
	DebtorDecisionDateTime <DbtrDcsnDtTm>	[0..1]	DateTime		95
	AcceptanceDateTime <AcceptncDtTm>	[0..1]	DateTime		95
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		95
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		95
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		96
	EnclosedFile <NclsdFile>	[0..*]	±		96
	SupplementaryData <SplmtryData>	[0..*]	±	C23	97

#### 4.1.16.3.1 StatusIdentification <StsId>

*Presence:* [0..1]

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

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

*Datatype:* "Max35Text" on page 203

#### 4.1.16.3.2 OriginalInstructionIdentification <OrgnlInstrId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.16.3.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.16.3.4 OriginalUETR <OrgnlUETR>

*Presence:* [0..1]

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

*Datatype:* "UUIDv4Identifier" on page 199

#### 4.1.16.3.5 TransactionStatus <TxSts>

*Presence:* [0..1]

*Definition:* Specifies the status of a transaction, in a coded form.

*Datatype:* "ExternalPaymentTransactionStatus1Code" on page 191

#### 4.1.16.3.6 StatusReasonInformation <StsRsnInf>

*Presence:* [0..\*]

*Definition:* Provides detailed information on the status reason.

*Impacted by:* C19 "StatusReasonRule"

**StatusReasonInformation <StsRsnInf>** contains the following **StatusReasonInformation12** elements

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

#### Constraints

- **StatusReasonRule**

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

On Condition

/Reason/Code is equal to value 'Narrative'

And /Reason is present

And /Reason/Code is present

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

#### 4.1.16.3.6.1 Originator <Orgtr>

*Presence:* [0..1]

*Definition:* Party that issues the status.

**Originator <Orgtr>** contains the following elements (see "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.3.6.2 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the status report.

**Reason <Rsn>** contains one of the following **StatusReason6Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		93
Or}	Proprietary <Prtry>	[1..1]	Text		93

##### 4.1.16.3.6.2.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalStatusReason1Code" on page 192

##### 4.1.16.3.6.2.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.16.3.6.3 AdditionalInformation <AddtlInf>

*Presence:* [0..\*]

*Definition:* Further details on the status reason.

Usage: Additional information can be used for several purposes such as the reporting of repaired information.

*Datatype:* "Max105Text" on page 201

**4.1.16.3.7 PaymentConditionStatus <PmtCondSts>***Presence:* [0..1]*Definition:* Status related to the requested conditions for the execution of the payment.**PaymentConditionStatus <PmtCondSts>** contains the following **PaymentConditionStatus1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AcceptedAmount <AccptdAmt>	[0..1]	Amount	C1, C15	94
	GuaranteedPayment <GrntedPmt>	[1..1]	Indicator		94
	EarlyPayment <EarlyPmt>	[1..1]	Indicator		94

**4.1.16.3.7.1 AcceptedAmount <AccptdAmt>***Presence:* [0..1]*Definition:* Amount accepted to be paid.*Usage:*

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

*Impacted by:* C1 "ActiveCurrency", C15 "CurrencyAmount"*Datatype:* "ActiveCurrencyAndAmount" on page 181**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.16.3.7.2 GuaranteedPayment <GrntedPmt>***Presence:* [1..1]*Definition:* Indicates if the DebtorAgent guarantees the payment, assuming a payment guarantee contract exists between the different actors.*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 199):

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

**4.1.16.3.7.3 EarlyPayment <EarlyPmt>***Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

#### 4.1.16.3.8 ChargesInformation <ChrgsInf>

*Presence:* [0..\*]

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

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

**ChargesInformation <ChrgsInf>** contains the following elements (see ["Charges7"](#) on page 34 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C16	34
	Agent <Agt>	[1..1]	±		34

#### 4.1.16.3.9 DebtorDecisionDateTime <DbtrDcsnDtTm>

*Presence:* [0..1]

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

*Datatype:* ["ISODatetime"](#) on page 197

#### 4.1.16.3.10 AcceptanceDateTime <AcptncDtTm>

*Presence:* [0..1]

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

*Datatype:* ["ISODatetime"](#) on page 197

#### 4.1.16.3.11 AccountServicerReference <AcctSvcrRef>

*Presence:* [0..1]

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

*Datatype:* ["Max35Text"](#) on page 203

#### 4.1.16.3.12 ClearingSystemReference <ClrSysRef>

*Presence:* [0..1]

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

*Datatype:* ["Max35Text"](#) on page 203

**4.1.16.3.13 OriginalTransactionReference <OrgnlTxRef>***Presence:* [0..1]*Definition:* Key elements used to identify the original transaction that is being referred to.**OriginalTransactionReference <OrgnlTxRef>** contains the following elements (see "OriginalTransactionReference33" on page 80 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[0..1]	±		81
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		82
	ExpiryDate <XpryDt>	[0..1]	±		82
	PaymentCondition <PmtCond>	[0..1]			82
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		83
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		83
	DelayPenalty <DelyPnlty>	[0..1]	Text		83
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			83
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	84
Or}	Rate <Rate>	[1..1]	Rate		84
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		84
	PaymentTypeInformation <PmtTplnf>	[0..1]	±		84
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		85
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		85
	RemittanceInformation <RmtInf>	[0..1]	±		86
	EnclosedFile <NclsdFile>	[0..*]	±		86
	UltimateDebtor <UltmtDbtr>	[0..1]	±		87
	Debtor <Dbtr>	[0..1]	±		87
	DebtorAccount <DbtrAcct>	[0..1]	±		88
	DebtorAgent <DbtrAgt>	[0..1]	±		88
	CreditorAgent <CdtrAgt>	[1..1]	±		88
	Creditor <Cdtr>	[1..1]	±		89
	CreditorAccount <CdtrAcct>	[0..1]	±		89
	UltimateCreditor <UltmtCdtr>	[0..1]	±		89

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



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

**EnclosedFile <NclsdFile>** contains the following elements (see "Document12" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	Identification <Id>	[1..1]	Text		47
	IssueDate <IsseDt>	[1..1]	±		47
	Name <Nm>	[0..1]	Text		47
	LanguageCode <LangCd>	[0..1]	CodeSet	C27	48
	Format <Frmt>	[1..1]			48
{Or	Code <Cd>	[1..1]	CodeSet		48
Or}	Proprietary <Prtry>	[1..1]	±		48
	FileName <FileNm>	[0..1]	Text		48
	DigitalSignature <DgtlSgntr>	[0..1]			49
	Party <Pty>	[1..1]	±		49
	Signature <Sgntr>	[1..1]	(External Schema)		49
	Enclosure <Nclsr>	[1..1]	Binary		49

#### 4.1.16.3.15 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C23 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 61 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		61
	Envelope <Envlp>	[1..1]	(External Schema)		62

**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.

**4.1.16.4 CreditTransferTransaction42**

*Definition:* Provides further details specific to the individual transaction(s) included in the message.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		100
	PaymentTypeInfo <PmtTplnf>	[0..1]	±		100
	PaymentCondition <PmtCond>	[0..1]			101
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		101
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		102
	DelayPenalty <DelyPnlty>	[0..1]	Text		102
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			102
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	102
Or}	Rate <Rate>	[1..1]	Rate		102
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		103
	Amount <Amt>	[1..1]	±		103
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		103
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		104
	ChequeInstruction <ChqInstr>	[0..1]	±	C11	104
	UltimateDebtor <UltmtDbtr>	[0..1]	±		105
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		106
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		106
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		106
	CreditorAgent <CdtrAgt>	[1..1]	±		107
	Creditor <Cdtr>	[1..1]	±		107
	CreditorAccount <CdtrAcct>	[0..1]	±		107
	UltimateCreditor <UltmtCdtr>	[0..1]	±		108
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		108
	Purpose <Purp>	[0..1]	±		108
	RegulatoryReporting <RgltryRptg>	[0..10]	±		109
	Tax <Tax>	[0..1]	±		109
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		110
	RemittanceInformation <RmtInf>	[0..1]	±		110
	EnclosedFile <NclsdFile>	[0..*]	±		110
	SupplementaryData <SplmtryData>	[0..*]	±	C23	111

**Constraints**

- **InstructionForCreditorAgentRule**

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

On Condition

/InstructionForCreditorAgent[\*]/Code is equal to value 'PayCreditorByCheque'

Following Must be True

/CreditorAccount Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent3 is present

Following Must be True

/IntermediaryAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

#### 4.1.16.4.1 PaymentIdentification <PmtId>

*Presence:* [1..1]

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

**PaymentIdentification <PmtId>** contains the following elements (see "[PaymentIdentification6](#)" on page 57 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		57
	EndToEndIdentification <EndToEndId>	[1..1]	Text		57
	UETR <UETR>	[0..1]	IdentifierSet		57

#### 4.1.16.4.2 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation26" on page 124 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		125
	ServiceLevel <SvcLvl>	[0..*]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	LocalInstrument <LclInstrm>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126
	CategoryPurpose <CtgyPurp>	[0..1]			126
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126

#### 4.1.16.4.3 PaymentCondition <PmtCond>

*Presence:* [0..1]

*Definition:* Conditions for the execution of the payment.

**PaymentCondition <PmtCond>** contains the following **PaymentCondition1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		101
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		102
	DelayPenalty <DelyPnlty>	[0..1]	Text		102
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			102
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	102
Or}	Rate <Rate>	[1..1]	Rate		102
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		103

##### 4.1.16.4.3.1 AmountModificationAllowed <AmtModAllwd>

*Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 199):

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

**4.1.16.4.3.2 EarlyPaymentAllowed <EarlyPmtAllwd>***Presence:* [1..1]*Definition:* Indicates if the debtor is allowed to pay before the requested execution date.*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

**4.1.16.4.3.3 DelayPenalty <DelyPnlty>***Presence:* [0..1]*Definition:* Penalty to be applied for a delayed payment, that is when the payment is made after the requested execution date.*Datatype:* ["Max140Text"](#) on page 201**4.1.16.4.3.4 ImmediatePaymentRebate <ImdtPmtRbt>***Presence:* [0..1]*Definition:* Discount rate applied for immediate payment upon receipt of the request.**ImmediatePaymentRebate <ImdtPmtRbt>** contains one of the following **AmountOrRate1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	102
Or}	Rate <Rate>	[1..1]	Rate		102

**4.1.16.4.3.4.1 Amount <Amt>***Presence:* [1..1]*Definition:* Amount expressed as an amount of money.*Impacted by:* [C1 "ActiveCurrency"](#), [C15 "CurrencyAmount"](#)*Datatype:* ["ActiveCurrencyAndAmount"](#) on page 181**Constraints**

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.16.4.3.4.2 Rate <Rate>***Presence:* [1..1]

*Definition:* Amount expressed as a rate.

*Datatype:* "PercentageRate" on page 200

#### 4.1.16.4.3.5 GuaranteedPaymentRequested <GrntdPmtReqd>

*Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see "TrueFalseIndicator" on page 199):

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

#### 4.1.16.4.4 Amount <Amt>

*Presence:* [1..1]

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

**Amount <Amt>** contains one of the following elements (see "AmountType4Choice" on page 32 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C2, C16	32
Or}	EquivalentAmount <EqvtAmt>	[1..1]			33
	Amount <Amt>	[1..1]	Amount	C2, C16	33
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C2	33

#### 4.1.16.4.5 ChargeBearer <ChrgBr>

*Presence:* [1..1]

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

*Datatype:* "ChargeBearerType1Code" on page 184

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

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

#### 4.1.16.4.6 MandateRelatedInformation <MndtRltdInf>

*Presence:* [0..1]

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

**MandateRelatedInformation <MndtRltdInf>** contains the following elements (see "[CreditTransferMandateData1](#)" on page 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		42
	Type <Tp>	[0..1]	±		42
	DateOfSignature <DtOfSgntr>	[0..1]	Date		43
	DateOfVerification <DtOfVrfctn>	[0..1]	DateTime		43
	ElectronicSignature <ElctrncSgntr>	[0..1]	Binary		43
	FirstPaymentDate <FrstPmtDt>	[0..1]	Date		43
	FinalPaymentDate <FnlPmtDt>	[0..1]	Date		43
	Frequency <Frqcy>	[0..1]	±		43
	Reason <Rsn>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

#### 4.1.16.4.7 ChequeInstruction <ChqlInstr>

*Presence:* [0..1]

*Definition:* Set of elements needed to issue a cheque.

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



**ChequeInstruction <ChqInstr>** contains the following elements (see "Cheque11" on page 35 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChequeType <ChqTp>	[0..1]	CodeSet		35
	ChequeNumber <ChqNb>	[0..1]	Text		36
	ChequeFrom <ChqFr>	[0..1]			36
	Name <Nm>	[1..1]	Text		36
	Address <Adr>	[1..1]	±		37
	DeliveryMethod <DlvryMtd>	[0..1]			37
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	DeliverTo <DlvrTo>	[0..1]			38
	Name <Nm>	[1..1]	Text		39
	Address <Adr>	[1..1]	±		39
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		39
	ChequeMaturityDate <ChqMtrtyDt>	[0..1]	Date		40
	FormsCode <FrmsCd>	[0..1]	Text		40
	MemoField <MemoFld>	[0..2]	Text		40
	RegionalClearingZone <RgnlClrZone>	[0..1]	Text		40
	PrintLocation <PrtLctn>	[0..1]	Text		40
	Signature <Sgntr>	[0..5]	Text		40

#### Constraints

- **ChequeMaturityDateRule**

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

On Condition

/ChequeType is present

And /ChequeType is within DataType <<Code>> ChequeType3Code

Following Must be True

/ChequeMaturityDate Must be absent

#### 4.1.16.4.8 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.4.9 IntermediaryAgent1 <IntrmyAgt1>

*Presence:* [0..1]

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

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

**IntermediaryAgent1 <IntrmyAgt1>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.4.10 IntermediaryAgent2 <IntrmyAgt2>

*Presence:* [0..1]

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

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

**IntermediaryAgent2 <IntrmyAgt2>** contains the following elements (see "[BranchAndFinancialInstitutionIdentification6](#)" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.4.11 IntermediaryAgent3 <IntrmyAgt3>

*Presence:* [0..1]

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

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

**IntermediaryAgent3 <IntrmyAgt3>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.4.12 CreditorAgent <CdtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the creditor.

**CreditorAgent <CdtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.4.13 Creditor <Cdtr>

*Presence:* [1..1]

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

**Creditor <Cdtr>** contains the following elements (see "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.4.14 CreditorAccount <CdtrAcct>

*Presence:* [0..1]

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

**CreditorAccount <CdtrAcct>** contains the following elements (see "[CashAccount38](#)" on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		29
	Type <Tp>	[0..1]	±		30
	Currency <Ccy>	[0..1]	CodeSet	C2	30
	Name <Nm>	[0..1]	Text		30
	Proxy <Prxy>	[0..1]	±		31

#### 4.1.16.4.15 UltimateCreditor <UltmtCdtr>

*Presence:* [0..1]

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

**UltimateCreditor <UltmtCdtr>** contains the following elements (see "[PartyIdentification135](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.4.16 InstructionForCreditorAgent <InstrForCdtrAgt>

*Presence:* [0..\*]

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

**InstructionForCreditorAgent <InstrForCdtrAgt>** contains the following elements (see "[InstructionForCreditorAgent3](#)" on page 80 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Code <Cd>	[0..1]	CodeSet		80
	InstructionInformation <InstrInf>	[0..1]	Text		80

#### 4.1.16.4.17 Purpose <Purp>

*Presence:* [0..1]

*Definition:* Underlying reason for the payment transaction.

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

**Purpose <Purp>** contains one of the following elements (see "Purpose2Choice" on page 62 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		62
Or}	Proprietary <Prtry>	[1..1]	Text		62

#### 4.1.16.4.18 RegulatoryReporting <RgltryRptg>

*Presence:* [0..10]

*Definition:* Information needed due to regulatory and statutory requirements.

**RegulatoryReporting <RgltryRptg>** contains the following elements (see "RegulatoryReporting3" on page 135 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		136
	Authority <Authrty>	[0..1]			136
	Name <Nm>	[0..1]	Text		136
	Country <Ctry>	[0..1]	CodeSet	C12	137
	Details <Dtls>	[0..*]			137
	Type <Tp>	[0..1]	Text		137
	Date <Dt>	[0..1]	Date		137
	Country <Ctry>	[0..1]	CodeSet	C12	137
	Code <Cd>	[0..1]	Text		138
	Amount <Amt>	[0..1]	Amount	C2, C16	138
	Information <Inf>	[0..*]	Text		138

#### 4.1.16.4.19 Tax <Tax>

*Presence:* [0..1]

*Definition:* Provides details on the tax.

**Tax <Tax>** contains the following elements (see "[TaxInformation8](#)" on page 170 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		171
	Debtor <Dbtr>	[0..1]	±		171
	AdministrationZone <AdmstnZone>	[0..1]	Text		171
	ReferenceNumber <RefNb>	[0..1]	Text		171
	Method <Mtd>	[0..1]	Text		171
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	172
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	172
	Date <Dt>	[0..1]	Date		172
	SequenceNumber <SeqNb>	[0..1]	Quantity		172
	Record <Rcrd>	[0..*]	±		173

#### 4.1.16.4.20 RelatedRemittanceInformation <RltdRmtInf>

*Presence:* [0..10]

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

**RelatedRemittanceInformation <RltdRmtInf>** contains the following elements (see "[RemittanceLocation7](#)" on page 163 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		163
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		163

#### 4.1.16.4.21 RemittanceInformation <RmtInf>

*Presence:* [0..1]

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

**RemittanceInformation <RmtInf>** contains the following elements (see "[RemittanceInformation16](#)" on page 164 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		164
	Structured <Strd>	[0..*]	±		164

#### 4.1.16.4.22 EnclosedFile <NclsdFile>

*Presence:* [0..\*]

*Definition:* Document or template enclosed in the notification.

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

**EnclosedFile <NclsdFile>** contains the following elements (see "Document12" on page 46 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			46
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	±		47
	Identification <Id>	[1..1]	Text		47
	IssueDate <IsseDt>	[1..1]	±		47
	Name <Nm>	[0..1]	Text		47
	LanguageCode <LangCd>	[0..1]	CodeSet	C27	48
	Format <Frmt>	[1..1]			48
{Or	Code <Cd>	[1..1]	CodeSet		48
Or}	Proprietary <Prtry>	[1..1]	±		48
	FileName <FileNm>	[0..1]	Text		48
	DigitalSignature <DgtlSgntr>	[0..1]			49
	Party <Pty>	[1..1]	±		49
	Signature <Sgntr>	[1..1]	(External Schema)		49
	Enclosure <Nclsr>	[1..1]	Binary		49

#### 4.1.16.4.23 SupplementaryData <SplmtryData>

*Presence:* [0..\*]

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

*Impacted by:* C23 "SupplementaryDataRule"

**SupplementaryData <SplmtryData>** contains the following elements (see "SupplementaryData1" on page 61 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		61
	Envelope <Envlp>	[1..1]	(External Schema)		62

**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.

**4.1.16.5 PaymentInstruction35**

*Definition:* Instruction to pay an amount of money to an ultimate beneficiary, on behalf of an originator. This instruction may have to be forwarded several times to complete the settlement chain.



Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInflId>	[0..1]	Text		115
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		115
	RequestedAdviceType <ReqdAdvTp>	[0..1]			115
	CreditAdvice <CdtAdv>	[0..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116
	DebitAdvice <DbtAdv>	[0..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		117
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		117
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	±		117
	ExpiryDate <XpryDt>	[0..1]	±		118
	PaymentCondition <PmtCond>	[0..1]			118
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		118
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		118
	DelayPenalty <DelyPnlty>	[0..1]	Text		119
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			119
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	119
Or}	Rate <Rate>	[1..1]	Rate		119
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		119
	Debtor <Dbtr>	[1..1]	±		120
	DebtorAccount <DbtrAcct>	[0..1]	±		120
	DebtorAgent <DbtrAgt>	[1..1]	±		120
	UltimateDebtor <UltmtDbtr>	[0..1]	±		121
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		121
	CreditTransferTransaction <CdtTrfTx>	[1..*]	±	C18, C19, C20, C24, C26	122

### Constraints

- **ChargeBearerRule**

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

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

CreditTransferTransaction/ChargeBearer and ChargeBearer may both be absent.

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

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

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

- **CreditorAgentRule**

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

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

- **CreditorAndOrCreditorAgentRule**

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

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

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

- **PaymentTypeInformationRule**

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

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

#### 4.1.16.5.1 PaymentInformationIdentification <PmtInfld>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.16.5.2 PaymentMethod <PmtMtd>

*Presence:* [1..1]

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

*Datatype:* "PaymentMethod7Code" on page 195

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

#### 4.1.16.5.3 RequestedAdviceType <ReqdAdvcp>

*Presence:* [0..1]

*Definition:* Type of advice details requested.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditAdvice <CdtAdvcp>	[0..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116
	DebitAdvice <DbtAdvcp>	[0..1]			116
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		117

**4.1.16.5.3.1 CreditAdvice <CdtAdvc>***Presence:* [0..1]*Definition:* Type of credit advice requested.**CreditAdvice <CdtAdvc>** contains one of the following **AdviceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		116

**4.1.16.5.3.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Advice type, in a coded form.*Datatype:* "AdviceType1Code" on page 183

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

**4.1.16.5.3.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Advice type, in a proprietary form.*Datatype:* "Max35Text" on page 203**4.1.16.5.3.2 DebitAdvice <DbtAdvc>***Presence:* [0..1]*Definition:* Type de debit advice requested.**DebitAdvice <DbtAdvc>** contains one of the following **AdviceType1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		116
Or}	Proprietary <Prtry>	[1..1]	Text		117

**4.1.16.5.3.2.1 Code <Cd>***Presence:* [1..1]*Definition:* Advice type, in a coded form.*Datatype:* "AdviceType1Code" on page 183

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.

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

#### 4.1.16.5.3.2.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Advice type, in a proprietary form.

*Datatype:* "Max35Text" on page 203

#### 4.1.16.5.4 PaymentTypeInformation <PmtTpInf>

*Presence:* [0..1]

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

**PaymentTypeInformation <PmtTpInf>** contains the following elements (see "PaymentTypeInformation26" on page 124 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		125
	ServiceLevel <SvcLvl>	[0..*]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	LocalInstrument <LclInstrm>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126
	CategoryPurpose <CtgyPurp>	[0..1]			126
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126

#### 4.1.16.5.5 RequestedExecutionDate <ReqdExctnDt>

*Presence:* [1..1]

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

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

**RequestedExecutionDate <ReqdExctnDt>** contains one of the following elements (see "DateAndDateTime2Choice" on page 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		41
Or}	DateTime <DtTm>	[1..1]	DateTime		41

**4.1.16.5.6 ExpiryDate <XpryDt>***Presence:* [0..1]*Definition:* Date by which the debtor must have accepted or rejected the request.*Usage:*

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

**ExpiryDate <XpryDt>** contains one of the following elements (see ["DateAndDateTime2Choice"](#) on page 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		41
Or}	DateTime <DtTm>	[1..1]	DateTime		41

**4.1.16.5.7 PaymentCondition <PmtCond>***Presence:* [0..1]*Definition:* Conditions for the execution of the payment.**PaymentCondition <PmtCond>** contains the following **PaymentCondition1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		118
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		118
	DelayPenalty <DelyPnlty>	[0..1]	Text		119
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			119
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	119
Or}	Rate <Rate>	[1..1]	Rate		119
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		119

**4.1.16.5.7.1 AmountModificationAllowed <AmtModAllwd>***Presence:* [1..1]*Definition:* Indicates if the debtor is allowed to pay a different amount than the requested amount.*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

**4.1.16.5.7.2 EarlyPaymentAllowed <EarlyPmtAllwd>***Presence:* [1..1]*Definition:* Indicates if the debtor is allowed to pay before the requested execution date.*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

#### 4.1.16.5.7.3 DelayPenalty <DelyPnlty>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 201

#### 4.1.16.5.7.4 ImmediatePaymentRebate <ImdtPmtRbt>

*Presence:* [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	119
Or}	Rate <Rate>	[1..1]	Rate		119

##### 4.1.16.5.7.4.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount expressed as an amount of money.

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

*Datatype:* "ActiveCurrencyAndAmount" on page 181

##### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

##### 4.1.16.5.7.4.2 Rate <Rate>

*Presence:* [1..1]

*Definition:* Amount expressed as a rate.

*Datatype:* "PercentageRate" on page 200

#### 4.1.16.5.7.5 GuaranteedPaymentRequested <GrntedPmtReqd>

*Presence:* [1..1]

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

*Datatype:* One of the following values must be used (see ["TrueFalseIndicator"](#) on page 199):

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

#### 4.1.16.5.8 Debtor <Dbtr>

*Presence:* [1..1]

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

**Debtor <Dbtr>** contains the following elements (see ["PartyIdentification135"](#) on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.5.9 DebtorAccount <DbtrAcct>

*Presence:* [0..1]

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

**DebtorAccount <DbtrAcct>** contains the following elements (see ["CashAccount38"](#) on page 29 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		29
	Type <Tp>	[0..1]	±		30
	Currency <Ccy>	[0..1]	CodeSet	C2	30
	Name <Nm>	[0..1]	Text		30
	Proxy <Prxy>	[0..1]	±		31

#### 4.1.16.5.10 DebtorAgent <DbtrAgt>

*Presence:* [1..1]

*Definition:* Financial institution servicing an account for the debtor.



**DebtorAgent <DbtrAgt>** contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		54
	BranchIdentification <BrnchId>	[0..1]	±		55

#### 4.1.16.5.11 UltimateDebtor <UltmtDbtr>

*Presence:* [0..1]

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

**UltimateDebtor <UltmtDbtr>** contains the following elements (see "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.16.5.12 ChargeBearer <ChrgBr>

*Presence:* [0..1]

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

*Datatype:* "ChargeBearerType1Code" on page 184

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

**4.1.16.5.13 CreditTransferTransaction <CdtTrfTx>**

*Presence:* [1..\*]

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

*Impacted by:* C18 "InstructionForCreditorAgentRule", C19 "IntermediaryAgent2Rule", C20 "IntermediaryAgent3Rule", C24 "UltimateCreditorGuideline", C26 "UltimateDebtorGuideline"

**CreditTransferTransaction <CdtTrfTx>** contains the following elements (see "CreditTransferTransaction42" on page 98 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		100
	PaymentTypeInfoInformation <PmtTplnf>	[0..1]	±		100
	PaymentCondition <PmtCond>	[0..1]			101
	AmountModificationAllowed <AmtModAllwd>	[1..1]	Indicator		101
	EarlyPaymentAllowed <EarlyPmtAllwd>	[1..1]	Indicator		102
	DelayPenalty <DelyPnlty>	[0..1]	Text		102
	ImmediatePaymentRebate <ImdtPmtRbt>	[0..1]			102
{Or	Amount <Amt>	[1..1]	Amount	C1, C15	102
Or}	Rate <Rate>	[1..1]	Rate		102
	GuaranteedPaymentRequested <GrntedPmtReqd>	[1..1]	Indicator		103
	Amount <Amt>	[1..1]	±		103
	ChargeBearer <ChrgBr>	[1..1]	CodeSet		103
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		104
	ChequeInstruction <ChqInstr>	[0..1]	±	C11	104
	UltimateDebtor <UltmtDbtr>	[0..1]	±		105
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		106
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		106
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		106
	CreditorAgent <CdtrAgt>	[1..1]	±		107
	Creditor <Cdtr>	[1..1]	±		107
	CreditorAccount <CdtrAcct>	[0..1]	±		107
	UltimateCreditor <UltmtCdtr>	[0..1]	±		108
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		108
	Purpose <Purp>	[0..1]	±		108
	RegulatoryReporting <RgltryRptg>	[0..10]	±		109
	Tax <Tax>	[0..1]	±		109
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		110
	RemittanceInformation <RmtInf>	[0..1]	±		110
	EnclosedFile <NclsdFile>	[0..*]	±		110
	SupplementaryData <SplmtryData>	[0..*]	±	C23	111

**Constraints**

- **InstructionForCreditorAgentRule**

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

On Condition

/InstructionForCreditorAgent[\*]/Code is equal to value 'PayCreditorByCheque'

Following Must be True

/CreditorAccount Must be absent

- **IntermediaryAgent2Rule**

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

On Condition

/IntermediaryAgent2 is present

Following Must be True

/IntermediaryAgent1 Must be present

- **IntermediaryAgent3Rule**

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

On Condition

/IntermediaryAgent3 is present

Following Must be True

/IntermediaryAgent2 Must be present

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

## 4.1.17 Payment Type

### 4.1.17.1 PaymentTypeInformation26

*Definition:* Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		125
	ServiceLevel <SvcLvl>	[0..*]			125
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125
	LocalInstrument <LclInstrm>	[0..1]			125
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126
	CategoryPurpose <CtgyPurp>	[0..1]			126
{Or	Code <Cd>	[1..1]	CodeSet		126
Or}	Proprietary <Prtry>	[1..1]	Text		126

**4.1.17.1.1 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 195

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

**4.1.17.1.2 ServiceLevel <SvcLvl>***Presence:* [0..\*]*Definition:* Agreement under which or rules under which the transaction should be processed.**ServiceLevel <SvcLvl>** contains one of the following **ServiceLevel8Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		125
Or}	Proprietary <Prtry>	[1..1]	Text		125

**4.1.17.1.2.1 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 192**4.1.17.1.2.2 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 203**4.1.17.1.3 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		126
Or}	Proprietary <Prtry>	[1..1]	Text		126

**4.1.17.1.3.1 Code <Cd>***Presence:* [1..1]*Definition:* Specifies the local instrument, as published in an external local instrument code list.*Datatype:* "ExternalLocalInstrument1Code" on page 190**4.1.17.1.3.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the local instrument, as a proprietary code.*Datatype:* "Max35Text" on page 203**4.1.17.1.4 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		126
Or}	Proprietary <Prtry>	[1..1]	Text		126

**4.1.17.1.4.1 Code <Cd>***Presence:* [1..1]*Definition:* Category purpose, as published in an external category purpose code list.*Datatype:* "ExternalCategoryPurpose1Code" on page 188**4.1.17.1.4.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 203**4.1.18 Person Identification****4.1.18.1 PersonIdentification13***Definition:* Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			127
	BirthDate <BirthDt>	[1..1]	Date		127
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		127
	CityOfBirth <CityOfBirth>	[1..1]	Text		127
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	128
	Other <Othr>	[0..*]			128
	Identification <Id>	[1..1]	Text		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		129
Or}	Proprietary <Prtry>	[1..1]	Text		129
	Issuer <Issr>	[0..1]	Text		129

#### 4.1.18.1.1 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		127
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		127
	CityOfBirth <CityOfBirth>	[1..1]	Text		127
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C12	128

##### 4.1.18.1.1.1 BirthDate <BirthDt>

*Presence:* [1..1]

*Definition:* Date on which a person is born.

*Datatype:* "ISODate" on page 197

##### 4.1.18.1.1.2 ProvinceOfBirth <PrvcOfBirth>

*Presence:* [0..1]

*Definition:* Province where a person was born.

*Datatype:* "Max35Text" on page 203

##### 4.1.18.1.1.3 CityOfBirth <CityOfBirth>

*Presence:* [1..1]

*Definition:* City where a person was born.

*Datatype:* "Max35Text" on page 203

#### 4.1.18.1.1.4 CountryOfBirth <CtryOfBirth>

*Presence:* [1..1]

*Definition:* Country where a person was born.

*Impacted by:* C12 "Country"

*Datatype:* "CountryCode" on page 185

##### Constraints

- **Country**

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

#### 4.1.18.1.2 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		128
	SchemeName <SchmeNm>	[0..1]			128
{Or	Code <Cd>	[1..1]	CodeSet		129
Or}	Proprietary <Prtry>	[1..1]	Text		129
	Issuer <Issr>	[0..1]	Text		129

#### 4.1.18.1.2.1 Identification <Id>

*Presence:* [1..1]

*Definition:* Unique and unambiguous identification of a person.

*Datatype:* "Max35Text" on page 203

#### 4.1.18.1.2.2 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		129
Or}	Proprietary <Prtry>	[1..1]	Text		129



**4.1.18.1.2.2.1 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 191**4.1.18.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 203**4.1.18.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 203**4.1.18.2 Contact4***Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		129
	Name <Nm>	[0..1]	Text		130
	PhoneNumber <PhneNb>	[0..1]	Text		130
	MobileNumber <MobNb>	[0..1]	Text		130
	FaxNumber <FaxNb>	[0..1]	Text		130
	EmailAddress <EmailAdr>	[0..1]	Text		130
	EmailPurpose <EmailPurp>	[0..1]	Text		130
	JobTitle <JobTitl>	[0..1]	Text		130
	Responsibility <Rspnsblty>	[0..1]	Text		131
	Department <Dept>	[0..1]	Text		131
	Other <Othr>	[0..*]			131
	ChannelType <ChanlTp>	[1..1]	Text		131
	Identification <Id>	[0..1]	Text		131
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		131

**4.1.18.2.1 NamePrefix <NmPrfx>***Presence:* [0..1]*Definition:* Specifies the terms used to formally address a person.*Datatype:* "NamePrefix2Code" on page 194

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

#### 4.1.18.2.2 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 201

#### 4.1.18.2.3 PhoneNumber <PhneNb>

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 203

#### 4.1.18.2.4 MobileNumber <MobNb>

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 203

#### 4.1.18.2.5 FaxNumber <FaxNb>

*Presence:* [0..1]

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

*Datatype:* "PhoneNumber" on page 203

#### 4.1.18.2.6 EmailAddress <EmailAdr>

*Presence:* [0..1]

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

*Datatype:* "Max2048Text" on page 202

#### 4.1.18.2.7 EmailPurpose <EmailPurp>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.18.2.8 JobTitle <JobTitl>

*Presence:* [0..1]

*Definition:* Title of the function.

*Datatype:* "Max35Text" on page 203

#### 4.1.18.2.9 Responsibility <Rspnsblty>

*Presence:* [0..1]

*Definition:* Role of a person in an organisation.

*Datatype:* "Max35Text" on page 203

#### 4.1.18.2.10 Department <Dept>

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 203

#### 4.1.18.2.11 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 <ChanlTp>	[1..1]	Text		131
	Identification <Id>	[0..1]	Text		131

##### 4.1.18.2.11.1 ChannelType <ChanlTp>

*Presence:* [1..1]

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

*Datatype:* "Max4Text" on page 203

##### 4.1.18.2.11.2 Identification <Id>

*Presence:* [0..1]

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

*Datatype:* "Max128Text" on page 201

##### 4.1.18.2.12 PreferredMethod <PrefrdMtd>

*Presence:* [0..1]

*Definition:* Preferred method used to reach the contact.

*Datatype:* "PreferredContactMethod1Code" on page 195

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.

## 4.1.19 Postal Address

### 4.1.19.1 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]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

#### 4.1.19.1.1 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		133
Or}	Proprietary <Prtry>	[1..1]	±		133

#### 4.1.19.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Type of address expressed as a code.

*Datatype:* "AddressType2Code" on page 183

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.

#### 4.1.19.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Type of address expressed as a proprietary code.

**Proprietary <Prtry>** contains the following elements (see "GenericIdentification30" on page 58 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		58
	Issuer <Issr>	[1..1]	Text		58
	SchemeName <SchmeNm>	[0..1]	Text		58

#### 4.1.19.1.2 Department <Dept>

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 203

#### 4.1.19.1.3 SubDepartment <SubDept>

*Presence:* [0..1]

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

*Datatype:* "Max70Text" on page 203

**4.1.19.1.4 StreetName <StrtNm>**

*Presence:* [0..1]

*Definition:* Name of a street or thoroughfare.

*Datatype:* "Max70Text" on page 203

**4.1.19.1.5 BuildingNumber <BldgNb>**

*Presence:* [0..1]

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

*Datatype:* "Max16Text" on page 202

**4.1.19.1.6 BuildingName <BldgNm>**

*Presence:* [0..1]

*Definition:* Name of the building or house.

*Datatype:* "Max35Text" on page 203

**4.1.19.1.7 Floor <Flr>**

*Presence:* [0..1]

*Definition:* Floor or storey within a building.

*Datatype:* "Max70Text" on page 203

**4.1.19.1.8 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 202

**4.1.19.1.9 Room <Room>**

*Presence:* [0..1]

*Definition:* Building room number.

*Datatype:* "Max70Text" on page 203

**4.1.19.1.10 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 202

**4.1.19.1.11 TownName <TwnNm>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

**4.1.19.1.12 TownLocationName <TwnLctnNm>**

*Presence:* [0..1]

*Definition:* Specific location name within the town.

*Datatype:* "Max35Text" on page 203

**4.1.19.1.13 DistrictName <DstrctNm>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

**4.1.19.1.14 CountrySubDivision <CtrySubDvsn>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

**4.1.19.1.15 Country <Ctry>**

*Presence:* [0..1]

*Definition:* Nation with its own government.

*Impacted by:* C12 "Country"

*Datatype:* "CountryCode" on page 185

**Constraints**

- **Country**

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

**4.1.19.1.16 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 203

## **4.1.20 Regulatory Reporting**

**4.1.20.1 RegulatoryReporting3**

*Definition:* Information needed due to regulatory and/or statutory requirements.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		136
	Authority <Authrty>	[0..1]			136
	Name <Nm>	[0..1]	Text		136
	Country <Ctry>	[0..1]	CodeSet	C12	137
	Details <Dtls>	[0..*]			137
	Type <Tp>	[0..1]	Text		137
	Date <Dt>	[0..1]	Date		137
	Country <Ctry>	[0..1]	CodeSet	C12	137
	Code <Cd>	[0..1]	Text		138
	Amount <Amt>	[0..1]	Amount	C2, C16	138
	Information <Inf>	[0..*]	Text		138

#### 4.1.20.1.1 DebitCreditReportingIndicator <DbtCdtRptgInd>

*Presence:* [0..1]

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Datatype:* "RegulatoryReportingType1Code" on page 195

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

#### 4.1.20.1.2 Authority <Authrty>

*Presence:* [0..1]

*Definition:* Entity requiring the regulatory reporting information.

**Authority <Authrty>** contains the following **RegulatoryAuthority2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		136
	Country <Ctry>	[0..1]	CodeSet	C12	137

##### 4.1.20.1.2.1 Name <Nm>

*Presence:* [0..1]

*Definition:* Name of the entity requiring the regulatory reporting information.



*Datatype:* "Max140Text" on page 201

#### 4.1.20.1.2.2 Country <Ctry>

*Presence:* [0..1]

*Definition:* Country of the entity that requires the regulatory reporting information.

*Impacted by:* C12 "Country"

*Datatype:* "CountryCode" on page 185

#### Constraints

- **Country**

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

#### 4.1.20.1.3 Details <DtIs>

*Presence:* [0..\*]

*Definition:* Set of elements used to provide details on the regulatory reporting information.

**Details <DtIs>** contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		137
	Date <Dt>	[0..1]	Date		137
	Country <Ctry>	[0..1]	CodeSet	C12	137
	Code <Cd>	[0..1]	Text		138
	Amount <Amt>	[0..1]	Amount	C2, C16	138
	Information <Inf>	[0..*]	Text		138

#### 4.1.20.1.3.1 Type <Tp>

*Presence:* [0..1]

*Definition:* Specifies the type of the information supplied in the regulatory reporting details.

*Datatype:* "Max35Text" on page 203

#### 4.1.20.1.3.2 Date <Dt>

*Presence:* [0..1]

*Definition:* Date related to the specified type of regulatory reporting details.

*Datatype:* "ISODate" on page 197

#### 4.1.20.1.3.3 Country <Ctry>

*Presence:* [0..1]

*Definition:* Country related to the specified type of regulatory reporting details.

*Impacted by:* C12 "Country"

*Datatype:* "CountryCode" on page 185

**Constraints**

- **Country**

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

**4.1.20.1.3.4 Code <Cd>**

*Presence:* [0..1]

*Definition:* Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.

*Datatype:* "Max10Text" on page 201

**4.1.20.1.3.5 Amount <Amt>**

*Presence:* [0..1]

*Definition:* Amount of money to be reported for regulatory and statutory requirements.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.20.1.3.6 Information <Inf>**

*Presence:* [0..\*]

*Definition:* Additional details that cater for specific domestic regulatory requirements.

*Datatype:* "Max35Text" on page 203

**4.1.21 Remittance****4.1.21.1 StructuredRemittanceInformation16**

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			140
	Type <Tp>	[0..1]			142
	CodeOrProprietary <CdOrPrtry>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143
	Issuer </ssr>	[0..1]	Text		143
	Number <Nb>	[0..1]	Text		143
	RelatedDate <RltdDt>	[0..1]	Date		144
	LineDetails <LineDtls>	[0..*]			144
	Identification <Id>	[1..*]			145
	Type <Tp>	[0..1]			146
	CodeOrProprietary <CdOrPrtry>	[1..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer </ssr>	[0..1]	Text		147
	Number <Nb>	[0..1]	Text		147
	RelatedDate <RltdDt>	[0..1]	Date		147
	Description <Desc>	[0..1]	Text		147
	Amount <Amt>	[0..1]			147
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C16	148
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			149
	Type <Tp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Amount <Amt>	[1..1]	Amount	C2, C16	149
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	150
	TaxAmount <TaxAmt>	[0..*]			150
	Type <Tp>	[0..1]			150
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151
	Amount <Amt>	[1..1]	Amount	C2, C16	151

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			151
	Amount <Amt>	[1..1]	Amount	C2, C16	152
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		152
	Reason <Rsn>	[0..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..1]	Text		152
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	153
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		153
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		154
	Invoicer <Invcr>	[0..1]	±		155
	Invoicee <Invcee>	[0..1]	±		155
	TaxRemittance <TaxRmt>	[0..1]	±		156
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		156
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		157

#### 4.1.21.1.1 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]			142
	CodeOrProprietary <CdOrPrtry>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143
	Issuer <Issr>	[0..1]	Text		143
	Number <Nb>	[0..1]	Text		143
	RelatedDate <RltdDt>	[0..1]	Date		144
	LineDetails <LineDtls>	[0..*]			144
	Identification <Id>	[1..*]			145
	Type <Tp>	[0..1]			146
	CodeOrProprietary <CdOrPrtry>	[1..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer <Issr>	[0..1]	Text		147
	Number <Nb>	[0..1]	Text		147
	RelatedDate <RltdDt>	[0..1]	Date		147
	Description <Desc>	[0..1]	Text		147
	Amount <Amt>	[0..1]			147
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C16	148
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			149
	Type <Tp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Amount <Amt>	[1..1]	Amount	C2, C16	149
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	150
	TaxAmount <TaxAmt>	[0..*]			150
	Type <Tp>	[0..1]			150
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151
	Amount <Amt>	[1..1]	Amount	C2, C16	151

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			151
	Amount <Amt>	[1..1]	Amount	C2, C16	152
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		152
	Reason <Rsn>	[0..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..1]	Text		152
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	153

#### 4.1.21.1.1.1 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]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143
	Issuer <Issr>	[0..1]	Text		143

#### 4.1.21.1.1.1.1 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		142
Or}	Proprietary <Prtry>	[1..1]	Text		143

#### 4.1.21.1.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Document type in a coded form.

*Datatype:* "DocumentType6Code" on page 186

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.

#### 4.1.21.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.21.1.1.1.2 Issuer <Issr>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.21.1.1.2 Number <Nb>

*Presence:* [0..1]

*Definition:* Unique and unambiguous identification of the referred document.

*Datatype:* "Max35Text" on page 203

#### **4.1.21.1.1.3 RelatedDate <RItdDt>**

*Presence:* [0..1]

*Definition:* Date associated with the referred document.

*Datatype:* "ISODate" on page 197

#### **4.1.21.1.1.4 LineDetails <LineDtIs>**

*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..*]			145
	Type <Tp>	[0..1]			146
	CodeOrProprietary <CdOrPrtry>	[1..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer </ssr>	[0..1]	Text		147
	Number <Nb>	[0..1]	Text		147
	RelatedDate <RltdDt>	[0..1]	Date		147
	Description <Desc>	[0..1]	Text		147
	Amount <Amt>	[0..1]			147
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C16	148
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			149
	Type <Tp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Amount <Amt>	[1..1]	Amount	C2, C16	149
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	150
	TaxAmount <TaxAmt>	[0..*]			150
	Type <Tp>	[0..1]			150
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151
	Amount <Amt>	[1..1]	Amount	C2, C16	151
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			151
	Amount <Amt>	[1..1]	Amount	C2, C16	152
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		152
	Reason <Rsn>	[0..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..1]	Text		152
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	153

#### 4.1.21.1.1.4.1 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]			146
	CodeOrProprietary <CdOrPrtry>	[1..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer <Issr>	[0..1]	Text		147
	Number <Nb>	[0..1]	Text		147
	RelatedDate <RltdDt>	[0..1]	Date		147

#### 4.1.21.1.1.4.1.1 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]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer <Issr>	[0..1]	Text		147

#### 4.1.21.1.1.4.1.1.1 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		146
Or}	Proprietary <Prtry>	[1..1]	Text		146

#### 4.1.21.1.1.4.1.1.1.1 Code <Cd>

*Presence:* [1..1]

*Definition:* Line identification type in a coded form.

*Datatype:* "ExternalDocumentLineType1Code" on page 189

#### 4.1.21.1.1.4.1.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### **4.1.21.1.1.4.1.1.2 Issuer <Issr>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### **4.1.21.1.1.4.1.2 Number <Nb>**

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### **4.1.21.1.1.4.1.3 RelatedDate <RltdDt>**

*Presence:* [0..1]

*Definition:* Date associated with the referred document line.

*Datatype:* "ISODate" on page 197

#### **4.1.21.1.1.4.2 Description <Desc>**

*Presence:* [0..1]

*Definition:* Description associated with the document line.

*Datatype:* "Max2048Text" on page 202

#### **4.1.21.1.1.4.3 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	C2, C16	148
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			149
	Type <Tp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Amount <Amt>	[1..1]	Amount	C2, C16	149
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	150
	TaxAmount <TaxAmt>	[0..*]			150
	Type <Tp>	[0..1]			150
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151
	Amount <Amt>	[1..1]	Amount	C2, C16	151
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			151
	Amount <Amt>	[1..1]	Amount	C2, C16	152
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		152
	Reason <Rsn>	[0..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..1]	Text		152
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	153

#### 4.1.21.1.1.4.3.1 DuePayableAmount <DuePyblAmt>

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

#### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.21.1.1.4.3.2 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]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Amount <Amt>	[1..1]	Amount	C2, C16	149

**4.1.21.1.1.4.3.2.1 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		149
Or}	Proprietary <Prtry>	[1..1]	Text		149

**4.1.21.1.1.4.3.2.1.1 Code <Cd>***Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalDiscountAmountType1Code" on page 189**4.1.21.1.1.4.3.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 203**4.1.21.1.1.4.3.2.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.21.1.1.4.3.3 CreditNoteAmount <CdtNoteAmt>**

*Presence:* [0..1]

*Definition:* Amount of a credit note.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.21.1.1.4.3.4 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]			150
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151
	Amount <Amt>	[1..1]	Amount	C2, C16	151

**4.1.21.1.1.4.3.4.1 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		151
Or}	Proprietary <Prtry>	[1..1]	Text		151

#### 4.1.21.1.1.4.3.4.1.1 Code <Cd>

*Presence:* [1..1]

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

*Datatype:* "ExternalTaxAmountType1Code" on page 193

#### 4.1.21.1.1.4.3.4.1.2 Proprietary <Prtry>

*Presence:* [1..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.21.1.1.4.3.4.2 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money, which has been typed.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

#### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.21.1.1.4.3.5 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	C2, C16	152
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		152
	Reason <Rsn>	[0..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..1]	Text		152

#### 4.1.21.1.1.4.3.5.1 Amount <Amt>

*Presence:* [1..1]

*Definition:* Amount of money of the document adjustment.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.21.1.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

*Presence:* [0..1]

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

*Datatype:* "CreditDebitCode" on page 186

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

#### 4.1.21.1.1.4.3.5.3 Reason <Rsn>

*Presence:* [0..1]

*Definition:* Specifies the reason for the adjustment.

*Datatype:* "Max4Text" on page 203

#### 4.1.21.1.1.4.3.5.4 AdditionalInformation <AddtlInf>

*Presence:* [0..1]



*Definition:* Provides further details on the document adjustment.

*Datatype:* "Max140Text" on page 201

#### **4.1.21.1.1.4.3.6 RemittedAmount <RmtdAmt>**

*Presence:* [0..1]

*Definition:* Amount of money remitted.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### **Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### **4.1.21.1.2 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 68 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C16	69
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			70
	Type <Tp>	[0..1]			70
{Or	Code <Cd>	[1..1]	CodeSet		70
Or}	Proprietary <Prtry>	[1..1]	Text		70
	Amount <Amt>	[1..1]	Amount	C2, C16	70
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	71
	TaxAmount <TaxAmt>	[0..*]			71
	Type <Tp>	[0..1]			71
{Or	Code <Cd>	[1..1]	CodeSet		72
Or}	Proprietary <Prtry>	[1..1]	Text		72
	Amount <Amt>	[1..1]	Amount	C2, C16	72
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			72
	Amount <Amt>	[1..1]	Amount	C2, C16	73
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		73
	Reason <Rsn>	[0..1]	Text		73
	AdditionalInformation <AddtlInf>	[0..1]	Text		73
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	74

#### 4.1.21.1.3 CreditorReferenceInformation <CdtrRefInf>

*Presence:* [0..1]

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

**CreditorReferenceInformation <CdtrRefInf>** contains the following elements (see "CreditorReferenceInformation2" on page 44 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			44
	CodeOrProprietary <CdOrPrtry>	[1..1]			45
{Or	Code <Cd>	[1..1]	CodeSet		45
Or}	Proprietary <Prtry>	[1..1]	Text		45
	Issuer <Issr>	[0..1]	Text		46
	Reference <Ref>	[0..1]	Text		46

#### 4.1.21.1.4 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 "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.21.1.5 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 "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

**4.1.21.1.6 TaxRemittance <TaxRmt>***Presence:* [0..1]*Definition:* Provides remittance information about a payment made for tax-related purposes.**TaxRemittance <TaxRmt>** contains the following elements (see "[TaxInformation7](#)" on page 167 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		167
	Debtor <Dbtr>	[0..1]	±		167
	UltimateDebtor <UltmtDbtr>	[0..1]	±		168
	AdministrationZone <AdmstnZone>	[0..1]	Text		168
	ReferenceNumber <RefNb>	[0..1]	Text		168
	Method <Mtd>	[0..1]	Text		168
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	169
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	169
	Date <Dt>	[0..1]	Date		169
	SequenceNumber <SeqNb>	[0..1]	Quantity		169
	Record <Rcrd>	[0..*]	±		170

**4.1.21.1.7 GarnishmentRemittance <GrnshmtRmt>***Presence:* [0..1]*Definition:* Provides remittance information about a payment for garnishment-related purposes.

**GarnishmentRemittance <GrnshmtRmt>** contains the following elements (see "[Garnishment3](#)" on page 157 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			158
	CodeOrProprietary <CdOrPrtry>	[1..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		159
	Issuer <Issr>	[0..1]	Text		159
	Garnishee <Grnshee>	[0..1]	±		159
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		159
	ReferenceNumber <RefNb>	[0..1]	Text		160
	Date <Dt>	[0..1]	Date		160
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	160
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		160
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		161

#### 4.1.21.1.8 AdditionalRemittanceInformation <AddtlRmtInf>

*Presence:* [0..3]

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

*Datatype:* "[Max140Text](#)" on page 201

#### 4.1.21.2 Garnishment3

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			158
	CodeOrProprietary <CdOrPrtry>	[1..1]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		159
	Issuer <Issr>	[0..1]	Text		159
	Garnishee <Grnshee>	[0..1]	±		159
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		159
	ReferenceNumber <RefNb>	[0..1]	Text		160
	Date <Dt>	[0..1]	Date		160
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	160
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		160
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		161

#### 4.1.21.2.1 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]			158
{Or	Code <Cd>	[1..1]	CodeSet		158
Or}	Proprietary <Prtry>	[1..1]	Text		159
	Issuer <Issr>	[0..1]	Text		159

##### 4.1.21.2.1.1 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		158
Or}	Proprietary <Prtry>	[1..1]	Text		159

##### 4.1.21.2.1.1.1 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 190

#### 4.1.21.2.1.1.2 Proprietary <Prtry>

*Presence:* [1..1]

*Definition:* Proprietary identification of the type of garnishment.

*Datatype:* "Max35Text" on page 203

#### 4.1.21.2.1.2 Issuer <Issr>

*Presence:* [0..1]

*Definition:* Identification of the issuer of the garnishment type.

*Datatype:* "Max35Text" on page 203

#### 4.1.21.2.2 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 "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.21.2.3 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 "PartyIdentification135" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		76
	PostalAddress <PstlAdr>	[0..1]	±		76
	Identification <Id>	[0..1]	±		77
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C12	77
	ContactDetails <CtctDtls>	[0..1]	±		78

#### 4.1.21.2.4 ReferenceNumber <RefNb>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 201

#### 4.1.21.2.5 Date <Dt>

*Presence:* [0..1]

*Definition:* Date of payment which garnishment was taken from.

*Datatype:* "ISODate" on page 197

#### 4.1.21.2.6 RemittedAmount <RmtdAmt>

*Presence:* [0..1]

*Definition:* Amount of money remitted for the referred document.

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

#### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.21.2.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrnclnd>

*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 199):

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

#### 4.1.21.2.8 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 199):

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

#### 4.1.21.3 RemittanceLocationData1

**Definition:** Provides additional details on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		161
	ElectronicAddress <ElctrcnAdr>	[0..1]	Text		162
	PostalAddress <PstlAdr>	[0..1]			162
	Name <Nm>	[1..1]	Text		162
	Address <Adr>	[1..1]	±		162

##### 4.1.21.3.1 Method <Mtd>

**Presence:** [1..1]

**Definition:** Method used to deliver the remittance advice information.

**Datatype:** "RemittanceLocationMethod2Code" on page 196

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

CodeName	Name	Definition
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

#### 4.1.21.3.2 ElectronicAddress <ElctrncAdr>

*Presence:* [0..1]

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

*Datatype:* "Max2048Text" on page 202

#### 4.1.21.3.3 PostalAddress <PstlAdr>

*Presence:* [0..1]

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

**PostalAddress <PstlAdr>** contains the following **NameAndAddress16** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[1..1]	Text		162
	Address <Adr>	[1..1]	±		162

##### 4.1.21.3.3.1 Name <Nm>

*Presence:* [1..1]

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

*Datatype:* "Max140Text" on page 201

##### 4.1.21.3.3.2 Address <Adr>

*Presence:* [1..1]

*Definition:* Postal address of a party.

**Address <Adr>** contains the following elements (see "PostalAddress24" on page 132 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			132
{Or	Code <Cd>	[1..1]	CodeSet		133
Or}	Proprietary <Prtry>	[1..1]	±		133
	Department <Dept>	[0..1]	Text		133
	SubDepartment <SubDept>	[0..1]	Text		133
	StreetName <StrtNm>	[0..1]	Text		134
	BuildingNumber <BldgNb>	[0..1]	Text		134
	BuildingName <BldgNm>	[0..1]	Text		134
	Floor <Flr>	[0..1]	Text		134
	PostBox <PstBx>	[0..1]	Text		134
	Room <Room>	[0..1]	Text		134
	PostCode <PstCd>	[0..1]	Text		134
	TownName <TwnNm>	[0..1]	Text		134
	TownLocationName <TwnLctnNm>	[0..1]	Text		135
	DistrictName <DstrctNm>	[0..1]	Text		135
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		135
	Country <Ctry>	[0..1]	CodeSet	C12	135
	AddressLine <AdrLine>	[0..7]	Text		135

#### 4.1.21.4 RemittanceLocation7

*Definition:* Provides information on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		163
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		163

##### 4.1.21.4.1 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 203

##### 4.1.21.4.2 RemittanceLocationDetails <RmtLctnDtls>

*Presence:* [0..\*]

*Definition:* Set of elements used to provide information on the location and/or delivery of the remittance information.

**RemittanceLocationDetails <RmtLctnDtls>** contains the following elements (see "RemittanceLocationData1" on page 161 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		161
	ElectronicAddress <ElctrcAdr>	[0..1]	Text		162
	PostalAddress <PstlAdr>	[0..1]			162
	Name <Nm>	[1..1]	Text		162
	Address <Adr>	[1..1]	±		162

#### 4.1.21.5 RemittanceInformation16

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		164
	Structured <Strd>	[0..*]	±		164

##### 4.1.21.5.1 Unstructured <Ustrd>

*Presence:* [0..\*]

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

*Datatype:* "Max140Text" on page 201

##### 4.1.21.5.2 Structured <Strd>

*Presence:* [0..\*]

*Definition:* Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

**Structured <Strd>** contains the following elements (see "[StructuredRemittanceInformation16](#)" on page 138 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			140
	Type <Tp>	[0..1]			142
	CodeOrProprietary <CdOrPrtry>	[1..1]			142
{Or	Code <Cd>	[1..1]	CodeSet		142
Or}	Proprietary <Prtry>	[1..1]	Text		143
	Issuer </ssr>	[0..1]	Text		143
	Number <Nb>	[0..1]	Text		143
	RelatedDate <RltdDt>	[0..1]	Date		144
	LineDetails <LineDtls>	[0..*]			144
	Identification <Id>	[1..*]			145
	Type <Tp>	[0..1]			146
	CodeOrProprietary <CdOrPrtry>	[1..1]			146
{Or	Code <Cd>	[1..1]	CodeSet		146
Or}	Proprietary <Prtry>	[1..1]	Text		146
	Issuer </ssr>	[0..1]	Text		147
	Number <Nb>	[0..1]	Text		147
	RelatedDate <RltdDt>	[0..1]	Date		147
	Description <Desc>	[0..1]	Text		147
	Amount <Amt>	[0..1]			147
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C2, C16	148
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			149
	Type <Tp>	[0..1]			149
{Or	Code <Cd>	[1..1]	CodeSet		149
Or}	Proprietary <Prtry>	[1..1]	Text		149
	Amount <Amt>	[1..1]	Amount	C2, C16	149
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C2, C16	150
	TaxAmount <TaxAmt>	[0..*]			150
	Type <Tp>	[0..1]			150
{Or	Code <Cd>	[1..1]	CodeSet		151
Or}	Proprietary <Prtry>	[1..1]	Text		151

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C2, C16	151
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			151
	Amount <Amt>	[1..1]	Amount	C2, C16	152
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		152
	Reason <Rsn>	[0..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..1]	Text		152
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C2, C16	153
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		153
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		154
	Invoicer <Invcr>	[0..1]	±		155
	Invoicee <Invcee>	[0..1]	±		155
	TaxRemittance <TaxRmt>	[0..1]	±		156
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		156
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		157

## 4.1.22 System Identification

### 4.1.22.1 ClearingSystemIdentification2Choice

*Definition:* Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		166
Or}	Proprietary <Prtry>	[1..1]	Text		166

#### 4.1.22.1.1 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 188

#### 4.1.22.1.2 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 203

## 4.1.23 Tax

### 4.1.23.1 TaxInformation7

*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]	±		167
	Debtor <Dbtr>	[0..1]	±		167
	UltimateDebtor <UltmtDbtr>	[0..1]	±		168
	AdministrationZone <AdmstnZone>	[0..1]	Text		168
	ReferenceNumber <RefNb>	[0..1]	Text		168
	Method <Mtd>	[0..1]	Text		168
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	169
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	169
	Date <Dt>	[0..1]	Date		169
	SequenceNumber <SeqNb>	[0..1]	Quantity		169
	Record <Rcrd>	[0..*]	±		170

#### 4.1.23.1.1 Creditor <Cdtr>

*Presence:* [0..1]

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

**Creditor <Cdtr>** contains the following elements (see "TaxParty1" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		180
	RegistrationIdentification <RegnId>	[0..1]	Text		180
	TaxType <TaxTp>	[0..1]	Text		180

#### 4.1.23.1.2 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 elements (see "TaxParty2" on page 179 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		179
	RegistrationIdentification <RegnId>	[0..1]	Text		179
	TaxType <TaxTp>	[0..1]	Text		179
	Authorisation <Authstn>	[0..1]			179
	Title <Titl>	[0..1]	Text		180
	Name <Nm>	[0..1]	Text		180

#### 4.1.23.1.3 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 elements (see "TaxParty2" on page 179 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		179
	RegistrationIdentification <RegnId>	[0..1]	Text		179
	TaxType <TaxTp>	[0..1]	Text		179
	Authorisation <Authstn>	[0..1]			179
	Title <Titl>	[0..1]	Text		180
	Name <Nm>	[0..1]	Text		180

#### 4.1.23.1.4 AdministrationZone <AdmstnZone>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.23.1.5 ReferenceNumber <RefNb>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 201

#### 4.1.23.1.6 Method <Mtd>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203



**4.1.23.1.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>**

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.23.1.8 TotalTaxAmount <TtlTaxAmt>**

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.23.1.9 Date <Dt>**

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* "ISODate" on page 197

**4.1.23.1.10 SequenceNumber <SeqNb>**

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* "Number" on page 200

**4.1.23.1.11 Record <Rcrd>***Presence:* [0..\*]*Definition:* Record of tax details.**Record <Rcrd>** contains the following elements (see "TaxRecord2" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		174
	Category <Ctgy>	[0..1]	Text		175
	CategoryDetails <CtgyDtls>	[0..1]	Text		175
	DebtorStatus <DbtrSts>	[0..1]	Text		175
	CertificateIdentification <CertId>	[0..1]	Text		175
	FormsCode <FrmsCd>	[0..1]	Text		175
	Period <Prd>	[0..1]	±		175
	TaxAmount <TaxAmt>	[0..1]			175
	Rate <Rate>	[0..1]	Rate		176
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	176
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	176
	Details <Dtls>	[0..*]	±		177
	AdditionalInformation <AddtlInf>	[0..1]	Text		177

**4.1.23.2 TaxInformation8***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]	±		171
	Debtor <Dbtr>	[0..1]	±		171
	AdministrationZone <AdmstnZone>	[0..1]	Text		171
	ReferenceNumber <RefNb>	[0..1]	Text		171
	Method <Mtd>	[0..1]	Text		171
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C2, C16	172
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C2, C16	172
	Date <Dt>	[0..1]	Date		172
	SequenceNumber <SeqNb>	[0..1]	Quantity		172
	Record <Rcrd>	[0..*]	±		173

**4.1.23.2.1 Creditor <Cdtr>***Presence:* [0..1]*Definition:* Party on the credit side of the transaction to which the tax applies.**Creditor <Cdtr>** contains the following elements (see "[TaxParty1](#)" on page 180 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		180
	RegistrationIdentification <RegnId>	[0..1]	Text		180
	TaxType <TaxTp>	[0..1]	Text		180

**4.1.23.2.2 Debtor <Dbtr>***Presence:* [0..1]*Definition:* Party on the debit side of the transaction to which the tax applies.**Debtor <Dbtr>** contains the following elements (see "[TaxParty2](#)" on page 179 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		179
	RegistrationIdentification <RegnId>	[0..1]	Text		179
	TaxType <TaxTp>	[0..1]	Text		179
	Authorisation <Authstn>	[0..1]			179
	Title <Titl>	[0..1]	Text		180
	Name <Nm>	[0..1]	Text		180

**4.1.23.2.3 AdministrationZone <AdmstnZone>***Presence:* [0..1]*Definition:* Territorial part of a country to which the tax payment is related.*Datatype:* "[Max35Text](#)" on page 203**4.1.23.2.4 ReferenceNumber <RefNb>***Presence:* [0..1]*Definition:* Tax reference information that is specific to a taxing agency.*Datatype:* "[Max140Text](#)" on page 201**4.1.23.2.5 Method <Mtd>***Presence:* [0..1]*Definition:* Method used to indicate the underlying business or how the tax is paid.*Datatype:* "[Max35Text](#)" on page 203

#### 4.1.23.2.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.23.2.7 TotalTaxAmount <TtlTaxAmt>

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.23.2.8 Date <Dt>

*Presence:* [0..1]

*Definition:* Date by which tax is due.

*Datatype:* "ISODate" on page 197

#### 4.1.23.2.9 SequenceNumber <SeqNb>

*Presence:* [0..1]

*Definition:* Sequential number of the tax report.

*Datatype:* "Number" on page 200

**4.1.23.2.10 Record <Rcrd>***Presence:* [0..\*]*Definition:* Record of tax details.**Record <Rcrd>** contains the following elements (see "[TaxRecord2](#)" on page 174 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		174
	Category <Ctgy>	[0..1]	Text		175
	CategoryDetails <CtgyDtls>	[0..1]	Text		175
	DebtorStatus <DbtrSts>	[0..1]	Text		175
	CertificateIdentification <CertId>	[0..1]	Text		175
	FormsCode <FrmsCd>	[0..1]	Text		175
	Period <Prd>	[0..1]	±		175
	TaxAmount <TaxAmt>	[0..1]			175
	Rate <Rate>	[0..1]	Rate		176
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	176
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	176
	Details <Dtls>	[0..*]	±		177
	AdditionalInformation <AddtlInf>	[0..1]	Text		177

**4.1.23.3 TaxRecordDetails2***Definition:* Provides information on the individual tax amount(s) per period of the tax record.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]	±		173
	Amount <Amt>	[1..1]	Amount	C2, C16	174

**4.1.23.3.1 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 elements (see "[TaxPeriod2](#)" on page 177 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Date		177
	Type <Tp>	[0..1]	CodeSet		177
	FromDate <FrToDt>	[0..1]	±		178

**4.1.23.3.2 Amount <Amt>***Presence:* [1..1]*Definition:* Underlying tax amount related to the specified period.*Impacted by:* C2 "ActiveOrHistoricCurrency", C16 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

**4.1.23.4 TaxRecord2***Definition:* Set of elements used to define the tax record.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		174
	Category <Ctgy>	[0..1]	Text		175
	CategoryDetails <CtgyDtls>	[0..1]	Text		175
	DebtorStatus <DbtrSts>	[0..1]	Text		175
	CertificateIdentification <CertId>	[0..1]	Text		175
	FormsCode <FrmsCd>	[0..1]	Text		175
	Period <Prd>	[0..1]	±		175
	TaxAmount <TaxAmt>	[0..1]			175
	Rate <Rate>	[0..1]	Rate		176
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	176
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	176
	Details <Dtls>	[0..*]	±		177
	AdditionalInformation <AddtlInf>	[0..1]	Text		177

**4.1.23.4.1 Type <Tp>***Presence:* [0..1]*Definition:* High level code to identify the type of tax details.*Datatype:* "Max35Text" on page 203

**4.1.23.4.2 Category <Ctgy>***Presence:* [0..1]*Definition:* Specifies the tax code as published by the tax authority.*Datatype:* "Max35Text" on page 203**4.1.23.4.3 CategoryDetails <CtgyDtls>***Presence:* [0..1]*Definition:* Provides further details of the category tax code.*Datatype:* "Max35Text" on page 203**4.1.23.4.4 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 203**4.1.23.4.5 CertificateIdentification <CertId>***Presence:* [0..1]*Definition:* Identification number of the tax report as assigned by the taxing authority.*Datatype:* "Max35Text" on page 203**4.1.23.4.6 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 203**4.1.23.4.7 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 elements (see "TaxPeriod2" on page 177 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Date		177
	Type <Tp>	[0..1]	CodeSet		177
	FromToDate <FrToDt>	[0..1]	±		178

**4.1.23.4.8 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 **TaxAmount2** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Rate <Rate>	[0..1]	Rate		176
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C2, C16	176
	TotalAmount <TtlAmt>	[0..1]	Amount	C2, C16	176
	Details <Dtls>	[0..*]	±		177

#### 4.1.23.4.8.1 Rate <Rate>

*Presence:* [0..1]

*Definition:* Rate used to calculate the tax.

*Datatype:* "PercentageRate" on page 200

#### 4.1.23.4.8.2 TaxableBaseAmount <TaxblBaseAmt>

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.23.4.8.3 TotalAmount <TtlAmt>

*Presence:* [0..1]

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

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

*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 181

##### Constraints

- **ActiveOrHistoricCurrency**

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



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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.1.23.4.8.4 Details <DtIs>

*Presence:* [0..\*]

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

**Details <DtIs>** contains the following elements (see ["TaxRecordDetails2" on page 173](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]	±		173
	Amount <Amt>	[1..1]	Amount	C2, C16	174

#### 4.1.23.4.9 AdditionalInformation <AddtlInf>

*Presence:* [0..1]

*Definition:* Further details of the tax record.

*Datatype:* ["Max140Text" on page 201](#)

#### 4.1.23.5 TaxPeriod2

*Definition:* Period of time details related to the tax payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Date		177
	Type <Tp>	[0..1]	CodeSet		177
	FromToDate <FrToDt>	[0..1]	±		178

##### 4.1.23.5.1 Year <Yr>

*Presence:* [0..1]

*Definition:* Year related to the tax payment.

*Datatype:* ["ISODate" on page 197](#)

##### 4.1.23.5.2 Type <Tp>

*Presence:* [0..1]

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

*Datatype:* ["TaxRecordPeriod1Code" on page 196](#)

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

#### 4.1.23.5.3 FromToDate <FrToDt>

*Presence:* [0..1]

*Definition:* Range of time between a start date and an end date for which the tax report is provided.

**FromDate <FrToDt>** contains the following elements (see "DatePeriod2" on page 40 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		41
	ToDate <ToDt>	[1..1]	Date		41

#### 4.1.23.6 TaxParty2

*Definition:* Details about the entity involved in the tax paid or to be paid.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		179
	RegistrationIdentification <RegnId>	[0..1]	Text		179
	TaxType <TaxTp>	[0..1]	Text		179
	Authorisation <Authstn>	[0..1]			179
	Title <Titl>	[0..1]	Text		180
	Name <Nm>	[0..1]	Text		180

##### 4.1.23.6.1 TaxIdentification <TaxId>

*Presence:* [0..1]

*Definition:* Tax identification number of the debtor.

*Datatype:* "Max35Text" on page 203

##### 4.1.23.6.2 RegistrationIdentification <RegnId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

##### 4.1.23.6.3 TaxType <TaxTp>

*Presence:* [0..1]

*Definition:* Type of tax payer.

*Datatype:* "Max35Text" on page 203

##### 4.1.23.6.4 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		180
	Name <Nm>	[0..1]	Text		180

#### 4.1.23.6.4.1 Title <Titl>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.23.6.4.2 Name <Nm>

*Presence:* [0..1]

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

*Datatype:* "Max140Text" on page 201

### 4.1.23.7 TaxParty1

*Definition:* Details about the entity involved in the tax paid or to be paid.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		180
	RegistrationIdentification <RegnId>	[0..1]	Text		180
	TaxType <TaxTp>	[0..1]	Text		180

#### 4.1.23.7.1 TaxIdentification <TaxId>

*Presence:* [0..1]

*Definition:* Tax identification number of the creditor.

*Datatype:* "Max35Text" on page 203

#### 4.1.23.7.2 RegistrationIdentification <RegnId>

*Presence:* [0..1]

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

*Datatype:* "Max35Text" on page 203

#### 4.1.23.7.3 TaxType <TaxTp>

*Presence:* [0..1]

*Definition:* Type of tax payer.

*Datatype:* "Max35Text" on page 203

## 4.2 Message Datatypes

### 4.2.1 Amount

#### 4.2.1.1 ActiveCurrencyAndAmount

*Definition:* A number of monetary units specified in an active currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveCurrencyCode" on page 182

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

#### Constraints

- **ActiveCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

#### 4.2.1.2 ActiveOrHistoricCurrencyAndAmount

*Definition:* A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

*Type:* Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 183

#### Format

minInclusive	0
totalDigits	18
fractionDigits	5

**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

## 4.2.2 Binary

### 4.2.2.1 Max10KBinary

*Definition:* Binary data of 10K maximum.

*Type:* Binary

**Format**

minLength	1
maxLength	10240

### 4.2.2.2 Max10MbBinary

*Definition:* Binary data of 10 megabytes (10 Mb) maximum.

*Type:* Binary

**Format**

minLength	1
maxLength	10485760

## 4.2.3 CodeSet

### 4.2.3.1 ActiveCurrencyCode

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

**Format**

pattern	[A-Z]{3,3}
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**Constraints**

- **ActiveCurrency**

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

**4.2.3.2 ActiveOrHistoricCurrencyCode**

*Definition:* A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

*Type:* CodeSet

**Format**

pattern [A-Z]{3,3}

**Constraints**

- **ActiveOrHistoricCurrency**

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

**4.2.3.3 AddressType2Code**

*Definition:* Specifies the type of address.

*Type:* CodeSet

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

**4.2.3.4 AdviceType1Code**

*Definition:* Specifies the type of advice to provide back in the report.

*Type:* CodeSet

CodeName	Name	Definition
ADWD	AdviceWithDetails	Advice with transaction details is requested.

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

#### 4.2.3.5 ChargeBearerType1Code

*Definition:* Specifies which party(ies) will pay charges due for processing of the instruction.

*Type:* CodeSet

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

#### 4.2.3.6 ChequeDelivery1Code

*Definition:* Specifies the method to be used in delivering a cheque to a party.

*Type:* CodeSet

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



CodeName	Name	Definition
RGDB	RegisteredMailToDebtor	Cheque is to be sent through registered mail services to debtor.
RGCD	RegisteredMailToCreditor	Cheque is to be sent through registered mail services to creditor.
RGFA	RegisteredMailToFinalAgent	Cheque is to be sent through registered mail services to creditor agent.

#### 4.2.3.7 ChequeType2Code

*Definition:* Specifies the type of cheque.

*Type:* CodeSet

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

#### 4.2.3.8 CountryCode

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

*Type:* CodeSet

**Format**

pattern [A-Z]{2,2}

**Constraints**

- **Country**

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

**4.2.3.9 CreditDebitCode**

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

*Type:* CodeSet

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

**4.2.3.10 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, for example, 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.

**4.2.3.11 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.

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.

#### 4.2.3.12 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](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.13 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](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.14 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](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.15 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](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	5

#### 4.2.3.16 ExternalCreditorAgentInstruction1Code

*Definition:* Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.17 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](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.18 ExternalDocumentFormat1Code

*Definition:* Specifies the external document format code in the format of a character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.19 ExternalDocumentLineType1Code

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

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.20 ExternalDocumentType1Code

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.21 ExternalFinancialInstitutionIdentification1Code

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

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.22 ExternalGarnishmentType1Code

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

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.23 ExternalLocalInstrument1Code

*Definition:* Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	35

#### 4.2.3.24 ExternalMandateSetupReason1Code

*Definition:* Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.25 ExternalOrganisationIdentification1Code

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

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.26 ExternalPaymentGroupStatus1Code

*Definition:* Specifies the status of a group of payment instructions, as published in an external payment group status code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.27 ExternalPaymentTransactionStatus1Code

*Definition:* Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

##### Format

minLength	1
maxLength	4

#### 4.2.3.28 ExternalPersonIdentification1Code

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

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.3.29 ExternalProxyAccountType1Code**

*Definition:* Specifies the external proxy account type code, as published in the proxy account type external code set.

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.3.30 ExternalPurpose1Code**

*Definition:* Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

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

External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.3.31 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](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

**4.2.3.32 ExternalStatusReason1Code**

*Definition:* Specifies the status reason, as published in an external status reason code list.



External code sets can be downloaded from [www.iso20022.org](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 4.2.3.33 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](http://www.iso20022.org).

*Type:* CodeSet

**Format**

minLength	1
maxLength	4

#### 4.2.3.34 Frequency6Code

*Definition:* Specifies the regularity of an event.

*Type:* CodeSet

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

#### 4.2.3.35 LanguageCode

*Definition:* Specifies a language.

*Type:* CodeSet

**Constraints**

- **ValidationByTable**

Must be a valid terrestrial language.

**4.2.3.36 MandateClassification1Code**

*Definition:* Specifies the type of direct debit amount, such as fixed or variable.

*Type:* CodeSet

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

**4.2.3.37 NamePrefix2Code**

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

*Type:* CodeSet

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

**4.2.3.38 PaymentMethod4Code**

*Definition:* Specifies the transfer method that will be used to transfer an amount of money.

*Type:* CodeSet

CodeName	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account servicer.
DD	DirectDebit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.

#### 4.2.3.39 PaymentMethod7Code

*Definition:* Specifies the transfer method that will be used to transfer the cash.

*Type:* CodeSet

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

#### 4.2.3.40 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.

#### 4.2.3.41 Priority2Code

*Definition:* Specifies the priority level of an event.

*Type:* CodeSet

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

#### 4.2.3.42 RegulatoryReportingType1Code

*Definition:* Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

*Type:* CodeSet

CodeName	Name	Definition
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

CodeName	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.

#### 4.2.3.43 RemittanceLocationMethod2Code

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

*Type:* CodeSet

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

#### 4.2.3.44 TaxRecordPeriod1Code

*Definition:* Specifies the period related to the tax payment.

*Type:* CodeSet

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

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.

## 4.2.4 Date

### 4.2.4.1 ISODate

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

*Type:* Date

## 4.2.5 DateTime

### 4.2.5.1 ISODateTime

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

Note on the time format:

1) beginning / end of calendar day

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

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

2) fractions of second in time format

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

*Type:* DateTime

## 4.2.6 IdentifierSet

### 4.2.6.1 AnyBICDec2014Identifier

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

*Type:* IdentifierSet

*Identification scheme:* SWIFT; AnyBICIdentifier

#### Format

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

#### Constraints

- **AnyBIC**

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

### 4.2.6.2 BICFIDec2014Identifier

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

*Type:* IdentifierSet

*Identification scheme:* SWIFT; BICIdentifier

#### Format

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

**Constraints**

- **BICFI**

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

**4.2.6.3 IBAN2007Identifier**

*Definition:* 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.

**4.2.6.4 LEIIdentifier**

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

*Type:* IdentifierSet

*Identification scheme:* Global LEI System; LEIIdentifier

**Format**

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

**4.2.6.5 UUIDv4Identifier**

*Definition:* Universally Unique Identifier (UUID) version 4, as described in IETF RFC 4122 "Universally Unique Identifier (UUID) URN Namespace".

*Type:* IdentifierSet

*Identification scheme:* RFC4122; UUIDv4

**Format**

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

**4.2.7 Indicator****4.2.7.1 TrueFalseIndicator**

*Definition:* A flag indicating a True or False value.

*Type:* Indicator

*Meaning When True:* True

*Meaning When False:* False

## 4.2.8 Quantity

### 4.2.8.1 DecimalNumber

*Definition:* Number of objects represented as a decimal number, for example 0.75 or 45.6.

*Type:* Quantity

#### Format

totalDigits	18
fractionDigits	17

### 4.2.8.2 Number

*Definition:* Number of objects represented as an integer.

*Type:* Quantity

#### Format

totalDigits	18
fractionDigits	0

## 4.2.9 Rate

### 4.2.9.1 PercentageRate

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

*Type:* Rate

#### Format

totalDigits	11
fractionDigits	10
baseValue	100.0

## 4.2.10 Text

### 4.2.10.1 Exact2NumericText

*Definition:* Specifies a numeric string with an exact length of 2 digits.

*Type:* Text



**Format**

pattern	[0-9]{2}
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**4.2.10.2 Exact4AlphaNumericText**

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

*Type:* Text

**Format**

pattern	[a-zA-Z0-9]{4}
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**4.2.10.3 Max105Text**

*Definition:* Specifies a character string with a maximum length of 105 characters.

*Type:* Text

**Format**

minLength	1
maxLength	105

**4.2.10.4 Max10Text**

*Definition:* Specifies a character string with a maximum length of 10 characters.

*Type:* Text

**Format**

minLength	1
maxLength	10

**4.2.10.5 Max128Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	128

**4.2.10.6 Max140Text**

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

*Type:* Text

**Format**

minLength	1
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maxLength	140
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#### 4.2.10.7 Max15NumericText

*Definition:* Specifies a numeric string with a maximum length of 15 digits.

*Type:* Text

**Format**

pattern	[0-9]{1,15}
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#### 4.2.10.8 Max16Text

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

*Type:* Text

**Format**

minLength	1
maxLength	16

#### 4.2.10.9 Max2048Text

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

*Type:* Text

**Format**

minLength	1
maxLength	2048

#### 4.2.10.10 Max34Text

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

*Type:* Text

**Format**

minLength	1
maxLength	34

#### 4.2.10.11 Max350Text

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

*Type:* Text

**Format**

minLength	1
maxLength	350

**4.2.10.12 Max35Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	35

**4.2.10.13 Max4Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	4

**4.2.10.14 Max70Text**

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

*Type:* Text

**Format**

minLength	1
maxLength	70

**4.2.10.15 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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