ISO 20022

Payments Initiation - 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 Payments Initiation - Maintenance 2019 - 2020.

February 2020

Table of Contents

1   Message Set Overview

Introduction

This document describes the ISO 20022 Payments Initiation 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.001.001.10 CustomerCreditTransferInitiationV10	The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.
pain.002.001.11 CustomerPaymentStatusReportV11	The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pain.007.001.10 CustomerPaymentReversalV10	The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.
pain.008.001.09 CustomerDirectDebitInitiationV09	The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

2 pain.001.001.10 CustomerCreditTransferInitiationV10

2.1 MessageDefinition Functionality

Scope

The CustomerCreditTransferInitiation message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor.

Usage

The CustomerCreditTransferInitiation message can contain one or more customer credit transfer instructions.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more instances of a credit transfer initiation;

- Payment transactions that result in book transfers at the debtor agent or payments to another financial institution;

- Payment transactions that result in an electronic cash transfer to the creditor account or in the emission of a cheque.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor agent. The debtor agent is the account servicer of the debtor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerCreditTransferInitiation message can be used in domestic and cross-border scenarios.

The CustomerCreditTransferInitiation message must not be used by the debtor agent to execute the credit transfer instruction(s). The FIToFICustomerCreditTransfer message must be used instead.

Outline

The CustomerCreditTransferInitiationV10 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 credit transfer 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> <CstmrCdtTrfInitn>	[1..1]		C29	
	GroupHeader *<GrpHdr>*	[1..1]	±		8
	PaymentInformation *<PmtInf>*	[1..*]	±	C4, C5, C6, C7, C8, C9, C14, C16, C21, C27, C28, C34, C10, C11, C12, C13, C32	9
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	13

2.3 Constraints

C1   ActiveOrHistoricCurrency

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

C2   AnyBIC

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

C3   BICFI

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

C4   ChargeBearerRule

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C5 ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

C6 ChargesAccountRule

If ChargesAccountAgent is present, then ChargesAccount must be present.

C7 ChequeAndCreditorAccountRule

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

C8 ChequeDeliveryAndCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

C9 ChequeDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C10 ChequeFromGuideline

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

C11 ChequeInstructionDeliverToCreditorAgentGuideline

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

C12 ChequeInstructionDeliverToCreditorGuideline

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

C13 ChequeInstructionDeliverToDebtorGuideline

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

C14 ChequeInstructionRule

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

C15 ChequeMaturityDateRule

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

C16 ChequeNoDeliveryAndNoCreditorAgentRule

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

C17 Country

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

C18 CurrencyAmount

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

Note: The decimal separator is a dot.

C19 IBAN

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

C20 InstructionForCreditorAgentRule

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

C21 InstructionForDebtorAgentRule

If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/InstructionForDebtorAgent is not allowed.

If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed.

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

C22 IntermediaryAgent1AccountRule

If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

C23 IntermediaryAgent2AccountRule

If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

C24 IntermediaryAgent2Rule

If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

C25 IntermediaryAgent3AccountRule

If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

C26 IntermediaryAgent3Rule

If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

C27 NonChequePaymentMethodRule

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/
Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be
present.

C28 PaymentTypeInformationRule

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

C29 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.

C30 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.

C31 UltimateCreditorGuideline

UltimateCreditor may only be present if different from Creditor.

C32 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C33 UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

C34 UltimateDebtorRule

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not
allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not
allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

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 "GroupHeader95" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		91
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		91
	Authorisation *<Authstn>*	[0..2]	±		91
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		92
	ControlSum *<CtrlSum>*	[0..1]	Quantity		92
	InitiatingParty *<InitgPty>*	[1..1]	±		92
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		92
	InitiationSource *<InitnSrc>*	[0..1]			93
	Name *<Nm>*	[1..1]	Text		93
	Provider *<Prvdr>*	[0..1]	Text		93
	Version *<Vrsn>*	[0..1]	Text		93

2.4.2 PaymentInformation <PmtInf>

Presence: [1..*]

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

Impacted by: C4 "ChargeBearerRule", C5 "ChargesAccountAgentRule", C6 "ChargesAccountRule", C7 "ChequeAndCreditorAccountRule", C8 "ChequeDeliveryAndCreditorAgentRule", C9 "ChequeDeliveryAndNoCreditorAgentRule", C14 "ChequeInstructionRule", C16 "ChequeNoDeliveryAndNoCreditorAgentRule", C21 "InstructionForDebtorAgentRule", C27 "NonChequePaymentMethodRule", C28 "PaymentTypeInformationRule", C34 "UltimateDebtorRule", C10 "ChequeFromGuideline", C11 "ChequeInstructionDeliverToCreditorAgentGuideline", C12 "ChequeInstructionDeliverToCreditorGuideline", C13 "ChequeInstructionDeliverToDebtorGuideline", C32 "UltimateDebtorGuideline"

PaymentInformation <PmtInf> contains the following elements (see "PaymentInstruction34" on page 117 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		121
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		121
	RequestedAdviceType <ReqdAdvcTp>	[0..1]			122
	CreditAdvice <CdtAdvc>	[0..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		122
Or}	Proprietary <Prtry>	[1..1]	Text		123
	DebitAdvice <DbtAdvc>	[0..1]			123
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	Text		123
	BatchBooking <BtchBookg>	[0..1]	Indicator		123
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		124
	ControlSum <CtrlSum>	[0..1]	Quantity		124
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		124
	RequestedExecutionDate <ReqdExctnDt>	[1..1]	±		124
	PoolingAdjustmentDate <PoolgAdjstmntDt>	[0..1]	Date		125
	Debtor <Dbtr>	[1..1]	±		125
	DebtorAccount <DbtrAcct>	[1..1]	±		125
	DebtorAgent <DbtrAgt>	[1..1]	±		126
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		126
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]	Text		126
	UltimateDebtor <UltmtDbtr>	[0..1]	±		126
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		127
	ChargesAccount <ChrgsAcct>	[0..1]	±		127
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		128
	CreditTransferTransactionInformation <CdtTrfTxInf>	[1..*]	±	C20, C22, C23, C24, C25, C26, C31, C33	128

Constraints

- **ChargeBearerRule**

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

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

  CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

  If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
  value 'Branch of DebtorAgent'
  ```

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccount Must be present
  ```

- **ChequeAndCreditorAccountRule**

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

  ```
  On Condition
      /PaymentMethod is equal to value 'Cheque'
  Following Must be True
      /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent
  ```

- **ChequeDeliveryAndCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

  ```
  On Condition
      /PaymentMethod is equal to value 'Cheque'
   And   /CreditTransferTransactionInformation[*]/ChequeInstruction is present
   And   /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
  is present
   And   /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
  Code is present
   And   /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
  Code is within DataType <<Code>> ChequeDelivery2Code
  Following Must be True
      /CreditTransferTransactionInformation[*]/CreditorAgent Must be present
  ```

- **ChequeDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA

(CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is not within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

```
On Condition
    /PaymentMethod is present
 And    /PaymentMethod is different from value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **InstructionForDebtorAgentRule**

  If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/
  InstructionForDebtorAgent is not allowed.

  If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then
  InstructionForDebtorAgent is not allowed.

  CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent
  may both be absent.

  ```
  Following Must be True
      /InstructionForDebtorAgent Must be absent
   Or    /CreditTransferTransactionInformation[*]/InstructionForDebtorAgent Must be
  absent
  ```

- **NonChequePaymentMethodRule**

  If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/
  Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

  ```
  On Condition
      /PaymentMethod is different from value 'Cheque'
   And    /CreditTransferTransactionInformation[*]/Creditor is absent
  Following Must be True
      /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
  ```

- **PaymentTypeInformationRule**

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

  ```
  On Condition
      /PaymentTypeInformation is present
  Following Must be True
      /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent
  ```

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

  If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not
  allowed.

  If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not
  allowed.

  CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

  ```
  Following Must be True
      /UltimateDebtor Must be absent
   Or    /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent
  ```

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: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		90
	Envelope <Envlp>	[1..1]	(External Schema)		90

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.002.001.11 CustomerPaymentStatusReportV11

3.1 MessageDefinition Functionality

Scope

The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The CustomerPaymentStatusReport message is exchanged between an agent and a non-financial institution customer to provide status information on instructions previously sent. Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The CustomerPaymentStatusReport message can be used to provide information about the status (for example a rejection, an acceptance) of the initiation of a credit transfer, a direct debit, as well as on the initiation of other customer instructions.

The CustomerPaymentStatusReport message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The CustomerPaymentStatusReport message can be used in domestic and cross-border scenarios.

The CustomerPaymentStatusReport may also be sent to the receiver of the payment in a real time payment scenario, as both sides of the transactions must be informed of the status of the transaction (that is either the beneficiary is credited, or the transaction is rejected).

Outline

The CustomerPaymentStatusReportV11 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

   Set of characteristics shared by all individual transactions included in the status report 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> <CstmrPmtStsRpt>	[1..1]		C10, C11, C12, C13, C28	
	GroupHeader *<GrpHdr>*	[1..1]	±		20
	OriginalGroupInformationAndStatus *<OrgnlGrpInfAndSts>*	[1..1]		C26, C17	21
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		22
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		22
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		22
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		22
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		22
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		22
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C27	23
	Originator *<Orgtr>*	[0..1]	±		23
	Reason *<Rsn>*	[0..1]			24
{Or	**Code** *<Cd>*	[1..1]	CodeSet		24
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		24
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		24
	OriginalPaymentInformationAndStatus *<OrgnlPmtInfAndSts>*	[0..*]		C18, C19, C20, C21	25
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		26
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		26
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		26
	PaymentInformationStatus *<PmtInfSts>*	[0..1]	CodeSet		27
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C27	27
	Originator *<Orgtr>*	[0..1]	±		27
	Reason *<Rsn>*	[0..1]			28
{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		28

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	AdditionalInformation <AddtlInf>	[0..*]	Text		28
	NumberOfTransactionsPerStatus <NbOfTxsPerSts>	[0..*]	±		28
	TransactionInformationAndStatus <TxInfAndSts>	[0..*]	±		29
	SupplementaryData <SplmtryData>	[0..*]	±	C29	31

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   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C4   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C5   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.

C6   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.

C7   Country

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

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   CurrencyAmount

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

Note: The decimal separator is a dot.

C10 GroupStatusAcceptedRule

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is within DataType
<<Code>> PartialGroupStatus1Code
 And    /OriginalPaymentInformationAndStatus[1]/PaymentInformationStatus is
present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
different from value 'Rejected'
```

This constraint is defined at the MessageDefinition level.

C11 GroupStatusPendingRule

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Pending'
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
different from value 'Rejected'
```

This constraint is defined at the MessageDefinition level.

C12 GroupStatusReceivedRule

If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD
(Received), then OriginalPaymentInformationAndStatus/PaymentInformationStatus is not
allowed.

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Received'
 And    /OriginalPaymentInformationAndStatus[1] is present
Following Must be True
    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must be
absent
```

This constraint is defined at the MessageDefinition level.

C13 GroupStatusRejectedRule

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

```
On Condition
    /OriginalGroupInformationAndStatus/GroupStatus is present
 And    /OriginalGroupInformationAndStatus/GroupStatus is equal to value
'Rejected'
 And    /OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus is
present
Following Must be True
```

```
/OriginalPaymentInformationAndStatus[*]/PaymentInformationStatus Must not
be within DataType <<Code>> PartialGroupStatus2Code
```

This constraint is defined at the MessageDefinition level.

C14   IBAN

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

C15   InstructedReimbursementAgentAccountRule

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16   InstructingReimbursementAgentAccountRule

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C17   NumberOfTransactionPerStatusGuideline

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

C18   PaymentInformationStatusAcceptedRule

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

C19   PaymentInformationStatusPendingRule

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

C20   PaymentInformationStatusReceivedRule

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

C21   PaymentInformationStatusRejectedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejceted), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

C22   SettlementMethodAgentRule

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C23   SettlementMethodClearingRule

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C24   SettlementMethodCoverAgentRule

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C25 SettlementMethodCoverRule

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C26 StatusReasonInformationRule

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

C27 StatusReasonRule

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

C28 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.

C29 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.

C30 ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C31 ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

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 status report message.

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader86" on page 97 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		97
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		97
	InitiatingParty *<InitgPty>*	[0..1]	±		98
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		98
	DebtorAgent *<DbtrAgt>*	[0..1]	±		98
	CreditorAgent *<CdtrAgt>*	[0..1]	±		98

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: C26 "StatusReasonInformationRule", C17 "NumberOfTransactionPerStatusGuideline"

OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> contains the following **OriginalGroupHeader17** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		22
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		22
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		22
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		22
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		22
	GroupStatus *<GrpSts>*	[0..1]	CodeSet		22
	StatusReasonInformation *<StsRsnInf>*	[0..*]		C27	23
	Originator *<Orgtr>*	[0..1]	±		23
	Reason *<Rsn>*	[0..1]			24
{Or	**Code** *<Cd>*	[1..1]	CodeSet		24
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		24
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		24
	NumberOfTransactionsPerStatus *<NbOfTxsPerSts>*	[0..*]	±		24

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 286

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 286

3.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 280

3.4.2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 285

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 283

3.4.2.6 GroupStatus <GrpSts>

Presence: [0..1]

Definition: Specifies the status of a group of transactions.

Datatype: "ExternalPaymentGroupStatus1Code" on page 273

3.4.2.7 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

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

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

Constraints

• **StatusReasonRule**

If Reason/Code is equal to NARR, then AddititionalInformation 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

3.4.2.7.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	**Code** <Cd>	[1..1]	CodeSet		24
Or}	**Proprietary** <Prtry>	[1..1]	Text		24

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 274

3.4.2.7.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

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 284

3.4.2.8 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <DtldNbOfTxs>	[1..1]	Text		104
	DetailedStatus <DtldSts>	[1..1]	CodeSet		104
	DetailedControlSum <DtldCtrlSum>	[0..1]	Quantity		104

3.4.3 OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts>

Presence: [0..*]

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

Impacted by: C18 "PaymentInformationStatusAcceptedRule", C19 "PaymentInformationStatusPendingRule", C20 "PaymentInformationStatusReceivedRule", C21 "PaymentInformationStatusRejectedRule"

OriginalPaymentInformationAndStatus <OrgnlPmtInfAndSts> contains the following **OriginalPaymentInstruction38** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	OriginalPaymentInformationIdentification <*OrgnlPmtInfId*>	[1..1]	Text		26
	OriginalNumberOfTransactions <*OrgnlNbOfTxs*>	[0..1]	Text		26
	OriginalControlSum <*OrgnlCtrlSum*>	[0..1]	Quantity		26
	PaymentInformationStatus <*PmtInfSts*>	[0..1]	CodeSet		27
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C27	27
	Originator <*Orgtr*>	[0..1]	±		27
	Reason <*Rsn*>	[0..1]			28
{Or	**Code** <*Cd*>	[1..1]	CodeSet		28
Or}	**Proprietary** <*Prtry*>	[1..1]	Text		28
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		28
	NumberOfTransactionsPerStatus <*NbOfTxsPerSts*>	[0..*]	±		28
	TransactionInformationAndStatus <*TxInfAndSts*>	[0..*]	±		29

Constraints

- **PaymentInformationStatusAcceptedRule**

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

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

- **PaymentInformationStatusPendingRule**

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

```
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 OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD (Received), 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 OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT (Rejceted), then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT (Rejected).

```
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 <OrgnlPmtInfId>

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 286

3.4.3.2 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 285

3.4.3.3 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

3.4.3.4 PaymentInformationStatus <PmtInfSts>

Presence: [0..1]

Definition: Specifies the status of the payment information group.

Datatype: "ExternalPaymentGroupStatus1Code" on page 273

3.4.3.5 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		27
	Reason *<Rsn>*	[0..1]			28
{Or	**Code** *<Cd>*	[1..1]	CodeSet		28
Or}	**Proprietary** *<Prtry>*	[1..1]	Text		28
	AdditionalInformation *<Addtllnf>*	[0..*]	Text		28

Constraints

- **StatusReasonRule**

  If Reason/Code is equal to NARR, then AddititionalInformation 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

3.4.3.5.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the status report.

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

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

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 274

3.4.3.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

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 284

3.4.3.6 NumberOfTransactionsPerStatus <NbOfTxsPerSts>

Presence: [0..*]

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

NumberOfTransactionsPerStatus <NbOfTxsPerSts> contains the following elements (see "NumberOfTransactionsPerStatus5" on page 103 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DetailedNumberOfTransactions <*DtldNbOfTxs*>	[1..1]	Text		104
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		104
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		104

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 "PaymentTransaction126" on page 148 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	StatusIdentification <*StsId*>	[0..1]	Text		149
	OriginalInstructionIdentification <*OrgnlInstrId*>	[0..1]	Text		150
	OriginalEndToEndIdentification <*OrgnlEndToEndId*>	[0..1]	Text		150
	OriginalUETR <*OrgnlUETR*>	[0..1]	IdentifierSet		150
	TransactionStatus <*TxSts*>	[0..1]	CodeSet		150
	StatusReasonInformation <*StsRsnInf*>	[0..*]		C27	150
	Originator <*Orgtr*>	[0..1]	±		151
	Reason <*Rsn*>	[0..1]			151
{Or	Code <*Cd*>	[1..1]	CodeSet		152
Or}	Proprietary <*Prtry*>	[1..1]	Text		152
	AdditionalInformation <*AddtlInf*>	[0..*]	Text		152
	ChargesInformation <*ChrgsInf*>	[0..*]	±		152
	TrackerData <*TrckrData*>	[0..1]			152
	ConfirmedDate <*ConfdDt*>	[1..1]	±		153
	ConfirmedAmount <*ConfdAmt*>	[1..1]	Amount	C1, C9	153
	TrackerRecord <*TrckrRcrd*>	[1..*]			154
	Agent <*Agt*>	[1..1]	±		154
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		154
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	C1, C9	155
	ExchangeRateData <*XchgRateData*>	[0..1]			155
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	156
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	156
	ExchangeRate <*XchgRate*>	[1..1]	Rate		156
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	156
	AcceptanceDateTime <*AccptncDtTm*>	[0..1]	DateTime		157
	AccountServicerReference <*AcctSvcrRef*>	[0..1]	Text		157
	ClearingSystemReference <*ClrSysRef*>	[0..1]	Text		157
	OriginalTransactionReference <*OrgnlTxRef*>	[0..1]	±		157
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	158

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: C29 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		90
	Envelope *<Envlp>*	[1..1]	(External Schema)		90

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   pain.007.001.10 CustomerPaymentReversalV10

4.1   MessageDefinition Functionality

Scope

The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.

Usage

The CustomerPaymentReversal message is exchanged between a non-financial institution customer and an agent to reverse a CustomerDirectDebitInitiation message that has been settled. The result will be a credit on the debtor account.

The CustomerPaymentReversal message refers to the original CustomerDirectDebitInitiation message by means of references only or by means of references and a set of elements from the original instruction.

The CustomerPaymentReversal message can be used in domestic and cross-border scenarios.

Outline

The CustomerPaymentReversalV10 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

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

B. OriginalGroupInformation

   Information concerning the original group of transactions, to which the message refers.

C. OriginalPaymentInformationAndReversal

   Information concerning the original payment information, to which the reversal message refers.

D. SupplementaryData

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

4.2   Structure

Or	MessageElement/BuildingBlock*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrPmtRvsl>	[1..1]		C11, C12, C13, C24, C9	
	GroupHeader *<GrpHdr>*	[1..1]	±	C6, C10	36
	OriginalGroupInformation *<OrgnlGrpInf>*	[1..1]			37
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		37
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		37
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		37
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		37
	OriginalPaymentInformationAndReversal *<OrgnlPmtInfAndRvsl>*	[0..*]		C17, C18, C19	38
	ReversalPaymentInformationIdentification *<RvslPmtInfId>*	[0..1]	Text		39
	OriginalPaymentInformationIdentification *<OrgnlPmtInfId>*	[1..1]	Text		39
	OriginalNumberOfTransactions *<OrgnlNbOfTxs>*	[0..1]	Text		39
	OriginalControlSum *<OrgnlCtrlSum>*	[0..1]	Quantity		39
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		40
	PaymentInformationReversal *<PmtInfRvsl>*	[0..1]	Indicator		40
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		40
	TransactionInformation *<TxInf>*	[0..*]	±		40
	SupplementaryData *<SplmtryData>*	[0..*]	±	C25	41

4.3   Constraints

C1   ActiveOrHistoricCurrency

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

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   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.

C5   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.

C6   ControlSumAndGroupReversalRule

If GroupReversal is true, then ControlSum is not allowed.

C7   Country

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

C8   CurrencyAmount

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

Note: The decimal separator is a dot.

C9   GroupReversalAndNumberOfTransactionsGuideline

If GroupHeader/GroupReversal is false and OriginalPaymentInformationAndReversal[*]/PaymentInformationReversal is false, then NumberOfTransactions must equal the number of occurrences of OriginalPaymentInformationAndReversal[*]/TransactionInformation.

This constraint is defined at the MessageDefinition level.

C10   GroupReversalAndNumberOfTransactionsGuideline

If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

C11   GroupReversalAndPaymentInformationNotPresentRule

If GroupHeader/GroupReversal is true, then OriginalPaymentInformationAndReversal is not allowed.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalPaymentInformationAndReversal[*] Must be absent
```

This constraint is defined at the MessageDefinition level.

C12   GroupReversalAndPaymentInformationPresentRule

If GroupHeader/GroupReversal is false, then at least one occurrence of OriginalPaymentInformationAndReversal must be present.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'false'
Following Must be True
    /OriginalPaymentInformationAndReversal[1] Must be present
```

This constraint is defined at the MessageDefinition level.

C13   **GroupReversalAndReasonRule**

If GroupHeader/GroupReversal is true, then OriginalGroupInformation/ ReversalReasonInformation/ReversalReason must present.

```
On Condition
    /GroupHeader/GroupReversal is present
 And    /GroupHeader/GroupReversal is equal to value 'true'
Following Must be True
    /OriginalGroupInformation/ReversalReasonInformation[*]/Reason Must be
present
```

This constraint is defined at the MessageDefinition level.

C14   **IBAN**

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

C15   **InstructedReimbursementAgentAccountRule**

If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

C16   **InstructingReimbursementAgentAccountRule**

If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

C17   **PaymentInformationReversalAndReasonRule**

If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

C18   **PaymentInformationReversalAndTransactionInformationNotPresentRule**

If PaymentInformationReversal is true, then TransactionInformation is not allowed.

C19   **PaymentInformationReversalAndTransactionInformationPresentRule**

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

C20   **SettlementMethodAgentRule**

If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

C21   **SettlementMethodClearingRule**

If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

C22   **SettlementMethodCoverAgentRule**

If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

C23   **SettlementMethodCoverRule**

If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

C24   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.

C25   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.

C26   ThirdReimbursementAgentAccountRule

If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

C27   ThirdReimbursementAgentRule

If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

4.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

4.4.1   GroupHeader <GrpHdr>

Presence: [1..1]

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

Impacted by: C6 "ControlSumAndGroupReversalRule", C10 "GroupReversalAndNumberOfTransactionsGuideline"

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader88" on page 94 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		95
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		95
	Authorisation *<Authstn>*	[0..2]	±		95
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		95
	ControlSum *<CtrlSum>*	[0..1]	Quantity		95
	GroupReversal *<GrpRvsl>*	[0..1]	Indicator		96
	InitiatingParty *<InitgPty>*	[0..1]	±		96
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		96
	DebtorAgent *<DbtrAgt>*	[0..1]	±		96
	CreditorAgent *<CdtrAgt>*	[0..1]	±		97

Constraints

- **ControlSumAndGroupReversalRule**

   If GroupReversal is true, then ControlSum is not allowed.

   ```
   On Condition
       /GroupReversal is present
    And    /GroupReversal is equal to value 'true'
   Following Must be True
       /ControlSum Must be absent
   ```

- **GroupReversalAndNumberOfTransactionsGuideline**

   If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

4.4.2   OriginalGroupInformation <OrgnlGrpInf>

Presence: [1..1]

Definition: Information concerning the original group of transactions, to which the message refers.

OriginalGroupInformation <OrgnlGrpInf> contains the following **OriginalGroupHeader16** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMessageIdentification *<OrgnlMsgId>*	[1..1]	Text		37
	OriginalMessageNameIdentification *<OrgnlMsgNmId>*	[1..1]	Text		37
	OriginalCreationDateTime *<OrgnlCreDtTm>*	[0..1]	DateTime		37
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		37

4.4.2.1 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 286

4.4.2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

4.4.2.3 OriginalCreationDateTime <OrgnlCreDtTm>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 280

4.4.2.4 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 246 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		246
	Reason <Rsn>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..*]	Text		247

4.4.3   OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl>

Presence: [0..*]

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

Impacted by: C17 "PaymentInformationReversalAndReasonRule", C18 "PaymentInformationReversalAndTransactionInformationNotPresentRule", C19 "PaymentInformationReversalAndTransactionInformationPresentRule"

OriginalPaymentInformationAndReversal <OrgnlPmtInfAndRvsl> contains the following **OriginalPaymentInstruction37** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalPaymentInformationIdentification <RvslPmtInfId>	[0..1]	Text		39
	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1]	Text		39
	OriginalNumberOfTransactions <OrgnlNbOfTxs>	[0..1]	Text		39
	OriginalControlSum <OrgnlCtrlSum>	[0..1]	Quantity		39
	BatchBooking <BtchBookg>	[0..1]	Indicator		40
	PaymentInformationReversal <PmtInfRvsl>	[0..1]	Indicator		40
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		40
	TransactionInformation <TxInf>	[0..*]	±		40

Constraints

- **PaymentInformationReversalAndReasonRule**

    If PaymentInformationReversal is true, then ReversalReasonInformation/ReversalReason must present.

```
On Condition
    /PaymentInformationReversal is present
```

```
    And    /PaymentInformationReversal is equal to value 'true'
Following Must be True
    /ReversalReasonInformation[*]/Reason Must be present
```

- **PaymentInformationReversalAndTransactionInformationNotPresentRule**

  If PaymentInformationReversal is true, then TransactionInformation is not allowed.

```
On Condition
    /PaymentInformationReversal is present
 And    /PaymentInformationReversal is equal to value 'true'
Following Must be True
    /TransactionInformation[*] Must be absent
```

- **PaymentInformationReversalAndTransactionInformationPresentRule**

  If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

```
On Condition
    /PaymentInformationReversal is present
 And    /PaymentInformationReversal is equal to value 'false'
Following Must be True
    /TransactionInformation[*] Must be present
```

4.4.3.1 ReversalPaymentInformationIdentification <RvslPmtInfId>

Presence: [0..1]

Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Datatype: "Max35Text" on page 286

4.4.3.2 OriginalPaymentInformationIdentification <OrgnlPmtInfId>

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 286

4.4.3.3 OriginalNumberOfTransactions <OrgnlNbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 285

4.4.3.4 OriginalControlSum <OrgnlCtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

4.4.3.5 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 282):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

4.4.3.6 PaymentInformationReversal <PmtInfRvsl>

Presence: [0..1]

Definition: Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 282):

- *Meaning When True:* True

- *Meaning When False:* False

4.4.3.7 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 246 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		246
	Reason *<Rsn>*	[0..1]			246
{Or	Code *<Cd>*	[1..1]	CodeSet		247
Or}	Proprietary *<Prtry>*	[1..1]	Text		247
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		247

4.4.3.8 TransactionInformation <TxInf>

Presence: [0..*]

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

TransactionInformation <TxInf> contains the following elements (see "PaymentTransaction125" on page 159 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ReversalIdentification *<RvslId>*	[0..1]	Text		159
	OriginalInstructionIdentification *<OrgnlInstrId>*	[0..1]	Text		160
	OriginalEndToEndIdentification *<OrgnlEndToEndId>*	[0..1]	Text		160
	OriginalUETR *<OrgnlUETR>*	[0..1]	IdentifierSet		160
	OriginalInstructedAmount *<OrgnlInstdAmt>*	[0..1]	Amount	C1, C18	160
	ReversedInstructedAmount *<RvsdInstdAmt>*	[0..1]	Amount	C1, C18	160
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		161
	ReversalReasonInformation *<RvslRsnInf>*	[0..*]	±		161
	OriginalTransactionReference *<OrgnlTxRef>*	[0..1]	±		162
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	163

4.4.4   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C25 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		90
	Envelope *<Envlp>*	[1..1]	(External Schema)		90

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.

5   pain.008.001.09 CustomerDirectDebitInitiationV09

5.1   MessageDefinition Functionality

Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.

Usage

The CustomerDirectDebitInitiation message can contain one or more direct debit instructions.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the CustomerDirectDebitInitiation message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The CustomerDirectDebitInitiation message can be used in domestic and cross-border scenarios.

The CustomerDirectDebitInitiation may or may not contain mandate related information, i.e. extracts from a mandate, such as MandateIdentification or DateOfSignature. The CustomerDirectDebitInitiation message must not be considered as a mandate.

The CustomerDirectDebitInitiation message must not be used by the creditor agent to execute the direct debit instruction(s). The FIToFICustomerDirectDebit message must be used instead.

Outline

The CustomerDirectDebitInitiationV09 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 apply to the credit side of the payment transactions included in the direct debit transaction initiation.

C. SupplementaryData

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

5.2   Structure

Or	MessageElement/BuildingBlock<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Message root <Document> <CstmrDrctDbtInitn>	[1..1]		C14	
	GroupHeader <*GrpHdr*>	[1..1]	±		45
	PaymentInformation <*PmtInf*>	[1..*]	±	C6, C7, C8, C10, C13, C18, C16	45
	SupplementaryData <*SplmtryData*>	[0..*]	±	C15	48

5.3   Constraints

C1   ActiveOrHistoricCurrency

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

C2   AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

C3   AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

C4   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.

C5   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.

C6   ChargeBearerRule

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

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

DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

C7   ChargesAccountAgentRule

If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

C8   **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

C9   **Country**

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

C10   **CreditorSchemeIdentificationRule**

If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/ CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

C11   **CurrencyAmount**

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

Note: The decimal separator is a dot.

C12   **IBAN**

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

C13   **PaymentTypeInformationRule**

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

C14   **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.

C15   **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.

C16   **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C17   **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

C18   **UltimateCreditorRule**

If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not allowed.

If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not allowed.

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

C19   UltimateDebtorGuideline

UltimateDebtor may only be present if different from Debtor.

5.4   Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

5.4.1   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 "GroupHeader83" on page 99 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		99
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		99
	Authorisation <*Authstn*>	[0..2]	±		99
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		100
	ControlSum <*CtrlSum*>	[0..1]	Quantity		100
	InitiatingParty <*InitgPty*>	[1..1]	±		100
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		100

5.4.2   PaymentInformation <PmtInf>

Presence: [1..*]

Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

Impacted by: C6 "ChargeBearerRule", C7 "ChargesAccountAgentRule", C8 "ChargesAccountRule", C10 "CreditorSchemeIdentificationRule", C13 "PaymentTypeInformationRule", C18 "UltimateCreditorRule", C16 "UltimateCreditorGuideline"

PaymentInformation <PmtInf> contains the following elements (see "PaymentInstruction37" on page 131 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInfId>	[1..1]	Text		134
	PaymentMethod <PmtMtd>	[1..1]	CodeSet		134
	RequestedAdviceType <ReqdAdvcTp>	[0..1]			135
	CreditAdvice <CdtAdvc>	[0..1]			135
{Or	Code <Cd>	[1..1]	CodeSet		135
Or}	Proprietary <Prtry>	[1..1]	Text		135
	DebitAdvice <DbtAdvc>	[0..1]			135
{Or	Code <Cd>	[1..1]	CodeSet		136
Or}	Proprietary <Prtry>	[1..1]	Text		136
	BatchBooking <BtchBookg>	[0..1]	Indicator		136
	NumberOfTransactions <NbOfTxs>	[0..1]	Text		136
	ControlSum <CtrlSum>	[0..1]	Quantity		136
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		137
	RequestedCollectionDate <ReqdColltnDt>	[1..1]	Date		137
	Creditor <Cdtr>	[1..1]	±		137
	CreditorAccount <CdtrAcct>	[1..1]	±		138
	CreditorAgent <CdtrAgt>	[1..1]	±		138
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		138
	UltimateCreditor <UltmtCdtr>	[0..1]	±		139
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		139
	ChargesAccount <ChrgsAcct>	[0..1]	±		139
	ChargesAccountAgent <ChrgsAcctAgt>	[0..1]	±		140
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		140
	DirectDebitTransactionInformation <DrctDbtTxInf>	[1..*]		C17, C19	140
	PaymentIdentification <PmtId>	[1..1]	±		141
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		142
	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C18	142
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		143
	DirectDebitTransaction <DrctDbtTx>	[0..1]	±		143
	UltimateCreditor <UltmtCdtr>	[0..1]	±		144

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	DebtorAgent <*DbtrAgt*>	[1..1]	±		144
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		144
	Debtor <*Dbtr*>	[1..1]	±		144
	DebtorAccount <*DbtrAcct*>	[1..1]	±		145
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		145
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..1]	Text		145
	Purpose <*Purp*>	[0..1]	±		146
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		146
	Tax <*Tax*>	[0..1]	±		146
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		147
	RemittanceInformation <*RmtInf*>	[0..1]	±		147
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	147

Constraints

- **ChargeBearerRule**

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

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

  DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /DirectDebitTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

  If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
  value 'Branch of DebtorAgent'
  ```

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccount Must be present
  ```

- **CreditorSchemeIdentificationRule**

  If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/ CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

```
Following Must be True
    /CreditorSchemeIdentification Must be absent
 Or    /DirectDebitTransactionInformation[*]/DirectDebitTransaction/
CreditorSchemeIdentification Must be absent
```

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

  If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not allowed.

  If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not allowed.

  DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

```
Following Must be True
    /UltimateCreditor Must be absent
 Or    /DirectDebitTransactionInformation[*]/UltimateCreditor Must be absent
```

5.4.3   SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C15 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	PlaceAndName <*PlcAndNm*>	[0..1]	Text		90
	Envelope <*Envlp*>	[1..1]	(External Schema)		90

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.

6   Message Items Types

6.1   MessageComponents

6.1.1   Account

6.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		50
Or}	Proprietary *<Prtry>*	[1..1]	Text		50

6.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 269

6.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		50
	SchemeName *<SchmeNm>*	[0..1]			51
{Or	Code *<Cd>*	[1..1]	CodeSet		51
Or}	Proprietary *<Prtry>*	[1..1]	Text		51
	Issuer *<Issr>*	[0..1]	Text		51

6.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 286

6.1.1.2.2 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		51
Or}	Proprietary *<Prtry>*	[1..1]	Text		51

6.1.1.2.2.1 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 269

6.1.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 286

6.1.1.3 ProxyAccountIdentification1

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			51
{Or	Code *<Cd>*	[1..1]	CodeSet		52
Or}	Proprietary *<Prtry>*	[1..1]	Text		52
	Identification *<Id>*	[1..1]	Text		52

6.1.1.3.1 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		52
Or}	Proprietary *<Prtry>*	[1..1]	Text		52

6.1.1.3.1.1 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 273

6.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.1.3.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 285

6.1.1.4 CashAccount38

Definition: Provides the details to identify an account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.1.4.1 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 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C19	54
Or}	Other <Othr>	[1..1]	±		54

6.1.1.4.2 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 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		50
Or}	Proprietary <Prtry>	[1..1]	Text		50

6.1.1.4.3 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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 263

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.

6.1.1.4.4 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 286

6.1.1.4.5 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 51 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]			51
{Or	Code <*Cd*>	[1..1]	CodeSet		52
Or}	Proprietary <*Prtry*>	[1..1]	Text		52
	Identification <*Id*>	[1..1]	Text		52

6.1.2   Account Identification

6.1.2.1 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	C19	54
Or}	Other <*Othr*>	[1..1]	±		54

6.1.2.1.1 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: C19 "IBAN"

Datatype: "IBAN2007Identifier" on page 281

Constraints

- **IBAN**

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

6.1.2.1.2 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 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		50
	SchemeName <SchmeNm>	[0..1]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	Text		51
	Issuer <Issr>	[0..1]	Text		51

6.1.3　　　Amount

6.1.3.1 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	C1, C18	55
Or}	EquivalentAmount <EqvtAmt>	[1..1]			56
	Amount <Amt>	[1..1]	Amount	C1, C18	56
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	56

6.1.3.1.1 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: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.3.1.2 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	C1, C18	56
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	56

6.1.3.1.2.1 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: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.3.1.2.2 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: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 263

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.

6.1.4   Charge

6.1.4.1 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	C1, C18	57
	Agent *<Agt>*	[1..1]	±		57

6.1.4.1.1 Amount <Amt>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.4.1.2 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 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.5   Cheque

6.1.5.1 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		58
	ChequeNumber *<ChqNb>*	[0..1]	Text		59
	ChequeFrom *<ChqFr>*	[0..1]			59
	Name *<Nm>*	[1..1]	Text		59
	Address *<Adr>*	[1..1]	±		60
	DeliveryMethod *<DlvryMtd>*	[0..1]			60
{Or	Code *<Cd>*	[1..1]	CodeSet		61
Or}	Proprietary *<Prtry>*	[1..1]	Text		61
	DeliverTo *<DlvrTo>*	[0..1]			61
	Name *<Nm>*	[1..1]	Text		62
	Address *<Adr>*	[1..1]	±		62
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		62
	ChequeMaturityDate *<ChqMtrtyDt>*	[0..1]	Date		63
	FormsCode *<FrmsCd>*	[0..1]	Text		63
	MemoField *<MemoFld>*	[0..2]	Text		63
	RegionalClearingZone *<RgnlClrZone>*	[0..1]	Text		63
	PrintLocation *<PrtLctn>*	[0..1]	Text		63
	Signature *<Sgntr>*	[0..5]	Text		63

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
  ```

6.1.5.1.1 ChequeType <ChqTp>

Presence: [0..1]

Definition: Specifies the type of cheque to be issued.

Datatype: "ChequeType2Code" on page 266

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 'negotiatable 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.

6.1.5.1.2 ChequeNumber <ChqNb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.5.1.3 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		59
	Address *<Adr>*	[1..1]	±		60

6.1.5.1.3.1 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 285

6.1.5.1.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 205 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			206
{Or	Code <*Cd*>	[1..1]	CodeSet		206
Or}	Proprietary <*Prtry*>	[1..1]	±		207
	Department <*Dept*>	[0..1]	Text		207
	SubDepartment <*SubDept*>	[0..1]	Text		207
	StreetName <*StrtNm*>	[0..1]	Text		207
	BuildingNumber <*BldgNb*>	[0..1]	Text		207
	BuildingName <*BldgNm*>	[0..1]	Text		208
	Floor <*Flr*>	[0..1]	Text		208
	PostBox <*PstBx*>	[0..1]	Text		208
	Room <*Room*>	[0..1]	Text		208
	PostCode <*PstCd*>	[0..1]	Text		208
	TownName <*TwnNm*>	[0..1]	Text		208
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		208
	DistrictName <*DstrctNm*>	[0..1]	Text		208
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		209
	Country <*Ctry*>	[0..1]	CodeSet	C17	209
	AddressLine <*AdrLine*>	[0..7]	Text		209

6.1.5.1.4 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		61
Or}	Proprietary <*Prtry*>	[1..1]	Text		61

6.1.5.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ChequeDelivery1Code" on page 265

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.

6.1.5.1.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.5.1.5 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		62
	Address <*Adr*>	[1..1]	±		62

6.1.5.1.5.1 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 285

6.1.5.1.5.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 205 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			206
{Or	Code <*Cd*>	[1..1]	CodeSet		206
Or}	Proprietary <*Prtry*>	[1..1]	±		207
	Department <*Dept*>	[0..1]	Text		207
	SubDepartment <*SubDept*>	[0..1]	Text		207
	StreetName <*StrtNm*>	[0..1]	Text		207
	BuildingNumber <*BldgNb*>	[0..1]	Text		207
	BuildingName <*BldgNm*>	[0..1]	Text		208
	Floor <*Flr*>	[0..1]	Text		208
	PostBox <*PstBx*>	[0..1]	Text		208
	Room <*Room*>	[0..1]	Text		208
	PostCode <*PstCd*>	[0..1]	Text		208
	TownName <*TwnNm*>	[0..1]	Text		208
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		208
	DistrictName <*DstrctNm*>	[0..1]	Text		208
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		209
	Country <*Ctry*>	[0..1]	CodeSet	C17	209
	AddressLine <*AdrLine*>	[0..7]	Text		209

6.1.5.1.6 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 277

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

6.1.5.1.7 ChequeMaturityDate <ChqMtrtyDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 280

6.1.5.1.8 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 286

6.1.5.1.9 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 286

6.1.5.1.10 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 286

6.1.5.1.11 PrintLocation <PrtLctn>

Presence: [0..1]

Definition: Specifies the print location of the cheque.

Datatype: "Max35Text" on page 286

6.1.5.1.12 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 286

6.1.6   Date Period

6.1.6.1 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		64
	ToDate <ToDt>	[1..1]	Date		64

6.1.6.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "ISODate" on page 280

6.1.6.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "ISODate" on page 280

6.1.7　　　　Date Time

6.1.7.1 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		64
Or}	DateTime <DtTm>	[1..1]	DateTime		64

6.1.7.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 280

6.1.7.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODateTime" on page 280

6.1.8　　　　Direct Debit

6.1.8.1 AmendmentInformationDetails13

Definition: Provides further details on the list of direct debit mandate elements that have been modified when the amendment indicator has been set.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification <OrgnlMndtId>	[0..1]	Text		65
	OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>	[0..1]	±		65
	OriginalCreditorAgent <OrgnlCdtrAgt>	[0..1]	±		66
	OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>	[0..1]	±		66
	OriginalDebtor <OrgnlDbtr>	[0..1]	±		66
	OriginalDebtorAccount <OrgnlDbtrAcct>	[0..1]	±		66
	OriginalDebtorAgent <OrgnlDbtrAgt>	[0..1]	±		67
	OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>	[0..1]	±		67
	OriginalFinalCollectionDate <OrgnlFnlColltnDt>	[0..1]	Date		67
	OriginalFrequency <OrgnlFrqcy>	[0..1]	±		68
	OriginalReason <OrgnlRsn>	[0..1]			68
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	Text		68
	OriginalTrackingDays <OrgnlTrckgDays>	[0..1]	Text		68

6.1.8.1.1 OriginalMandateIdentification <OrgnlMndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.8.1.2 OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId>

Presence: [0..1]

Definition: Original creditor scheme identification that has been modified.

OriginalCreditorSchemeIdentification <OrgnlCdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.8.1.3 OriginalCreditorAgent <OrgnlCdtrAgt>

Presence: [0..1]

Definition: Original creditor agent that has been modified.

OriginalCreditorAgent <OrgnlCdtrAgt> contains the following elements (see <u>"BranchAndFinancialInstitutionIdentification6" on page 83</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.8.1.4 OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct>

Presence: [0..1]

Definition: Original creditor agent account that has been modified.

OriginalCreditorAgentAccount <OrgnlCdtrAgtAcct> contains the following elements (see <u>"CashAccount38" on page 52</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.8.1.5 OriginalDebtor <OrgnlDbtr>

Presence: [0..1]

Definition: Original debtor that has been modified.

OriginalDebtor <OrgnlDbtr> contains the following elements (see <u>"PartyIdentification135" on page 113</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.8.1.6 OriginalDebtorAccount <OrgnlDbtrAcct>

Presence: [0..1]

Definition: Original debtor account that has been modified.

OriginalDebtorAccount <OrgnlDbtrAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.8.1.7 OriginalDebtorAgent <OrgnlDbtrAgt>

Presence: [0..1]

Definition: Original debtor agent that has been modified.

OriginalDebtorAgent <OrgnlDbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.8.1.8 OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct>

Presence: [0..1]

Definition: Original debtor agent account that has been modified.

OriginalDebtorAgentAccount <OrgnlDbtrAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.8.1.9 OriginalFinalCollectionDate <OrgnlFnlColltnDt>

Presence: [0..1]

Definition: Original final collection date that has been modified.

Datatype: "ISODate" on page 280

6.1.8.1.10 OriginalFrequency <OrgnlFrqcy>

Presence: [0..1]

Definition: Original frequency that has been modified.

OriginalFrequency <OrgnlFrqcy> contains one of the following elements (see <u>"Frequency36Choice"</u> <u>on page 101</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		101
Or	Period *<Prd>*	[1..1]			102
	Type *<Tp>*	[1..1]	CodeSet		102
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		102
Or}	PointInTime *<PtInTm>*	[1..1]			102
	Type *<Tp>*	[1..1]	CodeSet		103
	PointInTime *<PtInTm>*	[1..1]	Text		103

6.1.8.1.11 OriginalReason <OrgnlRsn>

Presence: [0..1]

Definition: Original reason for the mandate to allow the user to distinguish between different mandates for the same creditor.

OriginalReason <OrgnlRsn> contains one of the following **MandateSetupReason1Choice** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	Text		68

6.1.8.1.11.1 Code <Cd>

Presence: [1..1]

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

Datatype: <u>"ExternalMandateSetupReason1Code" on page 272</u>

6.1.8.1.11.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: <u>"Max70Text" on page 286</u>

6.1.8.1.12 OriginalTrackingDays <OrgnlTrckgDays>

Presence: [0..1]

Definition: Original number of tracking days that has been modified.

Datatype: <u>"Exact2NumericText" on page 284</u>

6.1.8.2 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		69
	Type *<Tp>*	[0..1]	±		69
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		70
	DateOfVerification *<DtOfVrfctn>*	[0..1]	DateTime		70
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Binary		70
	FirstPaymentDate *<FrstPmtDt>*	[0..1]	Date		70
	FinalPaymentDate *<FnlPmtDt>*	[0..1]	Date		70
	Frequency *<Frqcy>*	[0..1]	±		71
	Reason *<Rsn>*	[0..1]			71
{Or	Code *<Cd>*	[1..1]	CodeSet		71
Or}	Proprietary *<Prtry>*	[1..1]	Text		71

6.1.8.2.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.8.2.2 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 87 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ServiceLevel <*SvcLvl*>	[0..1]			88
{Or	Code <*Cd*>	[1..1]	CodeSet		88
Or}	Proprietary <*Prtry*>	[1..1]	Text		88
	LocalInstrument <*LclInstrm*>	[0..1]			88
{Or	Code <*Cd*>	[1..1]	CodeSet		89
Or}	Proprietary <*Prtry*>	[1..1]	Text		89
	CategoryPurpose <*CtgyPurp*>	[0..1]			89
{Or	Code <*Cd*>	[1..1]	CodeSet		89
Or}	Proprietary <*Prtry*>	[1..1]	Text		89
	Classification <*Clssfctn*>	[0..1]	±		89

6.1.8.2.3 DateOfSignature <DtOfSgntr>

Presence: [0..1]

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

Datatype: "ISODate" on page 280

6.1.8.2.4 DateOfVerification <DtOfVrfctn>

Presence: [0..1]

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

Datatype: "ISODateTime" on page 280

6.1.8.2.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max10KBinary" on page 263

6.1.8.2.6 FirstPaymentDate <FrstPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 280

6.1.8.2.7 FinalPaymentDate <FnlPmtDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 280

6.1.8.2.8 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 101 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Type <Tp>	[1..1]	CodeSet		101
Or	Period <Prd>	[1..1]			102
	Type <Tp>	[1..1]	CodeSet		102
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		102
Or}	PointInTime <PtInTm>	[1..1]			102
	Type <Tp>	[1..1]	CodeSet		103
	PointInTime <PtInTm>	[1..1]	Text		103

6.1.8.2.9 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		71
Or}	Proprietary <Prtry>	[1..1]	Text		71

6.1.8.2.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 272

6.1.8.2.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 286

6.1.8.3 DirectDebitTransaction10

Definition: Provides further specific details on the direct debit transaction and the related mandate.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]	±	C2, C3	72
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		73
	PreNotificationIdentification *<PreNtfctnId>*	[0..1]	Text		73
	PreNotificationDate *<PreNtfctnDt>*	[0..1]	Date		73

6.1.8.3.1 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

Impacted by: C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"

MandateRelatedInformation <MndtRltdInf> contains the following elements (see "MandateRelatedInformation14" on page 73 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		74
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		74
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		74
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		75
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		75
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		75
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		76
	Frequency *<Frqcy>*	[0..1]	±		76
	Reason *<Rsn>*	[0..1]			76
{Or	Code *<Cd>*	[1..1]	CodeSet		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76
	TrackingDays *<TrckgDays>*	[0..1]	Text		77

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

```
On Condition
    /AmendmentIndicator is equal to value 'true'
Following Must be True
    /AmendmentInformationDetails Must be present
```

6.1.8.3.2 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.8.3.3 PreNotificationIdentification <PreNtfctnId>

Presence: [0..1]

Definition: Unique and unambiguous identification of the pre-notification which is sent separately from the direct debit instruction.

Usage: The direct debit pre-notification is used to reconcile separately sent collection information with the direct debit transaction information.

Datatype: "Max35Text" on page 286

6.1.8.3.4 PreNotificationDate <PreNtfctnDt>

Presence: [0..1]

Definition: Date on which the creditor notifies the debtor about the amount and date on which the direct debit instruction will be presented to the debtor's agent.

Datatype: "ISODate" on page 280

6.1.8.4 MandateRelatedInformation14

Definition: Provides further details related to a direct debit mandate signed between the creditor and the debtor.

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	MandateIdentification *<MndtId>*	[0..1]	Text		74
	DateOfSignature *<DtOfSgntr>*	[0..1]	Date		74
	AmendmentIndicator *<AmdmntInd>*	[0..1]	Indicator		74
	AmendmentInformationDetails *<AmdmntInfDtls>*	[0..1]	±		75
	ElectronicSignature *<ElctrncSgntr>*	[0..1]	Text		75
	FirstCollectionDate *<FrstColltnDt>*	[0..1]	Date		75
	FinalCollectionDate *<FnlColltnDt>*	[0..1]	Date		76
	Frequency *<Frqcy>*	[0..1]	±		76
	Reason *<Rsn>*	[0..1]			76
{Or	Code *<Cd>*	[1..1]	CodeSet		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76
	TrackingDays *<TrckgDays>*	[0..1]	Text		77

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  Following Must be True
      /AmendmentInformationDetails Must be present
  ```

6.1.8.4.1 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.8.4.2 DateOfSignature <DtOfSgntr>

Presence: [0..1]

Definition: Date on which the direct debit mandate has been signed by the debtor.

Datatype: "ISODate" on page 280

6.1.8.4.3 AmendmentIndicator <AmdmntInd>

Presence: [0..1]

Definition: Indicator notifying whether the underlying mandate is amended or not.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 282):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.8.4.4 AmendmentInformationDetails <AmdmntInfDtls>

Presence: [0..1]

Definition: List of mandate elements that have been modified.

AmendmentInformationDetails <AmdmntInfDtls> contains the following elements (see "AmendmentInformationDetails13" on page 64 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	OriginalMandateIdentification *<OrgnlMndtId>*	[0..1]	Text		65
	OriginalCreditorSchemeIdentification *<OrgnlCdtrSchmeId>*	[0..1]	±		65
	OriginalCreditorAgent *<OrgnlCdtrAgt>*	[0..1]	±		66
	OriginalCreditorAgentAccount *<OrgnlCdtrAgtAcct>*	[0..1]	±		66
	OriginalDebtor *<OrgnlDbtr>*	[0..1]	±		66
	OriginalDebtorAccount *<OrgnlDbtrAcct>*	[0..1]	±		66
	OriginalDebtorAgent *<OrgnlDbtrAgt>*	[0..1]	±		67
	OriginalDebtorAgentAccount *<OrgnlDbtrAgtAcct>*	[0..1]	±		67
	OriginalFinalCollectionDate *<OrgnlFnlColltnDt>*	[0..1]	Date		67
	OriginalFrequency *<OrgnlFrqcy>*	[0..1]	±		68
	OriginalReason *<OrgnlRsn>*	[0..1]			68
{Or	Code *<Cd>*	[1..1]	CodeSet		68
Or}	Proprietary *<Prtry>*	[1..1]	Text		68
	OriginalTrackingDays *<OrgnlTrckgDays>*	[0..1]	Text		68

6.1.8.4.5 ElectronicSignature <ElctrncSgntr>

Presence: [0..1]

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

Datatype: "Max1025Text" on page 284

6.1.8.4.6 FirstCollectionDate <FrstColltnDt>

Presence: [0..1]

Definition: Date of the first collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 280

6.1.8.4.7 FinalCollectionDate <FnlColltnDt>

Presence: [0..1]

Definition: Date of the final collection of a direct debit as per the mandate.

Datatype: "ISODate" on page 280

6.1.8.4.8 Frequency <Frqcy>

Presence: [0..1]

Definition: Regularity with which direct debit instructions are to be created and processed.

Frequency <Frqcy> contains one of the following elements (see "Frequency36Choice" on page 101 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Type *<Tp>*	[1..1]	CodeSet		101
Or	Period *<Prd>*	[1..1]			102
	Type *<Tp>*	[1..1]	CodeSet		102
	CountPerPeriod *<CntPerPrd>*	[1..1]	Quantity		102
Or}	PointInTime *<PtInTm>*	[1..1]			102
	Type *<Tp>*	[1..1]	CodeSet		103
	PointInTime *<PtInTm>*	[1..1]	Text		103

6.1.8.4.9 Reason <Rsn>

Presence: [0..1]

Definition: Reason for the direct debit mandate to 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		76
Or}	Proprietary *<Prtry>*	[1..1]	Text		76

6.1.8.4.9.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalMandateSetupReason1Code" on page 272

6.1.8.4.9.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Reason for the mandate setup, in a proprietary form.

Datatype: "Max70Text" on page 286

6.1.8.4.10 TrackingDays <TrckgDays>

Presence: [0..1]

Definition: Specifies the number of days the direct debit instruction must be tracked.

Datatype: "Exact2NumericText" on page 284

6.1.9   Document

6.1.9.1 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]			77
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			77
{Or	Code <*Cd*>	[1..1]	CodeSet		78
Or}	Proprietary <*Prtry*>	[1..1]	Text		78
	Issuer <*Issr*>	[0..1]	Text		78
	Reference <*Ref*>	[0..1]	Text		78

6.1.9.1.1 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]			77
{Or	Code <*Cd*>	[1..1]	CodeSet		78
Or}	Proprietary <*Prtry*>	[1..1]	Text		78
	Issuer <*Issr*>	[0..1]	Text		78

6.1.9.1.1.1 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		78
Or}	Proprietary *<Prtry>*	[1..1]	Text		78

6.1.9.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 268

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.

6.1.9.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.9.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 286

6.1.9.1.2 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 286

6.1.10　Financial Institution Identification

6.1.10.1 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]	±		79
	MemberIdentification *<MmbId>*	[1..1]	Text		79

6.1.10.1.1 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 247 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		247
Or}	Proprietary *<Prtry>*	[1..1]	Text		247

6.1.10.1.2 MemberIdentification <MmbId>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 286

6.1.10.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	BICFI *<BICFI>*	[0..1]	IdentifierSet	C3	80
	ClearingSystemMemberIdentification *<ClrSysMmbId>*	[0..1]	±		80
	LEI *<LEI>*	[0..1]	IdentifierSet		80
	Name *<Nm>*	[0..1]	Text		80
	PostalAddress *<PstlAdr>*	[0..1]	±		81
	Other *<Othr>*	[0..1]	±		81

6.1.10.2.1 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: C3 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 281

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.

6.1.10.2.2 ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [0..1]

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

ClearingSystemMemberIdentification <ClrSysMmbId> contains the following elements (see "ClearingSystemMemberIdentification2" on page 79 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	ClearingSystemIdentification *<ClrSysId>*	[0..1]	±		79
	MemberIdentification *<MmbId>*	[1..1]	Text		79

6.1.10.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 282

6.1.10.2.4 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 285

6.1.10.2.5 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 205 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AddressType <*AdrTp*>	[0..1]			206
{Or	Code <*Cd*>	[1..1]	CodeSet		206
Or}	Proprietary <*Prtry*>	[1..1]	±		207
	Department <*Dept*>	[0..1]	Text		207
	SubDepartment <*SubDept*>	[0..1]	Text		207
	StreetName <*StrtNm*>	[0..1]	Text		207
	BuildingNumber <*BldgNb*>	[0..1]	Text		207
	BuildingName <*BldgNm*>	[0..1]	Text		208
	Floor <*Flr*>	[0..1]	Text		208
	PostBox <*PstBx*>	[0..1]	Text		208
	Room <*Room*>	[0..1]	Text		208
	PostCode <*PstCd*>	[0..1]	Text		208
	TownName <*TwnNm*>	[0..1]	Text		208
	TownLocationName <*TwnLctnNm*>	[0..1]	Text		208
	DistrictName <*DstrctNm*>	[0..1]	Text		208
	CountrySubDivision <*CtrySubDvsn*>	[0..1]	Text		209
	Country <*Ctry*>	[0..1]	CodeSet	C17	209
	AddressLine <*AdrLine*>	[0..7]	Text		209

6.1.10.2.6 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 84 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		84
	SchemeName *<SchmeNm>*	[0..1]			85
{Or	Code *<Cd>*	[1..1]	CodeSet		85
Or}	Proprietary *<Prtry>*	[1..1]	Text		85
	Issuer *<Issr>*	[0..1]	Text		85

6.1.10.3 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		82
	LEI *<LEI>*	[0..1]	IdentifierSet		82
	Name *<Nm>*	[0..1]	Text		82
	PostalAddress *<PstlAdr>*	[0..1]	±		82

6.1.10.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.10.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 282

6.1.10.3.3 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 285

6.1.10.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 205 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			206
{Or	Code *<Cd>*	[1..1]	CodeSet		206
Or}	Proprietary *<Prtry>*	[1..1]	±		207
	Department *<Dept>*	[0..1]	Text		207
	SubDepartment *<SubDept>*	[0..1]	Text		207
	StreetName *<StrtNm>*	[0..1]	Text		207
	BuildingNumber *<BldgNb>*	[0..1]	Text		207
	BuildingName *<BldgNm>*	[0..1]	Text		208
	Floor *<Flr>*	[0..1]	Text		208
	PostBox *<PstBx>*	[0..1]	Text		208
	Room *<Room>*	[0..1]	Text		208
	PostCode *<PstCd>*	[0..1]	Text		208
	TownName *<TwnNm>*	[0..1]	Text		208
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		208
	DistrictName *<DstrctNm>*	[0..1]	Text		208
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		209
	Country *<Ctry>*	[0..1]	CodeSet	C17	209
	AddressLine *<AdrLine>*	[0..7]	Text		209

6.1.10.4 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]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.10.4.1 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 79 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	BICFI <BICFI>	[0..1]	IdentifierSet	C3	80
	ClearingSystemMemberIdentification <ClrSysMmbId>	[0..1]	±		80
	LEI <LEI>	[0..1]	IdentifierSet		80
	Name <Nm>	[0..1]	Text		80
	PostalAddress <PstlAdr>	[0..1]	±		81
	Other <Othr>	[0..1]	±		81

6.1.10.4.2 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 82 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[0..1]	Text		82
	LEI <LEI>	[0..1]	IdentifierSet		82
	Name <Nm>	[0..1]	Text		82
	PostalAddress <PstlAdr>	[0..1]	±		82

6.1.10.5 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		84
	SchemeName <SchmeNm>	[0..1]			85
{Or	Code <Cd>	[1..1]	CodeSet		85
Or}	Proprietary <Prtry>	[1..1]	Text		85
	Issuer <Issr>	[0..1]	Text		85

6.1.10.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 286

6.1.10.5.2　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		85
Or}	Proprietary *<Prtry>*	[1..1]	Text		85

6.1.10.5.2.1　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 271

6.1.10.5.2.2　Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.10.5.3　Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 286

6.1.11　　　Identification Information

6.1.11.1　GenericIdentification30

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	Text		85
	Issuer *<Issr>*	[1..1]	Text		86
	SchemeName *<SchmeNm>*	[0..1]	Text		86

6.1.11.1.1　Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 284

6.1.11.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 286

6.1.11.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 286

6.1.11.2 PaymentIdentification6

Definition: Provides further means of referencing a payment transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionIdentification *<InstrId>*	[0..1]	Text		86
	EndToEndIdentification *<EndToEndId>*	[1..1]	Text		86
	UETR *<UETR>*	[0..1]	IdentifierSet		86

6.1.11.2.1 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 286

6.1.11.2.2 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 286

6.1.11.2.3 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 282

6.1.12   Mandate

6.1.12.1 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		87
Or}	Proprietary *<Prtry>*	[1..1]	Text		87

6.1.12.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "MandateClassification1Code" on page 275

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.

6.1.12.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.12.2 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]			88
{Or	Code *<Cd>*	[1..1]	CodeSet		88
Or}	Proprietary *<Prtry>*	[1..1]	Text		88
	LocalInstrument *<LclInstrm>*	[0..1]			88
{Or	Code *<Cd>*	[1..1]	CodeSet		89
Or}	Proprietary *<Prtry>*	[1..1]	Text		89
	CategoryPurpose *<CtgyPurp>*	[0..1]			89
{Or	Code *<Cd>*	[1..1]	CodeSet		89
Or}	Proprietary *<Prtry>*	[1..1]	Text		89
	Classification *<Clssfctn>*	[0..1]	±		89

6.1.12.2.1 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		88
Or}	Proprietary *<Prtry>*	[1..1]	Text		88

6.1.12.2.1.1 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 274

6.1.12.2.1.2 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 286

6.1.12.2.2 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		89
Or}	Proprietary *<Prtry>*	[1..1]	Text		89

6.1.12.2.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 272

6.1.12.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.12.2.3 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		89
Or}	Proprietary *<Prtry>*	[1..1]	Text		89

6.1.12.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 270

6.1.12.2.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.12.2.4 Classification <Clssfctn>

Presence: [0..1]

Definition: Type of direct debit instruction.

Classification <Clssfctn> contains one of the following elements (see "MandateClassification1Choice" on page 87 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87

6.1.13   Miscellaneous

6.1.13.1 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		90
	Envelope <Envlp>	[1..1]	(External Schema)		90

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.

6.1.13.1.1 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 286

6.1.13.1.2 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.

6.1.13.2 GroupHeader95

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		91
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		91
	Authorisation *<Authstn>*	[0..2]	±		91
	NumberOfTransactions *<NbOfTxs>*	[1..1]	Text		92
	ControlSum *<CtrlSum>*	[0..1]	Quantity		92
	InitiatingParty *<InitgPty>*	[1..1]	±		92
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		92
	InitiationSource *<InitnSrc>*	[0..1]			93
	Name *<Nm>*	[1..1]	Text		93
	Provider *<Prvdr>*	[0..1]	Text		93
	Version *<Vrsn>*	[0..1]	Text		93

6.1.13.2.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 286

6.1.13.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 280

6.1.13.2.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 110 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		110
Or}	Proprietary *<Prtry>*	[1..1]	Text		111

6.1.13.2.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 285

6.1.13.2.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

6.1.13.2.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.13.2.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		83
	BranchIdentification <*BrnchId*>	[0..1]	±		84

6.1.13.2.8 InitiationSource <InitnSrc>

Presence: [0..1]

Definition: Source application or software used to initiate the payment.

InitiationSource <InitnSrc> contains the following **PaymentInitiationSource1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[1..1]	Text		93
	Provider <*Prvdr*>	[0..1]	Text		93
	Version <*Vrsn*>	[0..1]	Text		93

6.1.13.2.8.1 Name <Nm>

Presence: [1..1]

Definition: Name of the application or software used to initiate the payment.

Datatype: "Max140Text" on page 285

6.1.13.2.8.2 Provider <Prvdr>

Presence: [0..1]

Definition: Provider of the application or software used to initiate the payment.

Datatype: "Max35Text" on page 286

6.1.13.2.8.3 Version <Vrsn>

Presence: [0..1]

Definition: Version of the application or software used to initiate the payment.

Datatype: "Max35Text" on page 286

6.1.13.3 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		94
Or}	Proprietary <*Prtry*>	[1..1]	Text		94

6.1.13.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalPurpose1Code" on page 274

6.1.13.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Purpose, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.13.4 GroupHeader88

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <*MsgId*>	[1..1]	Text		95
	CreationDateTime <*CreDtTm*>	[1..1]	DateTime		95
	Authorisation <*Authstn*>	[0..2]	±		95
	NumberOfTransactions <*NbOfTxs*>	[1..1]	Text		95
	ControlSum <*CtrlSum*>	[0..1]	Quantity		95
	GroupReversal <*GrpRvsl*>	[0..1]	Indicator		96
	InitiatingParty <*InitgPty*>	[0..1]	±		96
	ForwardingAgent <*FwdgAgt*>	[0..1]	±		96
	DebtorAgent <*DbtrAgt*>	[0..1]	±		96
	CreditorAgent <*CdtrAgt*>	[0..1]	±		97

Constraints

• **ControlSumAndGroupReversalRule**

If GroupReversal is true, then ControlSum is not allowed.

```
On Condition
    /GroupReversal is present
 And    /GroupReversal is equal to value 'true'
```

```
Following Must be True
    /ControlSum Must be absent
```

- **GroupReversalAndNumberOfTransactionsGuideline**

  If GroupReversal is true, then NumberOfTransactions equals the number of transactions in the original message.

6.1.13.4.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 286

6.1.13.4.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 280

6.1.13.4.3 Authorisation <Authstn>

Presence: [0..2]

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

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

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

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 110 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		110
Or}	Proprietary *<Prtry>*	[1..1]	Text		111

6.1.13.4.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 285

6.1.13.4.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

6.1.13.4.6 GroupReversal <GrpRvsl>

Presence: [0..1]

Definition: Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 282):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.13.4.7 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the reversal message.

Usage: This can be either the creditor or a party that initiates the reversal of the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.13.4.8 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.13.4.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.13.4.10 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.13.5 GroupHeader86

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	MessageIdentification *<MsgId>*	[1..1]	Text		97
	CreationDateTime *<CreDtTm>*	[1..1]	DateTime		97
	InitiatingParty *<InitgPty>*	[0..1]	±		98
	ForwardingAgent *<FwdgAgt>*	[0..1]	±		98
	DebtorAgent *<DbtrAgt>*	[0..1]	±		98
	CreditorAgent *<CdtrAgt>*	[0..1]	±		98

6.1.13.5.1 MessageIdentification <MsgId>

Presence: [1..1]

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

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

Datatype: "Max35Text" on page 286

6.1.13.5.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 280

6.1.13.5.3 InitiatingParty <InitgPty>

Presence: [0..1]

Definition: Party that initiates the status message.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		113
	PostalAddress <*PstlAdr*>	[0..1]	±		113
	Identification <*Id*>	[0..1]	±		114
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	114
	ContactDetails <*CtctDtls*>	[0..1]	±		115

6.1.13.5.4 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		83
	BranchIdentification <*BrnchId*>	[0..1]	±		84

6.1.13.5.5 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		83
	BranchIdentification <*BrnchId*>	[0..1]	±		84

6.1.13.5.6 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.13.6 GroupHeader83

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		99
	CreationDateTime <CreDtTm>	[1..1]	DateTime		99
	Authorisation <Authstn>	[0..2]	±		99
	NumberOfTransactions <NbOfTxs>	[1..1]	Text		100
	ControlSum <CtrlSum>	[0..1]	Quantity		100
	InitiatingParty <InitgPty>	[1..1]	±		100
	ForwardingAgent <FwdgAgt>	[0..1]	±		100

6.1.13.6.1 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 286

6.1.13.6.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 280

6.1.13.6.3 Authorisation <Authstn>

Presence: [0..2]

Definition: User identification or any user key that allows to check if the initiating party is allowed to initiate transactions from the account specified in the initiation.

Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a different party than the initiating party.

Authorisation <Authstn> contains one of the following elements (see "Authorisation1Choice" on page 110 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		110
Or}	Proprietary <*Prtry*>	[1..1]	Text		111

6.1.13.6.4 NumberOfTransactions <NbOfTxs>

Presence: [1..1]

Definition: Number of individual transactions contained in the message.

Datatype: "Max15NumericText" on page 285

6.1.13.6.5 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

6.1.13.6.6 InitiatingParty <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment.

Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Name <*Nm*>	[0..1]	Text		113
	PostalAddress <*PstlAdr*>	[0..1]	±		113
	Identification <*Id*>	[0..1]	±		114
	CountryOfResidence <*CtryOfRes*>	[0..1]	CodeSet	C17	114
	ContactDetails <*CtctDtls*>	[0..1]	±		115

6.1.13.6.7 ForwardingAgent <FwdgAgt>

Presence: [0..1]

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

ForwardingAgent <FwdgAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.13.7 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		101
Or	Period <Prd>	[1..1]			102
	Type <Tp>	[1..1]	CodeSet		102
	CountPerPeriod <CntPerPrd>	[1..1]	Quantity		102
Or}	PointInTime <PtInTm>	[1..1]			102
	Type <Tp>	[1..1]	CodeSet		103
	PointInTime <PtInTm>	[1..1]	Text		103

6.1.13.7.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 275

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.

6.1.13.7.2 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		102
	CountPerPeriod <*CntPerPrd*>	[1..1]	Quantity		102

6.1.13.7.2.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 275

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.

6.1.13.7.2.2 CountPerPeriod <CntPerPrd>

Presence: [1..1]

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

Datatype: "DecimalNumber" on page 283

6.1.13.7.3 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		103
	PointInTime <*PtInTm*>	[1..1]	Text		103

6.1.13.7.3.1 Type <Tp>

Presence: [1..1]

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

Datatype: "Frequency6Code" on page 275

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.

6.1.13.7.3.2 PointInTime <PtInTm>

Presence: [1..1]

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

Datatype: "Exact2NumericText" on page 284

6.1.13.8 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		104
	DetailedStatus <*DtldSts*>	[1..1]	CodeSet		104
	DetailedControlSum <*DtldCtrlSum*>	[0..1]	Quantity		104

6.1.13.8.1 DetailedNumberOfTransactions <DtldNbOfTxs>

Presence: [1..1]

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

Datatype: "Max15NumericText" on page 285

6.1.13.8.2 DetailedStatus <DtldSts>

Presence: [1..1]

Definition: Common transaction status for all individual transactions reported.

Datatype: "ExternalPaymentTransactionStatus1Code" on page 273

6.1.13.8.3 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 283

6.1.13.9 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	C1, C18	105
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			106
	Type *<Tp>*	[0..1]			106
{Or	Code *<Cd>*	[1..1]	CodeSet		106
Or}	Proprietary *<Prtry>*	[1..1]	Text		106
	Amount *<Amt>*	[1..1]	Amount	C1, C18	106
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C18	107
	TaxAmount *<TaxAmt>*	[0..*]			107
	Type *<Tp>*	[0..1]			107
{Or	Code *<Cd>*	[1..1]	CodeSet		108
Or}	Proprietary *<Prtry>*	[1..1]	Text		108
	Amount *<Amt>*	[1..1]	Amount	C1, C18	108
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			108
	Amount *<Amt>*	[1..1]	Amount	C1, C18	109
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		109
	Reason *<Rsn>*	[0..1]	Text		109
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		109
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	110

6.1.13.9.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.13.9.2 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]			106
{Or	Code <*Cd*>	[1..1]	CodeSet		106
Or}	Proprietary <*Prtry*>	[1..1]	Text		106
	Amount <*Amt*>	[1..1]	Amount	C1, C18	106

6.1.13.9.2.1 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		106
Or}	Proprietary <*Prtry*>	[1..1]	Text		106

6.1.13.9.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 271

6.1.13.9.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.13.9.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.13.9.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.13.9.4 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]			107
{Or	Code *<Cd>*	[1..1]	CodeSet		108
Or}	Proprietary *<Prtry>*	[1..1]	Text		108
	Amount *<Amt>*	[1..1]	Amount	C1, C18	108

6.1.13.9.4.1 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		108
Or}	Proprietary *<Prtry>*	[1..1]	Text		108

6.1.13.9.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 275

6.1.13.9.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.13.9.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.13.9.5 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	C1, C18	109
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		109
	Reason *<Rsn>*	[0..1]	Text		109
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		109

6.1.13.9.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.13.9.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 267

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

6.1.13.9.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 286

6.1.13.9.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 285

6.1.13.9.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.13.10 Authorisation1Choice

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		110
Or}	Proprietary *<Prtry>*	[1..1]	Text		111

6.1.13.10.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 264

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

CodeName	Name	Definition
		only the payment information block level information.
ILEV	InstructionLevelAuthorisation	Indicates that a file requires all customer transactions to be authorised or approved.

6.1.13.10.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max128Text" on page 285

6.1.14 Organisation Identification

6.1.14.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C2	111
	LEI <LEI>	[0..1]	IdentifierSet		111
	Other <Othr>	[0..*]			112
	Identification <Id>	[1..1]	Text		112
	SchemeName <SchmeNm>	[0..1]			112
{Or	Code <Cd>	[1..1]	CodeSet		112
Or}	Proprietary <Prtry>	[1..1]	Text		112
	Issuer <Issr>	[0..1]	Text		113

6.1.14.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C2 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 281

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.

6.1.14.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 282

6.1.14.1.3 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		112
	SchemeName *<SchmeNm>*	[0..1]			112
{Or	Code *<Cd>*	[1..1]	CodeSet		112
Or}	Proprietary *<Prtry>*	[1..1]	Text		112
	Issuer *<Issr>*	[0..1]	Text		113

6.1.14.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 286

6.1.14.1.3.2 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		112
Or}	Proprietary *<Prtry>*	[1..1]	Text		112

6.1.14.1.3.2.1 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 272

6.1.14.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.14.1.3.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 286

6.1.15   Party Identification

6.1.15.1 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		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.15.1.1 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 285

6.1.15.1.2 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstlAdr> contains the following elements (see "PostalAddress24" on page 205 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AddressType *<AdrTp>*	[0..1]			206
{Or	Code *<Cd>*	[1..1]	CodeSet		206
Or}	Proprietary *<Prtry>*	[1..1]	±		207
	Department *<Dept>*	[0..1]	Text		207
	SubDepartment *<SubDept>*	[0..1]	Text		207
	StreetName *<StrtNm>*	[0..1]	Text		207
	BuildingNumber *<BldgNb>*	[0..1]	Text		207
	BuildingName *<BldgNm>*	[0..1]	Text		208
	Floor *<Flr>*	[0..1]	Text		208
	PostBox *<PstBx>*	[0..1]	Text		208
	Room *<Room>*	[0..1]	Text		208
	PostCode *<PstCd>*	[0..1]	Text		208
	TownName *<TwnNm>*	[0..1]	Text		208
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		208
	DistrictName *<DstrctNm>*	[0..1]	Text		208
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		209
	Country *<Ctry>*	[0..1]	CodeSet	C17	209
	AddressLine *<AdrLine>*	[0..7]	Text		209

6.1.15.1.3 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 115 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		115
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		116

6.1.15.1.4 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: C17 "Country"

Datatype: "CountryCode" on page 267

Constraints

- **Country**

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

6.1.15.1.5 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 202 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	NamePrefix *<NmPrfx>*	[0..1]	CodeSet		203
	Name *<Nm>*	[0..1]	Text		203
	PhoneNumber *<PhneNb>*	[0..1]	Text		203
	MobileNumber *<MobNb>*	[0..1]	Text		204
	FaxNumber *<FaxNb>*	[0..1]	Text		204
	EmailAddress *<EmailAdr>*	[0..1]	Text		204
	EmailPurpose *<EmailPurp>*	[0..1]	Text		204
	JobTitle *<JobTitl>*	[0..1]	Text		204
	Responsibility *<Rspnsblty>*	[0..1]	Text		204
	Department *<Dept>*	[0..1]	Text		204
	Other *<Othr>*	[0..*]			204
	ChannelType *<ChanlTp>*	[1..1]	Text		205
	Identification *<Id>*	[0..1]	Text		205
	PreferredMethod *<PrefrdMtd>*	[0..1]	CodeSet		205

6.1.15.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification *<OrgId>*	[1..1]	±		115
Or}	PrivateIdentification *<PrvtId>*	[1..1]	±		116

6.1.15.2.1 OrganisationIdentification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 111 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AnyBIC *<AnyBIC>*	[0..1]	IdentifierSet	C2	111
	LEI *<LEI>*	[0..1]	IdentifierSet		111
	Other *<Othr>*	[0..*]			112
	Identification *<Id>*	[1..1]	Text		112
	SchemeName *<SchmeNm>*	[0..1]			112
{Or	Code *<Cd>*	[1..1]	CodeSet		112
Or}	Proprietary *<Prtry>*	[1..1]	Text		112
	Issuer *<Issr>*	[0..1]	Text		113

6.1.15.2.2 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 200 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			200
	BirthDate *<BirthDt>*	[1..1]	Date		200
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		200
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		201
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	201
	Other *<Othr>*	[0..*]			201
	Identification *<Id>*	[1..1]	Text		201
	SchemeName *<SchmeNm>*	[0..1]			201
{Or	Code *<Cd>*	[1..1]	CodeSet		202
Or}	Proprietary *<Prtry>*	[1..1]	Text		202
	Issuer *<Issr>*	[0..1]	Text		202

6.1.15.3 Party40Choice

Definition: Identification of a person, an organisation or a financial institution.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party <Pty>	[1..1]	±		117
Or}	Agent <Agt>	[1..1]	±		117

6.1.15.3.1 Party <Pty>

Presence: [1..1]

Definition: Identification of a person or an organisation.

Party <Pty> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.15.3.2 Agent <Agt>

Presence: [1..1]

Definition: Identification of a financial institution.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.16   Payment

6.1.16.1 PaymentInstruction34

Definition: Characteristics that apply to the debit side of the payment transactions included in the credit transfer initiation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		121
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		121
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			122
	CreditAdvice *<CdtAdvc>*	[0..1]			122
{Or	Code *<Cd>*	[1..1]	CodeSet		122
Or}	Proprietary *<Prtry>*	[1..1]	Text		123
	DebitAdvice *<DbtAdvc>*	[0..1]			123
{Or	Code *<Cd>*	[1..1]	CodeSet		123
Or}	Proprietary *<Prtry>*	[1..1]	Text		123
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		123
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		124
	ControlSum *<CtrlSum>*	[0..1]	Quantity		124
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		124
	RequestedExecutionDate *<ReqdExctnDt>*	[1..1]	±		124
	PoolingAdjustmentDate *<PoolgAdjstmntDt>*	[0..1]	Date		125
	Debtor *<Dbtr>*	[1..1]	±		125
	DebtorAccount *<DbtrAcct>*	[1..1]	±		125
	DebtorAgent *<DbtrAgt>*	[1..1]	±		126
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		126
	InstructionForDebtorAgent *<InstrForDbtrAgt>*	[0..1]	Text		126
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		126
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		127
	ChargesAccount *<ChrgsAcct>*	[0..1]	±		127
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		128
	CreditTransferTransactionInformation *<CdtTrfTxInf>*	[1..*]	±	C20, C22, C23, C24, C25, C26, C31, C33	128

Constraints

- **ChargeBearerRule**

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

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

CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

```
Following Must be True
    /ChargeBearer Must be absent
 Or    /CreditTransferTransactionInformation[*]/ChargeBearer Must be absent
```

- **ChargesAccountAgentRule**

If ChargesAccountAgent is present, then it must contain a branch of the DebtorAgent. It must not contain a completely different agent.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
value 'Branch of DebtorAgent'
```

- **ChargesAccountRule**

If ChargesAccountAgent is present, then ChargesAccount must be present.

```
On Condition
    /ChargesAccountAgent is present
Following Must be True
    /ChargesAccount Must be present
```

- **ChequeAndCreditorAccountRule**

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

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be absent
```

- **ChequeDeliveryAndCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and is equal to MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent must be present.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be present
```

- **ChequeDeliveryAndNoCreditorAgentRule**

If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod/Code is present and different from MLFA (MailToFinalAgent), CRFA (CourierToFinalAgent), RGFA (RegisteredMailToFinalAgent) or PUFA (PickUpByFinalAgent), then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/ChequeInstruction is present
```

```
And     /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is present
 And     /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is present
 And     /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod/
Code is not within DataType <<Code>> ChequeDelivery2Code
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **ChequeFromGuideline**

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

- **ChequeInstructionDeliverToCreditorAgentGuideline**

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

- **ChequeInstructionDeliverToCreditorGuideline**

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

- **ChequeInstructionDeliverToDebtorGuideline**

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

- **ChequeInstructionRule**

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

```
On Condition
    /PaymentMethod is present
 And     /PaymentMethod is different from value 'Cheque'
Following Must be True
    /CreditTransferTransactionInformation[*]/ChequeInstruction Must be absent
```

- **ChequeNoDeliveryAndNoCreditorAgentRule**

  If PaymentMethod is CHK (Cheque) and CreditTransferTransactionInformation/ChequeInstruction/ DeliveryMethod is not present, then CreditTransferTransactionInformation/CreditorAgent is not allowed.

```
On Condition
    /PaymentMethod is equal to value 'Cheque'
 And     /CreditTransferTransactionInformation[*]/ChequeInstruction is present
 And     /CreditTransferTransactionInformation[*]/ChequeInstruction/DeliveryMethod
is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAgent Must be absent
```

- **InstructionForDebtorAgentRule**

  If InstructionForDebtorAgent is present, then CreditTransferTransactionInformation/ InstructionForDebtorAgent is not allowed.

If CreditTransferTransactionInformation/InstructionForDebtorAgent is present, then InstructionForDebtorAgent is not allowed.

CreditTransferTransactionInformation/InstructionForDebtorAgent and InstructionForDebtorAgent may both be absent.

```
Following Must be True
    /InstructionForDebtorAgent Must be absent
 Or    /CreditTransferTransactionInformation[*]/InstructionForDebtorAgent Must be
absent
```

- **NonChequePaymentMethodRule**

If PaymentMethod is different from CHK (Cheque) and CreditTransferTransactionInformation/ Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount must be present.

```
On Condition
    /PaymentMethod is different from value 'Cheque'
 And    /CreditTransferTransactionInformation[*]/Creditor is absent
Following Must be True
    /CreditTransferTransactionInformation[*]/CreditorAccount Must be present
```

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /CreditTransferTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateDebtorGuideline**

UltimateDebtor may only be present if different from Debtor.

- **UltimateDebtorRule**

If UltimateDebtor is present, then CreditTransferTransactionInformation/UltimateDebtor is not allowed.

If CreditTransferTransactionInformation/UltimateDebtor is present, then UltimateDebtor is not allowed.

CreditTransferTransactionInformation/UltimateDebtor and UltimateDebtor may both be absent.

```
Following Must be True
    /UltimateDebtor Must be absent
 Or    /CreditTransferTransactionInformation[*]/UltimateDebtor Must be absent
```

6.1.16.1.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.16.1.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod3Code" on page 276

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.
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.

6.1.16.1.3 RequestedAdviceType <ReqdAdvcTp>

Presence: [0..1]

Definition: Type of advice details requested.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditAdvice <CdtAdvc>	[0..1]			122
{Or	Code <Cd>	[1..1]	CodeSet		122
Or}	Proprietary <Prtry>	[1..1]	Text		123
	DebitAdvice <DbtAdvc>	[0..1]			123
{Or	Code <Cd>	[1..1]	CodeSet		123
Or}	Proprietary <Prtry>	[1..1]	Text		123

6.1.16.1.3.1 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		122
Or}	Proprietary <Prtry>	[1..1]	Text		123

6.1.16.1.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 264

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

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

6.1.16.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.16.1.3.2 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		123
Or}	Proprietary <*Prtry*>	[1..1]	Text		123

6.1.16.1.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 264

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

6.1.16.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.16.1.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 282):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

6.1.16.1.5 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 285

6.1.16.1.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

6.1.16.1.7 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 191 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		191
	ServiceLevel *<SvcLvl>*	[0..*]			192
{Or	Code *<Cd>*	[1..1]	CodeSet		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		192
	LocalInstrument *<LclInstrm>*	[0..1]			192
{Or	Code *<Cd>*	[1..1]	CodeSet		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		193
	CategoryPurpose *<CtgyPurp>*	[0..1]			193
{Or	Code *<Cd>*	[1..1]	CodeSet		193
Or}	Proprietary *<Prtry>*	[1..1]	Text		193

6.1.16.1.8 RequestedExecutionDate <ReqdExctnDt>

Presence: [1..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 64 for details)

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

6.1.16.1.9 PoolingAdjustmentDate <PoolgAdjstmntDt>

Presence: [0..1]

Definition: Date used for the correction of the value date of a cash pool movement that has been posted with a different value date.

Datatype: "ISODate" on page 280

6.1.16.1.10 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.16.1.11 DebtorAccount <DbtrAcct>

Presence: [1..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 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.16.1.12 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.16.1.13 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.16.1.14 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

Usage: when present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information.

Datatype: "Max140Text" on page 285

6.1.16.1.15 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.1.16 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 265

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.

6.1.16.1.17 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.1.18 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the debtor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.16.1.19 CreditTransferTransactionInformation <CdtTrfTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C20 "InstructionForCreditorAgentRule", C22 "IntermediaryAgent1AccountRule", C23 "IntermediaryAgent2AccountRule", C24 "IntermediaryAgent2Rule", C25 "IntermediaryAgent3AccountRule", C26 "IntermediaryAgent3Rule", C31 "UltimateCreditorGuideline", C33 "UltimateDebtorGuideline"

CreditTransferTransactionInformation <CdtTrfTxInf> contains the following elements (see "CreditTransferTransaction40" on page 176 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		179
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		179
	Amount <Amt>	[1..1]	±		179
	ExchangeRateInformation <XchgRateInf>	[0..1]			180
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	180
	ExchangeRate <XchgRate>	[0..1]	Rate		180
	RateType <RateTp>	[0..1]	CodeSet		181
	ContractIdentification <CtrctId>	[0..1]	Text		181
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		181
	MandateRelatedInformation <MndtRltdInf>	[0..1]	±		181
	ChequeInstruction <ChqInstr>	[0..1]	±	C15	182
	UltimateDebtor <UltmtDbtr>	[0..1]	±		183
	IntermediaryAgent1 <IntrmyAgt1>	[0..1]	±		184
	IntermediaryAgent1Account <IntrmyAgt1Acct>	[0..1]	±		184
	IntermediaryAgent2 <IntrmyAgt2>	[0..1]	±		184
	IntermediaryAgent2Account <IntrmyAgt2Acct>	[0..1]	±		185
	IntermediaryAgent3 <IntrmyAgt3>	[0..1]	±		185
	IntermediaryAgent3Account <IntrmyAgt3Acct>	[0..1]	±		185
	CreditorAgent <CdtrAgt>	[0..1]	±		186
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		186
	Creditor <Cdtr>	[0..1]	±		186
	CreditorAccount <CdtrAcct>	[0..1]	±		187
	UltimateCreditor <UltmtCdtr>	[0..1]	±		187
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..*]	±		187
	InstructionForDebtorAgent <InstrForDbtrAgt>	[0..1]			188
	Code <Cd>	[0..1]	CodeSet		188
	InstructionInformation <InstrInf>	[0..1]	Text		188
	Purpose <Purp>	[0..1]	±		188
	RegulatoryReporting <RgltryRptg>	[0..10]	±		189
	Tax <Tax>	[0..1]	±		189

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		190
	RemittanceInformation <*RmtInf*>	[0..1]	±		190
	SupplementaryData <*SplmtryData*>	[0..*]	±	C30	190

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /InstructionForCreditorAgent[*]/Code is equal to value 'PayCreditorByCheque'
  Following Must be True
      /CreditorAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account 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
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **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.

6.1.16.2 PaymentInstruction37

Definition: Characteristics that apply to the credit side of the payment transactions included in the direct debit initiation.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification *<PmtInfId>*	[1..1]	Text		134
	PaymentMethod *<PmtMtd>*	[1..1]	CodeSet		134
	RequestedAdviceType *<ReqdAdvcTp>*	[0..1]			135
	CreditAdvice *<CdtAdvc>*	[0..1]			135
{Or	Code *<Cd>*	[1..1]	CodeSet		135
Or}	Proprietary *<Prtry>*	[1..1]	Text		135
	DebitAdvice *<DbtAdvc>*	[0..1]			135
{Or	Code *<Cd>*	[1..1]	CodeSet		136
Or}	Proprietary *<Prtry>*	[1..1]	Text		136
	BatchBooking *<BtchBookg>*	[0..1]	Indicator		136
	NumberOfTransactions *<NbOfTxs>*	[0..1]	Text		136
	ControlSum *<CtrlSum>*	[0..1]	Quantity		136
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		137
	RequestedCollectionDate *<ReqdColltnDt>*	[1..1]	Date		137
	Creditor *<Cdtr>*	[1..1]	±		137
	CreditorAccount *<CdtrAcct>*	[1..1]	±		138
	CreditorAgent *<CdtrAgt>*	[1..1]	±		138
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		138
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		139
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		139
	ChargesAccount *<ChrgsAcct>*	[0..1]	±		139
	ChargesAccountAgent *<ChrgsAcctAgt>*	[0..1]	±		140
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		140
	DirectDebitTransactionInformation *<DrctDbtTxInf>*	[1..*]		C17, C19	140
	PaymentIdentification *<PmtId>*	[1..1]	±		141
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		142
	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C18	142
	ChargeBearer *<ChrgBr>*	[0..1]	CodeSet		143
	DirectDebitTransaction *<DrctDbtTx>*	[0..1]	±		143
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		144
	DebtorAgent *<DbtrAgt>*	[1..1]	±		144

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		144
	Debtor <Dbtr>	[1..1]	±		144
	DebtorAccount <DbtrAcct>	[1..1]	±		145
	UltimateDebtor <UltmtDbtr>	[0..1]	±		145
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..1]	Text		145
	Purpose <Purp>	[0..1]	±		146
	RegulatoryReporting <RgltryRptg>	[0..10]	±		146
	Tax <Tax>	[0..1]	±		146
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		147
	RemittanceInformation <RmtInf>	[0..1]	±		147
	SupplementaryData <SplmtryData>	[0..*]	±	C30	147

Constraints

- **ChargeBearerRule**

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

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

  DirectDebitTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

  ```
  Following Must be True
      /ChargeBearer Must be absent
   Or    /DirectDebitTransactionInformation[*]/ChargeBearer Must be absent
  ```

- **ChargesAccountAgentRule**

  If ChargesAccountAgent is present, then it must contain a branch of the CreditorAgent. It must not contain a completely different agent.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccountAgent/FinancialInstitutionIdentification/Name Must be equal to
  value 'Branch of DebtorAgent'
  ```

- **ChargesAccountRule**

  If ChargesAccountAgent is present, then ChargesAccount must be present.

  ```
  On Condition
      /ChargesAccountAgent is present
  Following Must be True
      /ChargesAccount Must be present
  ```

- **CreditorSchemeIdentificationRule**

  If CreditorSchemeIdentification is present, then DirectDebitTransactionInformation/
  CreditorSchemeIdentification is not allowed.

If DirectDebitTransactionInformation/CreditorSchemeIdentification is present, then CreditorSchemeIdentification is not allowed.

DirectDebitTransactionInformation/CreditorSchemeIdentification and CreditorSchemeIdentification may both be absent.

```
Following Must be True
    /CreditorSchemeIdentification Must be absent
 Or    /DirectDebitTransactionInformation[*]/DirectDebitTransaction/
CreditorSchemeIdentification Must be absent
```

- **PaymentTypeInformationRule**

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

```
On Condition
    /PaymentTypeInformation is present
Following Must be True
    /DirectDebitTransactionInformation[*]/PaymentTypeInformation Must be absent
```

- **UltimateCreditorGuideline**

UltimateCreditor may only be present if different from Creditor.

- **UltimateCreditorRule**

If UltimateCreditor is present, then DirectDebitTransactionInformation/UltimateCreditor is not allowed.

If DirectDebitTransactionInformation/UltimateCreditor is present, then UltimateCreditor is not allowed.

DirectDebitTransactionInformation/UltimateCreditor and UltimateCreditor may both be absent.

```
Following Must be True
    /UltimateCreditor Must be absent
 Or    /DirectDebitTransactionInformation[*]/UltimateCreditor Must be absent
```

6.1.16.2.1 PaymentInformationIdentification <PmtInfId>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.16.2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

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

Datatype: "PaymentMethod2Code" on page 276

CodeName	Name	Definition
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.

6.1.16.2.3 RequestedAdviceType <ReqdAdvcTp>

Presence: [0..1]

Definition: Type of advice details requested.

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	CreditAdvice *<CdtAdvc>*	[0..1]			135
{Or	Code *<Cd>*	[1..1]	CodeSet		135
Or}	Proprietary *<Prtry>*	[1..1]	Text		135
	DebitAdvice *<DbtAdvc>*	[0..1]			135
{Or	Code *<Cd>*	[1..1]	CodeSet		136
Or}	Proprietary *<Prtry>*	[1..1]	Text		136

6.1.16.2.3.1 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		135
Or}	Proprietary *<Prtry>*	[1..1]	Text		135

6.1.16.2.3.1.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 264

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

6.1.16.2.3.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.16.2.3.2 DebitAdvice <DbtAdvc>

Presence: [0..1]

Definition: Type de debit advice requested.

DebitAdvice <DbtAdvc> contains one of the following **AdviceType1Choice** elements

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

6.1.16.2.3.2.1 Code <Cd>

Presence: [1..1]

Definition: Advice type, in a coded form.

Datatype: "AdviceType1Code" on page 264

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

6.1.16.2.3.2.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Advice type, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.16.2.4 BatchBooking <BtchBookg>

Presence: [0..1]

Definition: Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested.

Usage: Batch booking is used to request and not order a possible batch booking.

Datatype: One of the following values must be used (see "BatchBookingIndicator" on page 282):

- *Meaning When True:* Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

- *Meaning When False:* Identifies that a single entry for each of the transactions in the batch or message is requested.

6.1.16.2.5 NumberOfTransactions <NbOfTxs>

Presence: [0..1]

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

Datatype: "Max15NumericText" on page 285

6.1.16.2.6 ControlSum <CtrlSum>

Presence: [0..1]

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

Datatype: "DecimalNumber" on page 283

6.1.16.2.7 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation29" on page 193 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		194
	ServiceLevel <SvcLvl>	[0..*]			194
{Or	Code <Cd>	[1..1]	CodeSet		194
Or}	Proprietary <Prtry>	[1..1]	Text		195
	LocalInstrument <LclInstrm>	[0..1]			195
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	Text		195
	SequenceType <SeqTp>	[0..1]	CodeSet		195
	CategoryPurpose <CtgyPurp>	[0..1]			196
{Or	Code <Cd>	[1..1]	CodeSet		196
Or}	Proprietary <Prtry>	[1..1]	Text		196

6.1.16.2.8 RequestedCollectionDate <ReqdColltnDt>

Presence: [1..1]

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

Datatype: "ISODate" on page 280

6.1.16.2.9 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.16.2.10 CreditorAccount <CdtrAcct>

Presence: [1..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 <u>"CashAccount38" on page 52</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.2.11 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see <u>"BranchAndFinancialInstitutionIdentification6" on page 83</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.16.2.12 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see <u>"CashAccount38" on page 52</u> for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.2.13 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.2.14 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 265

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.

6.1.16.2.15 ChargesAccount <ChrgsAcct>

Presence: [0..1]

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

Usage: Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

ChargesAccount <ChrgsAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.16.2.16 ChargesAccountAgent <ChrgsAcctAgt>

Presence: [0..1]

Definition: Agent that services a charges account.

Usage: Charges account agent should only be used when the charges account agent is different from the creditor agent.

ChargesAccountAgent <ChrgsAcctAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.16.2.17 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.16.2.18 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..*]

Definition: Provides information on the individual transaction(s) included in the message.

Impacted by: C17 "UltimateCreditorGuideline", C19 "UltimateDebtorGuideline"

DirectDebitTransactionInformation <DrctDbtTxInf> contains the following
DirectDebitTransactionInformation23 elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentIdentification <PmtId>	[1..1]	±		141
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		142
	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C18	142
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		143
	DirectDebitTransaction <DrctDbtTx>	[0..1]	±		143
	UltimateCreditor <UltmtCdtr>	[0..1]	±		144
	DebtorAgent <DbtrAgt>	[1..1]	±		144
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		144
	Debtor <Dbtr>	[1..1]	±		144
	DebtorAccount <DbtrAcct>	[1..1]	±		145
	UltimateDebtor <UltmtDbtr>	[0..1]	±		145
	InstructionForCreditorAgent <InstrForCdtrAgt>	[0..1]	Text		145
	Purpose <Purp>	[0..1]	±		146
	RegulatoryReporting <RgltryRptg>	[0..10]	±		146
	Tax <Tax>	[0..1]	±		146
	RelatedRemittanceInformation <RltdRmtInf>	[0..10]	±		147
	RemittanceInformation <RmtInf>	[0..1]	±		147
	SupplementaryData <SplmtryData>	[0..*]	±	C30	147

Constraints

- **UltimateCreditorGuideline**

  UltimateCreditor may only be present if different from Creditor.

- **UltimateDebtorGuideline**

  UltimateDebtor may only be present if different from Debtor.

6.1.16.2.18.1 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 86 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <InstrId>	[0..1]	Text		86
	EndToEndIdentification <EndToEndId>	[1..1]	Text		86
	UETR <UETR>	[0..1]	IdentifierSet		86

6.1.16.2.18.2 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation29" on page 193 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		194
	ServiceLevel <SvcLvl>	[0..*]			194
{Or	Code <Cd>	[1..1]	CodeSet		194
Or}	Proprietary <Prtry>	[1..1]	Text		195
	LocalInstrument <LclInstrm>	[0..1]			195
{Or	Code <Cd>	[1..1]	CodeSet		195
Or}	Proprietary <Prtry>	[1..1]	Text		195
	SequenceType <SeqTp>	[0..1]	CodeSet		195
	CategoryPurpose <CtgyPurp>	[0..1]			196
{Or	Code <Cd>	[1..1]	CodeSet		196
Or}	Proprietary <Prtry>	[1..1]	Text		196

6.1.16.2.18.3 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: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.16.2.18.4 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 265

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.

6.1.16.2.18.5 DirectDebitTransaction <DrctDbtTx>

Presence: [0..1]

Definition: Provides information specific to the direct debit mandate.

DirectDebitTransaction <DrctDbtTx> contains the following elements (see "DirectDebitTransaction10" on page 71 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±	C2, C3	72
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		73
	PreNotificationIdentification <*PreNtfctnId*>	[0..1]	Text		73
	PreNotificationDate <*PreNtfctnDt*>	[0..1]	Date		73

6.1.16.2.18.6 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.2.18.7 DebtorAgent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.16.2.18.8 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.2.18.9 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.2.18.10 DebtorAccount <DbtrAcct>

Presence: [1..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 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.2.18.11 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.2.18.12 InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..1]

Definition: Further information, related to the processing of the payment instruction, that may need to be acted upon by the creditor agent, depending on agreement between creditor and the creditor agent.

Datatype: "Max140Text" on page 285

6.1.16.2.18.13 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 93 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		94
Or}	Proprietary *<Prtry>*	[1..1]	Text		94

6.1.16.2.18.14 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 209 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator *<DbtCdtRptgInd>*	[0..1]	CodeSet		210
	Authority *<Authrty>*	[0..1]			210
	Name *<Nm>*	[0..1]	Text		210
	Country *<Ctry>*	[0..1]	CodeSet	C17	210
	Details *<Dtls>*	[0..*]			210
	Type *<Tp>*	[0..1]	Text		211
	Date *<Dt>*	[0..1]	Date		211
	Country *<Ctry>*	[0..1]	CodeSet	C17	211
	Code *<Cd>*	[0..1]	Text		211
	Amount *<Amt>*	[0..1]	Amount	C1, C18	211
	Information *<Inf>*	[0..*]	Text		212

6.1.16.2.18.15 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation8" on page 251 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		252
	Debtor <Dbtr>	[0..1]	±		252
	AdministrationZone <AdmstnZone>	[0..1]	Text		252
	ReferenceNumber <RefNb>	[0..1]	Text		252
	Method <Mtd>	[0..1]	Text		252
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C18	253
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C18	253
	Date <Dt>	[0..1]	Date		253
	SequenceNumber <SeqNb>	[0..1]	Quantity		253
	Record <Rcrd>	[0..*]	±		254

6.1.16.2.18.16 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 237 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		237
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		237

6.1.16.2.18.17 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 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		238
	Structured <Strd>	[0..*]	±		238

6.1.16.2.18.18 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		90
	Envelope *<Envlp>*	[1..1]	(External Schema)		90

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.

6.1.16.3 PaymentTransaction126

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		149
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		150
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		150
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		150
	TransactionStatus <TxSts>	[0..1]	CodeSet		150
	StatusReasonInformation <StsRsnInf>	[0..*]		C27	150
	Originator <Orgtr>	[0..1]	±		151
	Reason <Rsn>	[0..1]			151
{Or	Code <Cd>	[1..1]	CodeSet		152
Or}	Proprietary <Prtry>	[1..1]	Text		152
	AdditionalInformation <AddtlInf>	[0..*]	Text		152
	ChargesInformation <ChrgsInf>	[0..*]	±		152
	TrackerData <TrckrData>	[0..1]			152
	ConfirmedDate <ConfdDt>	[1..1]	±		153
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	153
	TrackerRecord <TrckrRcrd>	[1..*]			154
	Agent <Agt>	[1..1]	±		154
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		154
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	155
	ExchangeRateData <XchgRateData>	[0..1]			155
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	156
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	156
	ExchangeRate <XchgRate>	[1..1]	Rate		156
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	156
	AcceptanceDateTime <AccptncDtTm>	[0..1]	DateTime		157
	AccountServicerReference <AcctSvcrRef>	[0..1]	Text		157
	ClearingSystemReference <ClrSysRef>	[0..1]	Text		157
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		157
	SupplementaryData <SplmtryData>	[0..*]	±	C30	158

6.1.16.3.1 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 286

6.1.16.3.2 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 286

6.1.16.3.3 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 286

6.1.16.3.4 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 282

6.1.16.3.5 TransactionStatus <TxSts>

Presence: [0..1]

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

Datatype: "ExternalPaymentTransactionStatus1Code" on page 273

6.1.16.3.6 StatusReasonInformation <StsRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the status reason.

Impacted by: C27 "StatusReasonRule"

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Originator *<Orgtr>*	[0..1]	±		151
	Reason *<Rsn>*	[0..1]			151
{Or	Code *<Cd>*	[1..1]	CodeSet		152
Or}	Proprietary *<Prtry>*	[1..1]	Text		152
	AdditionalInformation *<AddtlInf>*	[0..*]	Text		152

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
```

6.1.16.3.6.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the status.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.3.6.2 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		152
Or}	Proprietary *<Prtry>*	[1..1]	Text		152

6.1.16.3.6.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalStatusReason1Code" on page 274

6.1.16.3.6.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.16.3.6.3 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 284

6.1.16.3.7 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 57 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Amount *<Amt>*	[1..1]	Amount	C1, C18	57
	Agent *<Agt>*	[1..1]	±		57

6.1.16.3.8 TrackerData <TrckrData>

Presence: [0..1]

Definition: Provides information on the tracking of the interbank transaction related to the payment.

TrackerData <TrckrData> contains the following **TrackerData1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ConfirmedDate <ConfdDt>	[1..1]	±		153
	ConfirmedAmount <ConfdAmt>	[1..1]	Amount	C1, C9	153
	TrackerRecord <TrckrRcrd>	[1..*]			154
	Agent <Agt>	[1..1]	±		154
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		154
	ChargesAmount <ChrgsAmt>	[0..1]	Amount	C1, C9	155
	ExchangeRateData <XchgRateData>	[0..1]			155
	SourceCurrency <SrcCcy>	[1..1]	CodeSet	C1	156
	TargetCurrency <TrgtCcy>	[1..1]	CodeSet	C1	156
	ExchangeRate <XchgRate>	[1..1]	Rate		156
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	156

6.1.16.3.8.1 ConfirmedDate <ConfdDt>

Presence: [1..1]

Definition: Point in time when an update to the tracking system has been confirmed.

Usage:

This date can be the point in time when an agent provides a pending status update to the tracking system or when the creditor has been credited and can use the amount of money (as confirmed to the tracking system by the creditor agent).

ConfirmedDate <ConfdDt> contains one of the following elements (see <u>"DateAndDateTime2Choice" on page 64</u> for details)

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

6.1.16.3.8.2 ConfirmedAmount <ConfdAmt>

Presence: [1..1]

Definition: Amount of money confirmed to the tracking system by the agent.

Impacted by: <u>C1 "ActiveCurrency"</u>, <u>C9 "CurrencyAmount"</u>

Datatype: <u>"ActiveCurrencyAndAmount" on page 262</u>

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.

6.1.16.3.8.3 TrackerRecord <TrckrRcrd>

Presence: [1..*]

Definition: Provides tracker transaction information for a specific agent involved in the transaction chain.

TrackerRecord <TrckrRcrd> contains the following **TrackerRecord1** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Agent <*Agt*>	[1..1]	±		154
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		154
	ChargesAmount <*ChrgsAmt*>	[0..1]	Amount	C1, C9	155
	ExchangeRateData <*XchgRateData*>	[0..1]			155
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	156
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	156
	ExchangeRate <*XchgRate*>	[1..1]	Rate		156
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	156

6.1.16.3.8.3.1 Agent <Agt>

Presence: [1..1]

Definition: Identification of an agent in the tracker.

Agent <Agt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		83
	BranchIdentification <*BrnchId*>	[0..1]	±		84

6.1.16.3.8.3.2 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 265

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.

6.1.16.3.8.3.3 ChargesAmount <ChrgsAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency", C9 "CurrencyAmount"

Datatype: "ActiveCurrencyAndAmount" on page 262

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.

6.1.16.3.8.3.4 ExchangeRateData <XchgRateData>

Presence: [0..1]

Definition: Provides details of the rate and the currencies used in the foreign exchange.

ExchangeRateData <XchgRateData> contains the following **CurrencyExchange13** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SourceCurrency <*SrcCcy*>	[1..1]	CodeSet	C1	156
	TargetCurrency <*TrgtCcy*>	[1..1]	CodeSet	C1	156
	ExchangeRate <*XchgRate*>	[1..1]	Rate		156
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	156

6.1.16.3.8.3.4.1 SourceCurrency <SrcCcy>

Presence: [1..1]

Definition: Currency from which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 263

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.

6.1.16.3.8.3.4.2 TargetCurrency <TrgtCcy>

Presence: [1..1]

Definition: Currency into which an amount is to be converted in a currency conversion.

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 263

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.

6.1.16.3.8.3.4.3 ExchangeRate <XchgRate>

Presence: [1..1]

Definition: Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.

Datatype: "BaseOneRate" on page 283

6.1.16.3.8.3.4.4 UnitCurrency <UnitCcy>

Presence: [0..1]

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

Impacted by: C1 "ActiveCurrency"

Datatype: "ActiveCurrencyCode" on page 263

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.

6.1.16.3.9 AcceptanceDateTime <AccptncDtTm>

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 280

6.1.16.3.10 AccountServicerReference <AcctSvcrRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.16.3.11 ClearingSystemReference <ClrSysRef>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.16.3.12 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 "OriginalTransactionReference31" on page 164 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <*IntrBkSttlmAmt*>	[0..1]	Amount	C1, C18	165
	Amount <*Amt*>	[0..1]	±		166
	InterbankSettlementDate <*IntrBkSttlmDt*>	[0..1]	Date		166
	RequestedCollectionDate <*ReqdColltnDt*>	[0..1]	Date		166
	RequestedExecutionDate <*ReqdExctnDt*>	[0..1]	±		166
	CreditorSchemeIdentification <*CdtrSchmeId*>	[0..1]	±		167
	SettlementInformation <*SttlmInf*>	[0..1]	±	C15, C16, C20, C21, C22, C23, C26, C27	167
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		169
	PaymentMethod <*PmtMtd*>	[0..1]	CodeSet		170
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]			170
{Or	DirectDebitMandate <*DrctDbtMndt*>	[0..1]	±	C2, C3	171
Or}	CreditTransferMandate <*CdtTrfMndt*>	[0..1]	±		172
	RemittanceInformation <*RmtInf*>	[0..1]	±		172
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		172
	Debtor <*Dbtr*>	[0..1]	±		173
	DebtorAccount <*DbtrAcct*>	[0..1]	±		173
	DebtorAgent <*DbtrAgt*>	[0..1]	±		173
	DebtorAgentAccount <*DbtrAgtAcct*>	[0..1]	±		174
	CreditorAgent <*CdtrAgt*>	[0..1]	±		174
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		174
	Creditor <*Cdtr*>	[0..1]	±		175
	CreditorAccount <*CdtrAcct*>	[0..1]	±		175
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		175
	Purpose <*Purp*>	[0..1]	±		175

6.1.16.3.13 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		90
	Envelope <Envlp>	[1..1]	(External Schema)		90

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.

6.1.16.4 PaymentTransaction125

Definition: Provides further details on the reference and status on the original transactions, included in the original instruction, to which the reversal message applies.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReversalIdentification <RvslId>	[0..1]	Text		159
	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Text		160
	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Text		160
	OriginalUETR <OrgnlUETR>	[0..1]	IdentifierSet		160
	OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Amount	C1, C18	160
	ReversedInstructedAmount <RvsdInstdAmt>	[0..1]	Amount	C1, C18	160
	ChargeBearer <ChrgBr>	[0..1]	CodeSet		161
	ReversalReasonInformation <RvslRsnInf>	[0..*]	±		161
	OriginalTransactionReference <OrgnlTxRef>	[0..1]	±		162
	SupplementaryData <SplmtryData>	[0..*]	±	C30	163

6.1.16.4.1 ReversalIdentification <RvslId>

Presence: [0..1]

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

Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

Datatype: "Max35Text" on page 286

6.1.16.4.2 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 286

6.1.16.4.3 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 286

6.1.16.4.4 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 282

6.1.16.4.5 OriginalInstructedAmount <OrgnlInstdAmt>

Presence: [0..1]

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

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.16.4.6 ReversedInstructedAmount <RvsdInstdAmt>

Presence: [0..1]

Definition: Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.16.4.7 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.

Usage: The ChargeBearer applies to the reversal message, not to the original instruction.

Datatype: "ChargeBearerType1Code" on page 265

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.

6.1.16.4.8 ReversalReasonInformation <RvslRsnInf>

Presence: [0..*]

Definition: Provides detailed information on the reversal reason.

ReversalReasonInformation <RvslRsnInf> contains the following elements (see "PaymentReversalReason9" on page 246 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		246
	Reason <Rsn>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..*]	Text		247

6.1.16.4.9 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 "OriginalTransactionReference31" on page 164 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount <IntrBkSttlmAmt>	[0..1]	Amount	C1, C18	165
	Amount <Amt>	[0..1]	±		166
	InterbankSettlementDate <IntrBkSttlmDt>	[0..1]	Date		166
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		166
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		166
	CreditorSchemeIdentification <CdtrSchmeId>	[0..1]	±		167
	SettlementInformation <SttlmInf>	[0..1]	±	C15, C16, C20, C21, C22, C23, C26, C27	167
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		169
	PaymentMethod <PmtMtd>	[0..1]	CodeSet		170
	MandateRelatedInformation <MndtRltdInf>	[0..1]			170
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C2, C3	171
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		172
	RemittanceInformation <RmtInf>	[0..1]	±		172
	UltimateDebtor <UltmtDbtr>	[0..1]	±		172
	Debtor <Dbtr>	[0..1]	±		173
	DebtorAccount <DbtrAcct>	[0..1]	±		173
	DebtorAgent <DbtrAgt>	[0..1]	±		173
	DebtorAgentAccount <DbtrAgtAcct>	[0..1]	±		174
	CreditorAgent <CdtrAgt>	[0..1]	±		174
	CreditorAgentAccount <CdtrAgtAcct>	[0..1]	±		174
	Creditor <Cdtr>	[0..1]	±		175
	CreditorAccount <CdtrAcct>	[0..1]	±		175
	UltimateCreditor <UltmtCdtr>	[0..1]	±		175
	Purpose <Purp>	[0..1]	±		175

6.1.16.4.10 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	PlaceAndName *<PlcAndNm>*	[0..1]	Text		90
	Envelope *<Envlp>*	[1..1]	(External Schema)		90

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.

6.1.16.5 OriginalTransactionReference31

Definition: Specifies key elements as defined in the original transaction.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InterbankSettlementAmount *<IntrBkSttlmAmt>*	[0..1]	Amount	C1, C18	165
	Amount *<Amt>*	[0..1]	±		166
	InterbankSettlementDate *<IntrBkSttlmDt>*	[0..1]	Date		166
	RequestedCollectionDate *<ReqdColltnDt>*	[0..1]	Date		166
	RequestedExecutionDate *<ReqdExctnDt>*	[0..1]	±		166
	CreditorSchemeIdentification *<CdtrSchmeId>*	[0..1]	±		167
	SettlementInformation *<SttlmInf>*	[0..1]	±	C15, C16, C20, C21, C22, C23, C26, C27	167
	PaymentTypeInformation *<PmtTpInf>*	[0..1]	±		169
	PaymentMethod *<PmtMtd>*	[0..1]	CodeSet		170
	MandateRelatedInformation *<MndtRltdInf>*	[0..1]			170
{Or	DirectDebitMandate *<DrctDbtMndt>*	[0..1]	±	C2, C3	171
Or}	CreditTransferMandate *<CdtTrfMndt>*	[0..1]	±		172
	RemittanceInformation *<RmtInf>*	[0..1]	±		172
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		172
	Debtor *<Dbtr>*	[0..1]	±		173
	DebtorAccount *<DbtrAcct>*	[0..1]	±		173
	DebtorAgent *<DbtrAgt>*	[0..1]	±		173
	DebtorAgentAccount *<DbtrAgtAcct>*	[0..1]	±		174
	CreditorAgent *<CdtrAgt>*	[0..1]	±		174
	CreditorAgentAccount *<CdtrAgtAcct>*	[0..1]	±		174
	Creditor *<Cdtr>*	[0..1]	±		175
	CreditorAccount *<CdtrAcct>*	[0..1]	±		175
	UltimateCreditor *<UltmtCdtr>*	[0..1]	±		175
	Purpose *<Purp>*	[0..1]	±		175

6.1.16.5.1 InterbankSettlementAmount <IntrBkSttlmAmt>

Presence: [0..1]

Definition: Amount of money moved between the instructing agent and the instructed agent.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.16.5.2 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 55 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C18	55
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			56
	Amount *<Amt>*	[1..1]	Amount	C1, C18	56
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	56

6.1.16.5.3 InterbankSettlementDate <IntrBkSttlmDt>

Presence: [0..1]

Definition: Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.

Datatype: "ISODate" on page 280

6.1.16.5.4 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 280

6.1.16.5.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 64 for details)

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

6.1.16.5.6 CreditorSchemeIdentification <CdtrSchmeId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmeId> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.16.5.7 SettlementInformation <SttlmInf>

Presence: [0..1]

Definition: Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.

Impacted by: C15 "InstructedReimbursementAgentAccountRule", C16 "InstructingReimbursementAgentAccountRule", C20 "SettlementMethodAgentRule", C21 "SettlementMethodClearingRule", C22 "SettlementMethodCoverAgentRule", C23 "SettlementMethodCoverRule", C26 "ThirdReimbursementAgentAccountRule", C27 "ThirdReimbursementAgentRule"

SettlementInformation <SttlmInf> contains the following elements (see "SettlementInstruction7" on page 240 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	SettlementMethod <SttlmMtd>	[1..1]	CodeSet		242
	SettlementAccount <SttlmAcct>	[0..1]	±		243
	ClearingSystem <ClrSys>	[0..1]			243
{Or	Code <Cd>	[1..1]	CodeSet		243
Or}	Proprietary <Prtry>	[1..1]	Text		243
	InstructingReimbursementAgent <InstgRmbrsmntAgt>	[0..1]	±		244
	InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>	[0..1]	±		244
	InstructedReimbursementAgent <InstdRmbrsmntAgt>	[0..1]	±		244
	InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>	[0..1]	±		245
	ThirdReimbursementAgent <ThrdRmbrsmntAgt>	[0..1]	±		245
	ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>	[0..1]	±		245

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

```
On Condition
    /InstructedReimbursementAgent is absent
Following Must be True
    /InstructedReimbursementAgentAccount Must be absent
```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

```
On Condition
    /InstructingReimbursementAgent is absent
Following Must be True
    /InstructingReimbursementAgentAccount Must be absent
```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

```
On Condition
    /SettlementMethod is equal to value 'InstructingAgent'
 Or    /SettlementMethod is equal to value 'InstructedAgent'
Following Must be True
    /ClearingSystem Must be absent
 And    /InstructingReimbursementAgent Must be absent
 And    /InstructedReimbursementAgent Must be absent
 And    /ThirdReimbursementAgent Must be absent
```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And     /InstructingReimbursementAgent Must be absent
   And     /InstructedReimbursementAgent Must be absent
   And     /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

  If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or     /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

  If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And     /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

  If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And     /InstructedReimbursementAgent Must be present
  ```

6.1.16.5.8 PaymentTypeInformation <PmtTpInf>

Presence: [0..1]

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

PaymentTypeInformation <PmtTpInf> contains the following elements (see "PaymentTypeInformation27" on page 196 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		197
	ClearingChannel <*ClrChanl*>	[0..1]	CodeSet		197
	ServiceLevel <*SvcLvl*>	[0..*]			198
{Or	Code <*Cd*>	[1..1]	CodeSet		198
Or}	Proprietary <*Prtry*>	[1..1]	Text		198
	LocalInstrument <*LclInstrm*>	[0..1]			198
{Or	Code <*Cd*>	[1..1]	CodeSet		198
Or}	Proprietary <*Prtry*>	[1..1]	Text		198
	SequenceType <*SeqTp*>	[0..1]	CodeSet		199
	CategoryPurpose <*CtgyPurp*>	[0..1]			199
{Or	Code <*Cd*>	[1..1]	CodeSet		199
Or}	Proprietary <*Prtry*>	[1..1]	Text		199

6.1.16.5.9 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 276

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.

6.1.16.5.10 MandateRelatedInformation <MndtRltdInf>

Presence: [0..1]

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

MandateRelatedInformation <MndtRltdInf> contains one of the following
MandateRelatedData1Choice elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	DirectDebitMandate <DrctDbtMndt>	[0..1]	±	C2, C3	171
Or}	CreditTransferMandate <CdtTrfMndt>	[0..1]	±		172

6.1.16.5.10.1 DirectDebitMandate <DrctDbtMndt>

Presence: [0..1]

Definition: Specific direct debit mandate data.

Impacted by: C2 "AmendmentIndicatorFalseRule", C3 "AmendmentIndicatorTrueRule"

DirectDebitMandate <DrctDbtMndt> contains the following elements (see "MandateRelatedInformation14" on page 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MandateIdentification <MndtId>	[0..1]	Text		74
	DateOfSignature <DtOfSgntr>	[0..1]	Date		74
	AmendmentIndicator <AmdmntInd>	[0..1]	Indicator		74
	AmendmentInformationDetails <AmdmntInfDtls>	[0..1]	±		75
	ElectronicSignature <ElctrncSgntr>	[0..1]	Text		75
	FirstCollectionDate <FrstColltnDt>	[0..1]	Date		75
	FinalCollectionDate <FnlColltnDt>	[0..1]	Date		76
	Frequency <Frqcy>	[0..1]	±		76
	Reason <Rsn>	[0..1]			76
{Or	Code <Cd>	[1..1]	CodeSet		76
Or}	Proprietary <Prtry>	[1..1]	Text		76
	TrackingDays <TrckgDays>	[0..1]	Text		77

Constraints

- **AmendmentIndicatorFalseRule**

  If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'false'
  Following Must be True
      /AmendmentInformationDetails Must be absent
  ```

- **AmendmentIndicatorTrueRule**

  If AmendmentIndicator is true, then AmendementInformationDetails must be present.

  ```
  On Condition
      /AmendmentIndicator is equal to value 'true'
  ```

```
Following Must be True
      /AmendmentInformationDetails Must be present
```

6.1.16.5.10.2 CreditTransferMandate <CdtTrfMndt>

Presence: [0..1]

Definition: Specific credit transfer mandate data.

CreditTransferMandate <CdtTrfMndt> contains the following elements (see "CreditTransferMandateData1" on page 69 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		69
	Type <*Tp*>	[0..1]	±		69
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		70
	DateOfVerification <*DtOfVrfctn*>	[0..1]	DateTime		70
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Binary		70
	FirstPaymentDate <*FrstPmtDt*>	[0..1]	Date		70
	FinalPaymentDate <*FnlPmtDt*>	[0..1]	Date		70
	Frequency <*Frqcy*>	[0..1]	±		71
	Reason <*Rsn*>	[0..1]			71
{Or	Code <*Cd*>	[1..1]	CodeSet		71
Or}	Proprietary <*Prtry*>	[1..1]	Text		71

6.1.16.5.11 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 238 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Unstructured <*Ustrd*>	[0..*]	Text		238
	Structured <*Strd*>	[0..*]	±		238

6.1.16.5.12 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

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

UltimateDebtor <UltmtDbtr> contains one of the following elements (see "Party40Choice" on page 116 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		117
Or}	Agent *<Agt>*	[1..1]	±		117

6.1.16.5.13 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains one of the following elements (see "Party40Choice" on page 116 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Party *<Pty>*	[1..1]	±		117
Or}	Agent *<Agt>*	[1..1]	±		117

6.1.16.5.14 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 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.5.15 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

DebtorAgent <DbtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.16.5.16 DebtorAgentAccount <DbtrAgtAcct>

Presence: [0..1]

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

DebtorAgentAccount <DbtrAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.5.17 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.16.5.18 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.5.19 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains one of the following elements (see "Party40Choice" on page 116 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		117
Or}	Agent <*Agt*>	[1..1]	±		117

6.1.16.5.20 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 52 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		52
	Type <*Tp*>	[0..1]	±		53
	Currency <*Ccy*>	[0..1]	CodeSet	C1	53
	Name <*Nm*>	[0..1]	Text		53
	Proxy <*Prxy*>	[0..1]	±		54

6.1.16.5.21 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

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

UltimateCreditor <UltmtCdtr> contains one of the following elements (see "Party40Choice" on page 116 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Party <*Pty*>	[1..1]	±		117
Or}	Agent <*Agt*>	[1..1]	±		117

6.1.16.5.22 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 93 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94

6.1.16.6 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		176
	InstructionInformation <InstrInf>	[0..1]	Text		176

6.1.16.6.1 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 270

6.1.16.6.2 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 285

6.1.16.7 CreditTransferTransaction40

Definition: Provide 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]	±		179
	PaymentTypeInformation <*PmtTpInf*>	[0..1]	±		179
	Amount <*Amt*>	[1..1]	±		179
	ExchangeRateInformation <*XchgRateInf*>	[0..1]			180
	UnitCurrency <*UnitCcy*>	[0..1]	CodeSet	C1	180
	ExchangeRate <*XchgRate*>	[0..1]	Rate		180
	RateType <*RateTp*>	[0..1]	CodeSet		181
	ContractIdentification <*CtrctId*>	[0..1]	Text		181
	ChargeBearer <*ChrgBr*>	[0..1]	CodeSet		181
	MandateRelatedInformation <*MndtRltdInf*>	[0..1]	±		181
	ChequeInstruction <*ChqInstr*>	[0..1]	±	C15	182
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		183
	IntermediaryAgent1 <*IntrmyAgt1*>	[0..1]	±		184
	IntermediaryAgent1Account <*IntrmyAgt1Acct*>	[0..1]	±		184
	IntermediaryAgent2 <*IntrmyAgt2*>	[0..1]	±		184
	IntermediaryAgent2Account <*IntrmyAgt2Acct*>	[0..1]	±		185
	IntermediaryAgent3 <*IntrmyAgt3*>	[0..1]	±		185
	IntermediaryAgent3Account <*IntrmyAgt3Acct*>	[0..1]	±		185
	CreditorAgent <*CdtrAgt*>	[0..1]	±		186
	CreditorAgentAccount <*CdtrAgtAcct*>	[0..1]	±		186
	Creditor <*Cdtr*>	[0..1]	±		186
	CreditorAccount <*CdtrAcct*>	[0..1]	±		187
	UltimateCreditor <*UltmtCdtr*>	[0..1]	±		187
	InstructionForCreditorAgent <*InstrForCdtrAgt*>	[0..*]	±		187
	InstructionForDebtorAgent <*InstrForDbtrAgt*>	[0..1]			188
	Code <*Cd*>	[0..1]	CodeSet		188
	InstructionInformation <*InstrInf*>	[0..1]	Text		188
	Purpose <*Purp*>	[0..1]	±		188
	RegulatoryReporting <*RgltryRptg*>	[0..10]	±		189
	Tax <*Tax*>	[0..1]	±		189
	RelatedRemittanceInformation <*RltdRmtInf*>	[0..10]	±		190

Or	MessageElement *<XML Tag>*	Mult.	Type	Constr. No.	Page
	RemittanceInformation *<RmtInf>*	[0..1]	±		190
	SupplementaryData *<SplmtryData>*	[0..*]	±	C30	190

Constraints

- **InstructionForCreditorAgentRule**

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

  ```
  On Condition
      /InstructionForCreditorAgent[*]/Code is equal to value 'PayCreditorByCheque'
  Following Must be True
      /CreditorAccount Must be absent
  ```

- **IntermediaryAgent1AccountRule**

  If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present.

  ```
  On Condition
      /IntermediaryAgent1 is absent
  Following Must be True
      /IntermediaryAgent1Account Must be absent
  ```

- **IntermediaryAgent2AccountRule**

  If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present.

  ```
  On Condition
      /IntermediaryAgent2 is absent
  Following Must be True
      /IntermediaryAgent2Account 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
  ```

- **IntermediaryAgent3AccountRule**

  If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present.

  ```
  On Condition
      /IntermediaryAgent3 is absent
  Following Must be True
      /IntermediaryAgent3Account Must be absent
  ```

- **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.

6.1.16.7.1 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 86 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionIdentification <*InstrId*>	[0..1]	Text		86
	EndToEndIdentification <*EndToEndId*>	[1..1]	Text		86
	UETR <*UETR*>	[0..1]	IdentifierSet		86

6.1.16.7.2 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 191 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		191
	ServiceLevel <*SvcLvl*>	[0..*]			192
{Or	Code <*Cd*>	[1..1]	CodeSet		192
Or}	Proprietary <*Prtry*>	[1..1]	Text		192
	LocalInstrument <*LclInstrm*>	[0..1]			192
{Or	Code <*Cd*>	[1..1]	CodeSet		192
Or}	Proprietary <*Prtry*>	[1..1]	Text		193
	CategoryPurpose <*CtgyPurp*>	[0..1]			193
{Or	Code <*Cd*>	[1..1]	CodeSet		193
Or}	Proprietary <*Prtry*>	[1..1]	Text		193

6.1.16.7.3 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 55 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount *<InstdAmt>*	[1..1]	Amount	C1, C18	55
Or}	EquivalentAmount *<EqvtAmt>*	[1..1]			56
	Amount *<Amt>*	[1..1]	Amount	C1, C18	56
	CurrencyOfTransfer *<CcyOfTrf>*	[1..1]	CodeSet	C1	56

6.1.16.7.4 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	UnitCurrency *<UnitCcy>*	[0..1]	CodeSet	C1	180
	ExchangeRate *<XchgRate>*	[0..1]	Rate		180
	RateType *<RateTp>*	[0..1]	CodeSet		181
	ContractIdentification *<CtrctId>*	[0..1]	Text		181

6.1.16.7.4.1 UnitCurrency <UnitCcy>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 263

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.

6.1.16.7.4.2 ExchangeRate <XchgRate>

Presence: [0..1]

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

Datatype: "BaseOneRate" on page 283

6.1.16.7.4.3 RateType <RateTp>

Presence: [0..1]

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

Datatype: "ExchangeRateType1Code" on page 269

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

6.1.16.7.4.4 ContractIdentification <CtrctId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.16.7.5 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 265

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.

6.1.16.7.6 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 69 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	MandateIdentification <*MndtId*>	[0..1]	Text		69
	Type <*Tp*>	[0..1]	±		69
	DateOfSignature <*DtOfSgntr*>	[0..1]	Date		70
	DateOfVerification <*DtOfVrfctn*>	[0..1]	DateTime		70
	ElectronicSignature <*ElctrncSgntr*>	[0..1]	Binary		70
	FirstPaymentDate <*FrstPmtDt*>	[0..1]	Date		70
	FinalPaymentDate <*FnlPmtDt*>	[0..1]	Date		70
	Frequency <*Frqcy*>	[0..1]	±		71
	Reason <*Rsn*>	[0..1]			71
{Or	Code <*Cd*>	[1..1]	CodeSet		71
Or}	Proprietary <*Prtry*>	[1..1]	Text		71

6.1.16.7.7 ChequeInstruction <ChqInstr>

Presence: [0..1]

Definition: Set of elements needed to issue a cheque.

Impacted by: C15 "ChequeMaturityDateRule"

ChequeInstruction <ChqInstr> contains the following elements (see "Cheque11" on page 58 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	ChequeType <*ChqTp*>	[0..1]	CodeSet		58
	ChequeNumber <*ChqNb*>	[0..1]	Text		59
	ChequeFrom <*ChqFr*>	[0..1]			59
	Name <*Nm*>	[1..1]	Text		59
	Address <*Adr*>	[1..1]	±		60
	DeliveryMethod <*DlvryMtd*>	[0..1]			60
{Or	Code <*Cd*>	[1..1]	CodeSet		61
Or}	Proprietary <*Prtry*>	[1..1]	Text		61
	DeliverTo <*DlvrTo*>	[0..1]			61
	Name <*Nm*>	[1..1]	Text		62
	Address <*Adr*>	[1..1]	±		62
	InstructionPriority <*InstrPrty*>	[0..1]	CodeSet		62
	ChequeMaturityDate <*ChqMtrtyDt*>	[0..1]	Date		63
	FormsCode <*FrmsCd*>	[0..1]	Text		63
	MemoField <*MemoFld*>	[0..2]	Text		63
	RegionalClearingZone <*RgnlClrZone*>	[0..1]	Text		63
	PrintLocation <*PrtLctn*>	[0..1]	Text		63
	Signature <*Sgntr*>	[0..5]	Text		63

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
  ```

6.1.16.7.8 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.16.7.9 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 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <FinInstnId>	[1..1]	±		83
	BranchIdentification <BrnchId>	[0..1]	±		84

6.1.16.7.10 IntermediaryAgent1Account <IntrmyAgt1Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 1 at its servicing agent in the payment chain.

IntermediaryAgent1Account <IntrmyAgt1Acct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.16.7.11 IntermediaryAgent2 <IntrmyAgt2>

Presence: [0..1]

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

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

IntermediaryAgent2 <IntrmyAgt2> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		83
	BranchIdentification <*BrnchId*>	[0..1]	±		84

6.1.16.7.12 IntermediaryAgent2Account <IntrmyAgt2Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 2 at its servicing agent in the payment chain.

IntermediaryAgent2Account <IntrmyAgt2Acct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		52
	Type <*Tp*>	[0..1]	±		53
	Currency <*Ccy*>	[0..1]	CodeSet	C1	53
	Name <*Nm*>	[0..1]	Text		53
	Proxy <*Prxy*>	[0..1]	±		54

6.1.16.7.13 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 83 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification <*FinInstnId*>	[1..1]	±		83
	BranchIdentification <*BrnchId*>	[0..1]	±		84

6.1.16.7.14 IntermediaryAgent3Account <IntrmyAgt3Acct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the intermediary agent 3 at its servicing agent in the payment chain.

IntermediaryAgent3Account <IntrmyAgt3Acct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.7.15 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

CreditorAgent <CdtrAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.16.7.16 CreditorAgentAccount <CdtrAgtAcct>

Presence: [0..1]

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

CreditorAgentAccount <CdtrAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.16.7.17 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.16.7.18 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.16.7.19 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 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.16.7.20 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 176 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		176
	InstructionInformation *<InstrInf>*	[0..1]	Text		176

6.1.16.7.21 InstructionForDebtorAgent <InstrForDbtrAgt>

Presence: [0..1]

Definition: Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent.

InstructionForDebtorAgent <InstrForDbtrAgt> contains the following **InstructionForDebtorAgent1** elements

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Code *<Cd>*	[0..1]	CodeSet		188
	InstructionInformation *<InstrInf>*	[0..1]	Text		188

6.1.16.7.21.1 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: "ExternalDebtorAgentInstruction1Code" on page 271

6.1.16.7.21.2 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 285

6.1.16.7.22 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 93 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		94
Or}	Proprietary <Prtry>	[1..1]	Text		94

6.1.16.7.23 RegulatoryReporting <RgltryRptg>

Presence: [0..10]

Definition: Information needed due to regulatory and statutory requirements.

RegulatoryReporting <RgltryRptg> contains the following elements (see "RegulatoryReporting3" on page 209 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DebitCreditReportingIndicator <DbtCdtRptgInd>	[0..1]	CodeSet		210
	Authority <Authrty>	[0..1]			210
	Name <Nm>	[0..1]	Text		210
	Country <Ctry>	[0..1]	CodeSet	C17	210
	Details <Dtls>	[0..*]			210
	Type <Tp>	[0..1]	Text		211
	Date <Dt>	[0..1]	Date		211
	Country <Ctry>	[0..1]	CodeSet	C17	211
	Code <Cd>	[0..1]	Text		211
	Amount <Amt>	[0..1]	Amount	C1, C18	211
	Information <Inf>	[0..*]	Text		212

6.1.16.7.24 Tax <Tax>

Presence: [0..1]

Definition: Provides details on the tax.

Tax <Tax> contains the following elements (see "TaxInformation8" on page 251 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		252
	Debtor <Dbtr>	[0..1]	±		252
	AdministrationZone <AdmstnZone>	[0..1]	Text		252
	ReferenceNumber <RefNb>	[0..1]	Text		252
	Method <Mtd>	[0..1]	Text		252
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C18	253
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C18	253
	Date <Dt>	[0..1]	Date		253
	SequenceNumber <SeqNb>	[0..1]	Quantity		253
	Record <Rcrd>	[0..*]	±		254

6.1.16.7.25 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 237 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		237
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		237

6.1.16.7.26 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 238 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Unstructured <Ustrd>	[0..*]	Text		238
	Structured <Strd>	[0..*]	±		238

6.1.16.7.27 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C30 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "SupplementaryData1" on page 90 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		90
	Envelope <Envlp>	[1..1]	(External Schema)		90

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.

6.1.17   Payment Type

6.1.17.1 PaymentTypeInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		191
	ServiceLevel <SvcLvl>	[0..*]			192
{Or	Code <Cd>	[1..1]	CodeSet		192
Or}	Proprietary <Prtry>	[1..1]	Text		192
	LocalInstrument <LclInstrm>	[0..1]			192
{Or	Code <Cd>	[1..1]	CodeSet		192
Or}	Proprietary <Prtry>	[1..1]	Text		193
	CategoryPurpose <CtgyPurp>	[0..1]			193
{Or	Code <Cd>	[1..1]	CodeSet		193
Or}	Proprietary <Prtry>	[1..1]	Text		193

6.1.17.1.1 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 277

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

6.1.17.1.2 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		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		192

6.1.17.1.2.1 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 274

6.1.17.1.2.2 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 286

6.1.17.1.3 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		192
Or}	Proprietary *<Prtry>*	[1..1]	Text		193

6.1.17.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 272

6.1.17.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.17.1.4 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		193
Or}	Proprietary *<Prtry>*	[1..1]	Text		193

6.1.17.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 270

6.1.17.1.4.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.17.2 PaymentTypeInformation29

Definition: Provides further details of the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		194
	ServiceLevel *<SvcLvl>*	[0..*]			194
{Or	Code *<Cd>*	[1..1]	CodeSet		194
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	LocalInstrument *<LclInstrm>*	[0..1]			195
{Or	Code *<Cd>*	[1..1]	CodeSet		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195
	SequenceType *<SeqTp>*	[0..1]	CodeSet		195
	CategoryPurpose *<CtgyPurp>*	[0..1]			196
{Or	Code *<Cd>*	[1..1]	CodeSet		196
Or}	Proprietary *<Prtry>*	[1..1]	Text		196

6.1.17.2.1 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 277

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

6.1.17.2.2 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		194
Or}	Proprietary *<Prtry>*	[1..1]	Text		195

6.1.17.2.2.1 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 274

6.1.17.2.2.2 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 286

6.1.17.2.3 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		195
Or}	Proprietary *<Prtry>*	[1..1]	Text		195

6.1.17.2.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 272

6.1.17.2.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.17.2.4 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 278

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

CodeName	Name	Definition
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.17.2.5 CategoryPurpose <CtgyPurp>

Presence: [0..1]

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

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

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

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
{Or	Code *<Cd>*	[1..1]	CodeSet		196
Or}	Proprietary *<Prtry>*	[1..1]	Text		196

6.1.17.2.5.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 270

6.1.17.2.5.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.17.3 PaymentTypeInformation27

Definition: Provides further details of the type of payment.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	InstructionPriority *<InstrPrty>*	[0..1]	CodeSet		197
	ClearingChannel *<ClrChanl>*	[0..1]	CodeSet		197
	ServiceLevel *<SvcLvl>*	[0..*]			198
{Or	Code *<Cd>*	[1..1]	CodeSet		198
Or}	Proprietary *<Prtry>*	[1..1]	Text		198
	LocalInstrument *<LclInstrm>*	[0..1]			198
{Or	Code *<Cd>*	[1..1]	CodeSet		198
Or}	Proprietary *<Prtry>*	[1..1]	Text		198
	SequenceType *<SeqTp>*	[0..1]	CodeSet		199
	CategoryPurpose *<CtgyPurp>*	[0..1]			199
{Or	Code *<Cd>*	[1..1]	CodeSet		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199

6.1.17.3.1 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 277

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

6.1.17.3.2 ClearingChannel <ClrChanl>

Presence: [0..1]

Definition: Specifies the clearing channel to be used to process the payment instruction.

Datatype: "ClearingChannel2Code" on page 267

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.1.17.3.3 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		198
Or}	Proprietary <*Prtry*>	[1..1]	Text		198

6.1.17.3.3.1 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 274

6.1.17.3.3.2 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 286

6.1.17.3.4 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		198
Or}	Proprietary <*Prtry*>	[1..1]	Text		198

6.1.17.3.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 272

6.1.17.3.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.17.3.5 SequenceType <SeqTp>

Presence: [0..1]

Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

Datatype: "SequenceType3Code" on page 278

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.1.17.3.6 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		199
Or}	Proprietary *<Prtry>*	[1..1]	Text		199

6.1.17.3.6.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 270

6.1.17.3.6.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Category purpose, in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.18 Person Identification

6.1.18.1 PersonIdentification13

Definition: Unique and unambiguous way to identify a person.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth *<DtAndPlcOfBirth>*	[0..1]			200
	BirthDate *<BirthDt>*	[1..1]	Date		200
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		200
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		201
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	201
	Other *<Othr>*	[0..*]			201
	Identification *<Id>*	[1..1]	Text		201
	SchemeName *<SchmeNm>*	[0..1]			201
{Or	Code *<Cd>*	[1..1]	CodeSet		202
Or}	Proprietary *<Prtry>*	[1..1]	Text		202
	Issuer *<Issr>*	[0..1]	Text		202

6.1.18.1.1 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		200
	ProvinceOfBirth *<PrvcOfBirth>*	[0..1]	Text		200
	CityOfBirth *<CityOfBirth>*	[1..1]	Text		201
	CountryOfBirth *<CtryOfBirth>*	[1..1]	CodeSet	C17	201

6.1.18.1.1.1 BirthDate <BirthDt>

Presence: [1..1]

Definition: Date on which a person is born.

Datatype: "ISODate" on page 280

6.1.18.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 286

6.1.18.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 286

6.1.18.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 267

Constraints

- **Country**

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

6.1.18.1.2 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		201
	SchemeName *<SchmeNm>*	[0..1]			201
{Or	Code *<Cd>*	[1..1]	CodeSet		202
Or}	Proprietary *<Prtry>*	[1..1]	Text		202
	Issuer *<Issr>*	[0..1]	Text		202

6.1.18.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 286

6.1.18.1.2.2 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		202
Or}	Proprietary <*Prtry*>	[1..1]	Text		202

6.1.18.1.2.2.1 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 273

6.1.18.1.2.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.18.1.2.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 286

6.1.18.2 Contact4

Definition: Specifies the details of the contact person.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	NamePrefix <*NmPrfx*>	[0..1]	CodeSet		203
	Name <*Nm*>	[0..1]	Text		203
	PhoneNumber <*PhneNb*>	[0..1]	Text		203
	MobileNumber <*MobNb*>	[0..1]	Text		204
	FaxNumber <*FaxNb*>	[0..1]	Text		204
	EmailAddress <*EmailAdr*>	[0..1]	Text		204
	EmailPurpose <*EmailPurp*>	[0..1]	Text		204
	JobTitle <*JobTitl*>	[0..1]	Text		204
	Responsibility <*Rspnsblty*>	[0..1]	Text		204
	Department <*Dept*>	[0..1]	Text		204
	Other <*Othr*>	[0..*]			204
	ChannelType <*ChanlTp*>	[1..1]	Text		205
	Identification <*Id*>	[0..1]	Text		205
	PreferredMethod <*PrefrdMtd*>	[0..1]	CodeSet		205

6.1.18.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 276

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).

6.1.18.2.2 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 285

6.1.18.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 287

6.1.18.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 287

6.1.18.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 287

6.1.18.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 285

6.1.18.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.18.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 286

6.1.18.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 286

6.1.18.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 286

6.1.18.2.11 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		205
	Identification <*Id*>	[0..1]	Text		205

6.1.18.2.11.1 ChannelType <ChanlTp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 286

6.1.18.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 285

6.1.18.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 277

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.

6.1.19   Postal Address

6.1.19.1 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]			206
{Or	Code *<Cd>*	[1..1]	CodeSet		206
Or}	Proprietary *<Prtry>*	[1..1]	±		207
	Department *<Dept>*	[0..1]	Text		207
	SubDepartment *<SubDept>*	[0..1]	Text		207
	StreetName *<StrtNm>*	[0..1]	Text		207
	BuildingNumber *<BldgNb>*	[0..1]	Text		207
	BuildingName *<BldgNm>*	[0..1]	Text		208
	Floor *<Flr>*	[0..1]	Text		208
	PostBox *<PstBx>*	[0..1]	Text		208
	Room *<Room>*	[0..1]	Text		208
	PostCode *<PstCd>*	[0..1]	Text		208
	TownName *<TwnNm>*	[0..1]	Text		208
	TownLocationName *<TwnLctnNm>*	[0..1]	Text		208
	DistrictName *<DstrctNm>*	[0..1]	Text		208
	CountrySubDivision *<CtrySubDvsn>*	[0..1]	Text		209
	Country *<Ctry>*	[0..1]	CodeSet	C17	209
	AddressLine *<AdrLine>*	[0..7]	Text		209

6.1.19.1.1 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		206
Or}	Proprietary *<Prtry>*	[1..1]	±		207

6.1.19.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 264

CodeName	Name	Definition
ADDR	Postal	Address is the complete postal address.

CodeName	Name	Definition
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.

6.1.19.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

Proprietary <Prtry> contains the following elements (see "GenericIdentification30" on page 85 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	Text		85
	Issuer <*Issr*>	[1..1]	Text		86
	SchemeName <*SchmeNm*>	[0..1]	Text		86

6.1.19.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 286

6.1.19.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 286

6.1.19.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "Max70Text" on page 286

6.1.19.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "Max16Text" on page 285

6.1.19.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 286

6.1.19.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 286

6.1.19.1.8 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 285

6.1.19.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 286

6.1.19.1.10 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 285

6.1.19.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.19.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 286

6.1.19.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.19.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.19.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 267

Constraints

- **Country**

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

6.1.19.1.16 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 286

6.1.20   Regulatory Reporting

6.1.20.1 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		210
	Authority <*Authrty*>	[0..1]			210
	Name <*Nm*>	[0..1]	Text		210
	Country <*Ctry*>	[0..1]	CodeSet	C17	210
	Details <*Dtls*>	[0..*]			210
	Type <*Tp*>	[0..1]	Text		211
	Date <*Dt*>	[0..1]	Date		211
	Country <*Ctry*>	[0..1]	CodeSet	C17	211
	Code <*Cd*>	[0..1]	Text		211
	Amount <*Amt*>	[0..1]	Amount	C1, C18	211
	Information <*Inf*>	[0..*]	Text		212

6.1.20.1.1 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 277

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.

6.1.20.1.2 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		210
	Country *<Ctry>*	[0..1]	CodeSet	C17	210

6.1.20.1.2.1 Name <Nm>

Presence: [0..1]

Definition: Name of the entity requiring the regulatory reporting information.

Datatype: "Max140Text" on page 285

6.1.20.1.2.2 Country <Ctry>

Presence: [0..1]

Definition: Country of the entity that requires the regulatory reporting information.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 267

Constraints

- **Country**

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

6.1.20.1.3 Details <Dtls>

Presence: [0..*]

Definition: Set of elements used to provide details on the regulatory reporting information.

Details <Dtls> contains the following **StructuredRegulatoryReporting3** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		211
	Date <*Dt*>	[0..1]	Date		211
	Country <*Ctry*>	[0..1]	CodeSet	C17	211
	Code <*Cd*>	[0..1]	Text		211
	Amount <*Amt*>	[0..1]	Amount	C1, C18	211
	Information <*Inf*>	[0..*]	Text		212

6.1.20.1.3.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of the information supplied in the regulatory reporting details.

Datatype: "Max35Text" on page 286

6.1.20.1.3.2 Date <Dt>

Presence: [0..1]

Definition: Date related to the specified type of regulatory reporting details.

Datatype: "ISODate" on page 280

6.1.20.1.3.3 Country <Ctry>

Presence: [0..1]

Definition: Country related to the specified type of regulatory reporting details.

Impacted by: C17 "Country"

Datatype: "CountryCode" on page 267

Constraints

- **Country**

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

6.1.20.1.3.4 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 284

6.1.20.1.3.5 Amount <Amt>

Presence: [0..1]

Definition: Amount of money to be reported for regulatory and statutory requirements.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.20.1.3.6 Information <Inf>

Presence: [0..*]

Definition: Additional details that cater for specific domestic regulatory requirements.

Datatype: "Max35Text" on page 286

6.1.21   Remittance

6.1.21.1 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..*]			214
	Type *<Tp>*	[0..1]			216
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			216
{Or	Code *<Cd>*	[1..1]	CodeSet		216
Or}	Proprietary *<Prtry>*	[1..1]	Text		217
	Issuer *<Issr>*	[0..1]	Text		217
	Number *<Nb>*	[0..1]	Text		217
	RelatedDate *<RltdDt>*	[0..1]	Date		218
	LineDetails *<LineDtls>*	[0..*]			218
	Identification *<Id>*	[1..*]			219
	Type *<Tp>*	[0..1]			220
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			220
{Or	Code *<Cd>*	[1..1]	CodeSet		220
Or}	Proprietary *<Prtry>*	[1..1]	Text		220
	Issuer *<Issr>*	[0..1]	Text		221
	Number *<Nb>*	[0..1]	Text		221
	RelatedDate *<RltdDt>*	[0..1]	Date		221
	Description *<Desc>*	[0..1]	Text		221
	Amount *<Amt>*	[0..1]			221
	DuePayableAmount *<DuePyblAmt>*	[0..1]	Amount	C1, C18	222
	DiscountAppliedAmount *<DscntApldAmt>*	[0..*]			223
	Type *<Tp>*	[0..1]			223
{Or	Code *<Cd>*	[1..1]	CodeSet		223
Or}	Proprietary *<Prtry>*	[1..1]	Text		223
	Amount *<Amt>*	[1..1]	Amount	C1, C18	223
	CreditNoteAmount *<CdtNoteAmt>*	[0..1]	Amount	C1, C18	224
	TaxAmount *<TaxAmt>*	[0..*]			224
	Type *<Tp>*	[0..1]			224
{Or	Code *<Cd>*	[1..1]	CodeSet		225
Or}	Proprietary *<Prtry>*	[1..1]	Text		225
	Amount *<Amt>*	[1..1]	Amount	C1, C18	225

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason *<AdjstmntAmtAndRsn>*	[0..*]			225
	Amount *<Amt>*	[1..1]	Amount	C1, C18	226
	CreditDebitIndicator *<CdtDbtInd>*	[0..1]	CodeSet		226
	Reason *<Rsn>*	[0..1]	Text		226
	AdditionalInformation *<AddtlInf>*	[0..1]	Text		226
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	227
	ReferredDocumentAmount *<RfrdDocAmt>*	[0..1]	±		227
	CreditorReferenceInformation *<CdtrRefInf>*	[0..1]	±		228
	Invoicer *<Invcr>*	[0..1]	±		229
	Invoicee *<Invcee>*	[0..1]	±		229
	TaxRemittance *<TaxRmt>*	[0..1]	±		230
	GarnishmentRemittance *<GrnshmtRmt>*	[0..1]	±		230
	AdditionalRemittanceInformation *<AddtlRmtInf>*	[0..3]	Text		231

6.1.21.1.1 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]			216
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217
	Issuer <*Issr*>	[0..1]	Text		217
	Number <*Nb*>	[0..1]	Text		217
	RelatedDate <*RltdDt*>	[0..1]	Date		218
	LineDetails <*LineDtls*>	[0..*]			218
	Identification <*Id*>	[1..*]			219
	Type <*Tp*>	[0..1]			220
	CodeOrProprietary <*CdOrPrtry*>	[1..1]			220
{Or	Code <*Cd*>	[1..1]	CodeSet		220
Or}	Proprietary <*Prtry*>	[1..1]	Text		220
	Issuer <*Issr*>	[0..1]	Text		221
	Number <*Nb*>	[0..1]	Text		221
	RelatedDate <*RltdDt*>	[0..1]	Date		221
	Description <*Desc*>	[0..1]	Text		221
	Amount <*Amt*>	[0..1]			221
	DuePayableAmount <*DuePyblAmt*>	[0..1]	Amount	C1, C18	222
	DiscountAppliedAmount <*DscntApldAmt*>	[0..*]			223
	Type <*Tp*>	[0..1]			223
{Or	Code <*Cd*>	[1..1]	CodeSet		223
Or}	Proprietary <*Prtry*>	[1..1]	Text		223
	Amount <*Amt*>	[1..1]	Amount	C1, C18	223
	CreditNoteAmount <*CdtNoteAmt*>	[0..1]	Amount	C1, C18	224
	TaxAmount <*TaxAmt*>	[0..*]			224
	Type <*Tp*>	[0..1]			224
{Or	Code <*Cd*>	[1..1]	CodeSet		225
Or}	Proprietary <*Prtry*>	[1..1]	Text		225
	Amount <*Amt*>	[1..1]	Amount	C1, C18	225

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <*AdjstmntAmtAndRsn*>	[0..*]			225
	Amount <*Amt*>	[1..1]	Amount	C1, C18	226
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		226
	Reason <*Rsn*>	[0..1]	Text		226
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		226
	RemittedAmount <*RmtdAmt*>	[0..1]	Amount	C1, C18	227

6.1.21.1.1.1 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]			216
{Or	Code <*Cd*>	[1..1]	CodeSet		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217
	Issuer <*Issr*>	[0..1]	Text		217

6.1.21.1.1.1.1 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		216
Or}	Proprietary <*Prtry*>	[1..1]	Text		217

6.1.21.1.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 268

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.

6.1.21.1.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 286

6.1.21.1.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 280

6.1.21.1.1.4 LineDetails <LineDtls>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..*]			219
	Type <Tp>	[0..1]			220
	CodeOrProprietary <CdOrPrtry>	[1..1]			220
{Or	Code <Cd>	[1..1]	CodeSet		220
Or}	Proprietary <Prtry>	[1..1]	Text		220
	Issuer <Issr>	[0..1]	Text		221
	Number <Nb>	[0..1]	Text		221
	RelatedDate <RltdDt>	[0..1]	Date		221
	Description <Desc>	[0..1]	Text		221
	Amount <Amt>	[0..1]			221
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	222
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			223
	Type <Tp>	[0..1]			223
{Or	Code <Cd>	[1..1]	CodeSet		223
Or}	Proprietary <Prtry>	[1..1]	Text		223
	Amount <Amt>	[1..1]	Amount	C1, C18	223
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	224
	TaxAmount <TaxAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		225
Or}	Proprietary <Prtry>	[1..1]	Text		225
	Amount <Amt>	[1..1]	Amount	C1, C18	225
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			225
	Amount <Amt>	[1..1]	Amount	C1, C18	226
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		226
	Reason <Rsn>	[0..1]	Text		226
	AdditionalInformation <AddtlInf>	[0..1]	Text		226
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	227

6.1.21.1.1.4.1 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]			220
	CodeOrProprietary <CdOrPrtry>	[1..1]			220
{Or	Code <Cd>	[1..1]	CodeSet		220
Or}	Proprietary <Prtry>	[1..1]	Text		220
	Issuer <Issr>	[0..1]	Text		221
	Number <Nb>	[0..1]	Text		221
	RelatedDate <RltdDt>	[0..1]	Date		221

6.1.21.1.1.4.1.1 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]			220
{Or	Code <Cd>	[1..1]	CodeSet		220
Or}	Proprietary <Prtry>	[1..1]	Text		220
	Issuer <Issr>	[0..1]	Text		221

6.1.21.1.1.4.1.1.1 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		220
Or}	Proprietary <Prtry>	[1..1]	Text		220

6.1.21.1.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 271

6.1.21.1.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 280

6.1.21.1.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 285

6.1.21.1.1.4.3 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	C1, C18	222
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			223
	Type <Tp>	[0..1]			223
{Or	Code <Cd>	[1..1]	CodeSet		223
Or}	Proprietary <Prtry>	[1..1]	Text		223
	Amount <Amt>	[1..1]	Amount	C1, C18	223
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	224
	TaxAmount <TaxAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		225
Or}	Proprietary <Prtry>	[1..1]	Text		225
	Amount <Amt>	[1..1]	Amount	C1, C18	225
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			225
	Amount <Amt>	[1..1]	Amount	C1, C18	226
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		226
	Reason <Rsn>	[0..1]	Text		226
	AdditionalInformation <AddtlInf>	[0..1]	Text		226
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	227

6.1.21.1.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.1.1.4.3.2 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]			223
{Or	Code *<Cd>*	[1..1]	CodeSet		223
Or}	Proprietary *<Prtry>*	[1..1]	Text		223
	Amount *<Amt>*	[1..1]	Amount	C1, C18	223

6.1.21.1.1.4.3.2.1 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		223
Or}	Proprietary *<Prtry>*	[1..1]	Text		223

6.1.21.1.1.4.3.2.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalDiscountAmountType1Code" on page 271

6.1.21.1.1.4.3.2.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.4.3.2.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.1.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.1.1.4.3.4 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]			224
{Or	Code <*Cd*>	[1..1]	CodeSet		225
Or}	Proprietary <*Prtry*>	[1..1]	Text		225
	Amount <*Amt*>	[1..1]	Amount	C1, C18	225

6.1.21.1.1.4.3.4.1 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		225
Or}	Proprietary *<Prtry>*	[1..1]	Text		225

6.1.21.1.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 275

6.1.21.1.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.21.1.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.1.1.4.3.5 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	C1, C18	226
	CreditDebitIndicator <*CdtDbtInd*>	[0..1]	CodeSet		226
	Reason <*Rsn*>	[0..1]	Text		226
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		226

6.1.21.1.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.1.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 267

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

6.1.21.1.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 286

6.1.21.1.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 285

6.1.21.1.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.1.2 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 104 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	105
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			106
	Type <Tp>	[0..1]			106
{Or	Code <Cd>	[1..1]	CodeSet		106
Or}	Proprietary <Prtry>	[1..1]	Text		106
	Amount <Amt>	[1..1]	Amount	C1, C18	106
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	107
	TaxAmount <TaxAmt>	[0..*]			107
	Type <Tp>	[0..1]			107
{Or	Code <Cd>	[1..1]	CodeSet		108
Or}	Proprietary <Prtry>	[1..1]	Text		108
	Amount <Amt>	[1..1]	Amount	C1, C18	108
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			108
	Amount <Amt>	[1..1]	Amount	C1, C18	109
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		109
	Reason <Rsn>	[0..1]	Text		109
	AdditionalInformation <AddtlInf>	[0..1]	Text		109
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	110

6.1.21.1.3 CreditorReferenceInformation <CdtRefInf>

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 77 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Type *<Tp>*	[0..1]			77
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			77
{Or	Code *<Cd>*	[1..1]	CodeSet		78
Or}	Proprietary *<Prtry>*	[1..1]	Text		78
	Issuer *<Issr>*	[0..1]	Text		78
	Reference *<Ref>*	[0..1]	Text		78

6.1.21.1.4 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.21.1.5 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.21.1.6 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 248 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Creditor <*Cdtr*>	[0..1]	±		248
	Debtor <*Dbtr*>	[0..1]	±		248
	UltimateDebtor <*UltmtDbtr*>	[0..1]	±		249
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		249
	ReferenceNumber <*RefNb*>	[0..1]	Text		249
	Method <*Mtd*>	[0..1]	Text		249
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C1, C18	250
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C1, C18	250
	Date <*Dt*>	[0..1]	Date		250
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		250
	Record <*Rcrd*>	[0..*]	±		251

6.1.21.1.7 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 231 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			232
	CodeOrProprietary <CdOrPrtry>	[1..1]			232
{Or	Code <Cd>	[1..1]	CodeSet		232
Or}	Proprietary <Prtry>	[1..1]	Text		233
	Issuer <Issr>	[0..1]	Text		233
	Garnishee <Grnshee>	[0..1]	±		233
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		233
	ReferenceNumber <RefNb>	[0..1]	Text		234
	Date <Dt>	[0..1]	Date		234
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	234
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		234
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		235

6.1.21.1.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: "Max140Text" on page 285

6.1.21.2 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]			232
	CodeOrProprietary *<CdOrPrtry>*	[1..1]			232
{Or	Code *<Cd>*	[1..1]	CodeSet		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		233
	Issuer *<Issr>*	[0..1]	Text		233
	Garnishee *<Grnshee>*	[0..1]	±		233
	GarnishmentAdministrator *<GrnshmtAdmstr>*	[0..1]	±		233
	ReferenceNumber *<RefNb>*	[0..1]	Text		234
	Date *<Dt>*	[0..1]	Date		234
	RemittedAmount *<RmtdAmt>*	[0..1]	Amount	C1, C18	234
	FamilyMedicalInsuranceIndicator *<FmlyMdclInsrncInd>*	[0..1]	Indicator		234
	EmployeeTerminationIndicator *<MplyeeTermntnInd>*	[0..1]	Indicator		235

6.1.21.2.1 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]			232
{Or	Code *<Cd>*	[1..1]	CodeSet		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		233
	Issuer *<Issr>*	[0..1]	Text		233

6.1.21.2.1.1 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		232
Or}	Proprietary *<Prtry>*	[1..1]	Text		233

6.1.21.2.1.1.1 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 272

6.1.21.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 286

6.1.21.2.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 286

6.1.21.2.2 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.21.2.3 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 113 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Name *<Nm>*	[0..1]	Text		113
	PostalAddress *<PstlAdr>*	[0..1]	±		113
	Identification *<Id>*	[0..1]	±		114
	CountryOfResidence *<CtryOfRes>*	[0..1]	CodeSet	C17	114
	ContactDetails *<CtctDtls>*	[0..1]	±		115

6.1.21.2.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 285

6.1.21.2.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 280

6.1.21.2.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.21.2.7 FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>

Presence: [0..1]

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

Datatype: One of the following values must be used (see "TrueFalseIndicator" on page 282):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.21.2.8 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 282):

- *Meaning When True:* True

- *Meaning When False:* False

6.1.21.3 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Method *<Mtd>*	[1..1]	CodeSet		235
	ElectronicAddress *<ElctrncAdr>*	[0..1]	Text		236
	PostalAddress *<PstlAdr>*	[0..1]			236
	Name *<Nm>*	[1..1]	Text		236
	Address *<Adr>*	[1..1]	±		236

6.1.21.3.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 278

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).

6.1.21.3.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 285

6.1.21.3.3 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		236
	Address <*Adr*>	[1..1]	±		236

6.1.21.3.3.1 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 285

6.1.21.3.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 205 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			206
{Or	Code <Cd>	[1..1]	CodeSet		206
Or}	Proprietary <Prtry>	[1..1]	±		207
	Department <Dept>	[0..1]	Text		207
	SubDepartment <SubDept>	[0..1]	Text		207
	StreetName <StrtNm>	[0..1]	Text		207
	BuildingNumber <BldgNb>	[0..1]	Text		207
	BuildingName <BldgNm>	[0..1]	Text		208
	Floor <Flr>	[0..1]	Text		208
	PostBox <PstBx>	[0..1]	Text		208
	Room <Room>	[0..1]	Text		208
	PostCode <PstCd>	[0..1]	Text		208
	TownName <TwnNm>	[0..1]	Text		208
	TownLocationName <TwnLctnNm>	[0..1]	Text		208
	DistrictName <DstrctNm>	[0..1]	Text		208
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		209
	Country <Ctry>	[0..1]	CodeSet	C17	209
	AddressLine <AdrLine>	[0..7]	Text		209

6.1.21.4　RemittanceLocation7

Definition: Provides information on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		237
	RemittanceLocationDetails <RmtLctnDtls>	[0..*]	±		237

6.1.21.4.1　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 286

6.1.21.4.2　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 235 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		235
	ElectronicAddress <ElctrncAdr>	[0..1]	Text		236
	PostalAddress <PstlAdr>	[0..1]			236
	Name <Nm>	[1..1]	Text		236
	Address <Adr>	[1..1]	±		236

6.1.21.5 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		238
	Structured <Strd>	[0..*]	±		238

6.1.21.5.1 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 285

6.1.21.5.2 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 212 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			214
	Type <Tp>	[0..1]			216
	CodeOrProprietary <CdOrPrtry>	[1..1]			216
{Or	Code <Cd>	[1..1]	CodeSet		216
Or}	Proprietary <Prtry>	[1..1]	Text		217
	Issuer <Issr>	[0..1]	Text		217
	Number <Nb>	[0..1]	Text		217
	RelatedDate <RltdDt>	[0..1]	Date		218
	LineDetails <LineDtls>	[0..*]			218
	Identification <Id>	[1..*]			219
	Type <Tp>	[0..1]			220
	CodeOrProprietary <CdOrPrtry>	[1..1]			220
{Or	Code <Cd>	[1..1]	CodeSet		220
Or}	Proprietary <Prtry>	[1..1]	Text		220
	Issuer <Issr>	[0..1]	Text		221
	Number <Nb>	[0..1]	Text		221
	RelatedDate <RltdDt>	[0..1]	Date		221
	Description <Desc>	[0..1]	Text		221
	Amount <Amt>	[0..1]			221
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C18	222
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			223
	Type <Tp>	[0..1]			223
{Or	Code <Cd>	[1..1]	CodeSet		223
Or}	Proprietary <Prtry>	[1..1]	Text		223
	Amount <Amt>	[1..1]	Amount	C1, C18	223
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C18	224
	TaxAmount <TaxAmt>	[0..*]			224
	Type <Tp>	[0..1]			224
{Or	Code <Cd>	[1..1]	CodeSet		225
Or}	Proprietary <Prtry>	[1..1]	Text		225

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C18	225
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			225
	Amount <Amt>	[1..1]	Amount	C1, C18	226
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		226
	Reason <Rsn>	[0..1]	Text		226
	AdditionalInformation <AddtlInf>	[0..1]	Text		226
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C18	227
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		227
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		228
	Invoicer <Invcr>	[0..1]	±		229
	Invoicee <Invcee>	[0..1]	±		229
	TaxRemittance <TaxRmt>	[0..1]	±		230
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		230
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		231

6.1.22　　　Settlement Instruction

6.1.22.1 SettlementInstruction7

Definition: Provides further details on the settlement of the instruction.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	SettlementMethod <*SttlmMtd*>	[1..1]	CodeSet		242
	SettlementAccount <*SttlmAcct*>	[0..1]	±		243
	ClearingSystem <*ClrSys*>	[0..1]			243
{Or	Code <*Cd*>	[1..1]	CodeSet		243
Or}	Proprietary <*Prtry*>	[1..1]	Text		243
	InstructingReimbursementAgent <*InstgRmbrsmntAgt*>	[0..1]	±		244
	InstructingReimbursementAgentAccount <*InstgRmbrsmntAgtAcct*>	[0..1]	±		244
	InstructedReimbursementAgent <*InstdRmbrsmntAgt*>	[0..1]	±		244
	InstructedReimbursementAgentAccount <*InstdRmbrsmntAgtAcct*>	[0..1]	±		245
	ThirdReimbursementAgent <*ThrdRmbrsmntAgt*>	[0..1]	±		245
	ThirdReimbursementAgentAccount <*ThrdRmbrsmntAgtAcct*>	[0..1]	±		245

Constraints

- **InstructedReimbursementAgentAccountRule**

  If InstructedReimbursementAgentAccount is present, then InstructedReimbursementAgent must be present.

  ```
  On Condition
      /InstructedReimbursementAgent is absent
  Following Must be True
      /InstructedReimbursementAgentAccount Must be absent
  ```

- **InstructingReimbursementAgentAccountRule**

  If InstructingReimbursementAgentAccount is present, then InstructingReimbursementAgent must be present.

  ```
  On Condition
      /InstructingReimbursementAgent is absent
  Following Must be True
      /InstructingReimbursementAgentAccount Must be absent
  ```

- **SettlementMethodAgentRule**

  If SettlementMethod is equal to INDA or INGA, then ReimbursementAgent(s) and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'InstructingAgent'
   Or   /SettlementMethod is equal to value 'InstructedAgent'
  Following Must be True
      /ClearingSystem Must be absent
   And   /InstructingReimbursementAgent Must be absent
   And   /InstructedReimbursementAgent Must be absent
   And   /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodClearingRule**

  If SettlementMethod is equal to CLRG, then SettlementAccount and ReimbursementAgent(s) are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'ClearingSystem'
  Following Must be True
      /SettlementAccount Must be absent
   And    /InstructingReimbursementAgent Must be absent
   And    /InstructedReimbursementAgent Must be absent
   And    /ThirdReimbursementAgent Must be absent
  ```

- **SettlementMethodCoverAgentRule**

  If SettlementMethod is equal to COVE, then InstructedReimbursementAgent or InstructingReimbursementAgent must be present.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /InstructingReimbursementAgent Must be present
   Or     /InstructedReimbursementAgent Must be present
  ```

- **SettlementMethodCoverRule**

  If SettlementMethod is equal to COVE, then SettlementAccount and ClearingSystem are not allowed.

  ```
  On Condition
      /SettlementMethod is equal to value 'CoverMethod'
  Following Must be True
      /SettlementAccount Must be absent
   And    /ClearingSystem Must be absent
  ```

- **ThirdReimbursementAgentAccountRule**

  If ThirdReimbursementAgentAccount is present, then ThirdReimbursementAgent must be present.

  ```
  On Condition
      /ThirdReimbursementAgent is absent
  Following Must be True
      /ThirdReimbursementAgentAccount Must be absent
  ```

- **ThirdReimbursementAgentRule**

  If ThirdReimbursementAgent is present, then InstructingReimbursementAgent and InstructedReimbursementAgent must both be present.

  ```
  On Condition
      /ThirdReimbursementAgent is present
  Following Must be True
      /InstructingReimbursementAgent Must be present
   And    /InstructedReimbursementAgent Must be present
  ```

6.1.22.1.1 SettlementMethod <SttlmMtd>

Presence: [1..1]

Definition: Method used to settle the (batch of) payment instructions.

Datatype: "SettlementMethod1Code" on page 279

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.

CodeName	Name	Definition
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.1.22.1.2 SettlementAccount <SttlmAcct>

Presence: [0..1]

Definition: A specific purpose account used to post debit and credit entries as a result of the transaction.

SettlementAccount <SttlmAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Identification <*Id*>	[1..1]	±		52
	Type <*Tp*>	[0..1]	±		53
	Currency <*Ccy*>	[0..1]	CodeSet	C1	53
	Name <*Nm*>	[0..1]	Text		53
	Proxy <*Prxy*>	[0..1]	±		54

6.1.22.1.3 ClearingSystem <ClrSys>

Presence: [0..1]

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

ClearingSystem <ClrSys> contains one of the following **ClearingSystemIdentification3Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		243
Or}	Proprietary <*Prtry*>	[1..1]	Text		243

6.1.22.1.3.1 Code <Cd>

Presence: [1..1]

Definition: Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.

Datatype: "ExternalCashClearingSystem1Code" on page 270

6.1.22.1.3.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Clearing system identification in a proprietary form.

Datatype: "Max35Text" on page 286

6.1.22.1.4 InstructingReimbursementAgent <InstgRmbrsmntAgt>

Presence: [0..1]

Definition: Agent through which the instructing agent will reimburse the instructed agent.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructingReimbursementAgent <InstgRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.22.1.5 InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct>

Presence: [0..1]

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

InstructingReimbursementAgentAccount <InstgRmbrsmntAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.22.1.6 InstructedReimbursementAgent <InstdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.

InstructedReimbursementAgent <InstdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.22.1.7 InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct>

Presence: [0..1]

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

InstructedReimbursementAgentAccount <InstdRmbrsmntAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Identification *<Id>*	[1..1]	±		52
	Type *<Tp>*	[0..1]	±		53
	Currency *<Ccy>*	[0..1]	CodeSet	C1	53
	Name *<Nm>*	[0..1]	Text		53
	Proxy *<Prxy>*	[0..1]	±		54

6.1.22.1.8 ThirdReimbursementAgent <ThrdRmbrsmntAgt>

Presence: [0..1]

Definition: Agent at which the instructed agent will be reimbursed.

Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.

ThirdReimbursementAgent <ThrdRmbrsmntAgt> contains the following elements (see "BranchAndFinancialInstitutionIdentification6" on page 83 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	FinancialInstitutionIdentification *<FinInstnId>*	[1..1]	±		83
	BranchIdentification *<BrnchId>*	[0..1]	±		84

6.1.22.1.9 ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct>

Presence: [0..1]

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

ThirdReimbursementAgentAccount <ThrdRmbrsmntAgtAcct> contains the following elements (see "CashAccount38" on page 52 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		52
	Type <Tp>	[0..1]	±		53
	Currency <Ccy>	[0..1]	CodeSet	C1	53
	Name <Nm>	[0..1]	Text		53
	Proxy <Prxy>	[0..1]	±		54

6.1.23   Status

6.1.23.1 PaymentReversalReason9

Definition: Provides further details on the reason of the reversal of the transaction.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Originator <Orgtr>	[0..1]	±		246
	Reason <Rsn>	[0..1]			246
{Or	Code <Cd>	[1..1]	CodeSet		247
Or}	Proprietary <Prtry>	[1..1]	Text		247
	AdditionalInformation <AddtlInf>	[0..*]	Text		247

6.1.23.1.1 Originator <Orgtr>

Presence: [0..1]

Definition: Party that issues the reversal.

Originator <Orgtr> contains the following elements (see "PartyIdentification135" on page 113 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		113
	PostalAddress <PstlAdr>	[0..1]	±		113
	Identification <Id>	[0..1]	±		114
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C17	114
	ContactDetails <CtctDtls>	[0..1]	±		115

6.1.23.1.2 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the reversal.

Reason <Rsn> contains one of the following **ReversalReason4Choice** elements

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		247

6.1.23.1.2.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalReversalReason1Code" on page 274

6.1.23.1.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 286

6.1.23.1.3 AdditionalInformation <AddtlInf>

Presence: [0..*]

Definition: Further details on the reversal reason.

Datatype: "Max105Text" on page 284

6.1.24   System Identification

6.1.24.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
{Or	Code <*Cd*>	[1..1]	CodeSet		247
Or}	Proprietary <*Prtry*>	[1..1]	Text		247

6.1.24.1.1 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 270

6.1.24.1.2 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 286

6.1.25   Tax

6.1.25.1 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]	±		248
	Debtor *<Dbtr>*	[0..1]	±		248
	UltimateDebtor *<UltmtDbtr>*	[0..1]	±		249
	AdministrationZone *<AdmstnZone>*	[0..1]	Text		249
	ReferenceNumber *<RefNb>*	[0..1]	Text		249
	Method *<Mtd>*	[0..1]	Text		249
	TotalTaxableBaseAmount *<TtlTaxblBaseAmt>*	[0..1]	Amount	C1, C18	250
	TotalTaxAmount *<TtlTaxAmt>*	[0..1]	Amount	C1, C18	250
	Date *<Dt>*	[0..1]	Date		250
	SequenceNumber *<SeqNb>*	[0..1]	Quantity		250
	Record *<Rcrd>*	[0..*]	±		251

6.1.25.1.1 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 261 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	TaxIdentification *<TaxId>*	[0..1]	Text		261
	RegistrationIdentification *<RegnId>*	[0..1]	Text		261
	TaxType *<TaxTp>*	[0..1]	Text		261

6.1.25.1.2 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 260 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		260
	RegistrationIdentification <*RegnId*>	[0..1]	Text		260
	TaxType <*TaxTp*>	[0..1]	Text		260
	Authorisation <*Authstn*>	[0..1]			260
	Title <*Titl*>	[0..1]	Text		261
	Name <*Nm*>	[0..1]	Text		261

6.1.25.1.3 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 260 for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	TaxIdentification <*TaxId*>	[0..1]	Text		260
	RegistrationIdentification <*RegnId*>	[0..1]	Text		260
	TaxType <*TaxTp*>	[0..1]	Text		260
	Authorisation <*Authstn*>	[0..1]			260
	Title <*Titl*>	[0..1]	Text		261
	Name <*Nm*>	[0..1]	Text		261

6.1.25.1.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.1.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 285

6.1.25.1.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.1.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.1.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.1.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 280

6.1.25.1.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 283

6.1.25.1.11 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see <u>"TaxRecord2" on page 255</u> for details)

Or	MessageElement<*XML Tag*>	Mult.	Type	Constr. No.	Page
	Type <*Tp*>	[0..1]	Text		255
	Category <*Ctgy*>	[0..1]	Text		256
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		256
	DebtorStatus <*DbtrSts*>	[0..1]	Text		256
	CertificateIdentification <*CertId*>	[0..1]	Text		256
	FormsCode <*FrmsCd*>	[0..1]	Text		256
	Period <*Prd*>	[0..1]	±		256
	TaxAmount <*TaxAmt*>	[0..1]			256
	Rate <*Rate*>	[0..1]	Rate		257
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C18	257
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C18	257
	Details <*Dtls*>	[0..*]	±		258
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		258

6.1.25.2 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]	±		252
	Debtor <*Dbtr*>	[0..1]	±		252
	AdministrationZone <*AdmstnZone*>	[0..1]	Text		252
	ReferenceNumber <*RefNb*>	[0..1]	Text		252
	Method <*Mtd*>	[0..1]	Text		252
	TotalTaxableBaseAmount <*TtlTaxblBaseAmt*>	[0..1]	Amount	C1, C18	253
	TotalTaxAmount <*TtlTaxAmt*>	[0..1]	Amount	C1, C18	253
	Date <*Dt*>	[0..1]	Date		253
	SequenceNumber <*SeqNb*>	[0..1]	Quantity		253
	Record <*Rcrd*>	[0..*]	±		254

6.1.25.2.1 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 261 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		261
	RegistrationIdentification <RegnId>	[0..1]	Text		261
	TaxType <TaxTp>	[0..1]	Text		261

6.1.25.2.2 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 260 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		260
	RegistrationIdentification <RegnId>	[0..1]	Text		260
	TaxType <TaxTp>	[0..1]	Text		260
	Authorisation <Authstn>	[0..1]			260
	Title <Titl>	[0..1]	Text		261
	Name <Nm>	[0..1]	Text		261

6.1.25.2.3 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.2.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 285

6.1.25.2.5 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.2.6 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.2.7 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.2.8 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 280

6.1.25.2.9 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 283

6.1.25.2.10 Record <Rcrd>

Presence: [0..*]

Definition: Record of tax details.

Record <Rcrd> contains the following elements (see "TaxRecord2" on page 255 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		255
	Category <Ctgy>	[0..1]	Text		256
	CategoryDetails <CtgyDtls>	[0..1]	Text		256
	DebtorStatus <DbtrSts>	[0..1]	Text		256
	CertificateIdentification <CertId>	[0..1]	Text		256
	FormsCode <FrmsCd>	[0..1]	Text		256
	Period <Prd>	[0..1]	±		256
	TaxAmount <TaxAmt>	[0..1]			256
	Rate <Rate>	[0..1]	Rate		257
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C18	257
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C18	257
	Details <Dtls>	[0..*]	±		258
	AdditionalInformation <AddtlInf>	[0..1]	Text		258

6.1.25.3　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]	±		254
	Amount <Amt>	[1..1]	Amount	C1, C18	255

6.1.25.3.1 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 258 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Date		258
	Type <Tp>	[0..1]	CodeSet		258
	FromToDate <FrToDt>	[0..1]	±		259

6.1.25.3.2 Amount <Amt>

Presence: [1..1]

Definition: Underlying tax amount related to the specified period.

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.4 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		255
	Category <*Ctgy*>	[0..1]	Text		256
	CategoryDetails <*CtgyDtls*>	[0..1]	Text		256
	DebtorStatus <*DbtrSts*>	[0..1]	Text		256
	CertificateIdentification <*CertId*>	[0..1]	Text		256
	FormsCode <*FrmsCd*>	[0..1]	Text		256
	Period <*Prd*>	[0..1]	±		256
	TaxAmount <*TaxAmt*>	[0..1]			256
	Rate <*Rate*>	[0..1]	Rate		257
	TaxableBaseAmount <*TaxblBaseAmt*>	[0..1]	Amount	C1, C18	257
	TotalAmount <*TtlAmt*>	[0..1]	Amount	C1, C18	257
	Details <*Dtls*>	[0..*]	±		258
	AdditionalInformation <*AddtlInf*>	[0..1]	Text		258

6.1.25.4.1 Type <Tp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.4.2 Category <Ctgy>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.4.3 CategoryDetails <CtgyDtls>

Presence: [0..1]

Definition: Provides further details of the category tax code.

Datatype: "Max35Text" on page 286

6.1.25.4.4 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 286

6.1.25.4.5 CertificateIdentification <CertId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.4.6 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 286

6.1.25.4.7 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 258 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Year *<Yr>*	[0..1]	Date		258
	Type *<Tp>*	[0..1]	CodeSet		258
	FromToDate *<FrToDt>*	[0..1]	±		259

6.1.25.4.8 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		257
	TaxableBaseAmount *\<TaxblBaseAmt\>*	[0..1]	Amount	C1, C18	257
	TotalAmount *\<TtlAmt\>*	[0..1]	Amount	C1, C18	257
	Details *\<Dtls\>*	[0..*]	±		258

6.1.25.4.8.1 Rate \<Rate\>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 283

6.1.25.4.8.2 TaxableBaseAmount \<TaxblBaseAmt\>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.4.8.3 TotalAmount \<TtlAmt\>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency", C18 "CurrencyAmount"

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 262

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.

6.1.25.4.8.4 Details <Dtls>

Presence: [0..*]

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

Details <Dtls> contains the following elements (see "TaxRecordDetails2" on page 254 for details)

Or	MessageElement*<XML Tag>*	Mult.	Type	Constr. No.	Page
	Period *<Prd>*	[0..1]	±		254
	Amount *<Amt>*	[1..1]	Amount	C1, C18	255

6.1.25.4.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: "Max140Text" on page 285

6.1.25.5 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		258
	Type *<Tp>*	[0..1]	CodeSet		258
	FromToDate *<FrToDt>*	[0..1]	±		259

6.1.25.5.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: "ISODate" on page 280

6.1.25.5.2 Type <Tp>

Presence: [0..1]

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

Datatype: "TaxRecordPeriod1Code" on page 279

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.

6.1.25.5.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromToDate <FrToDt> contains the following elements (see "DatePeriod2" on page 63 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		64
	ToDate <ToDt>	[1..1]	Date		64

6.1.25.6 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		260
	RegistrationIdentification <RegnId>	[0..1]	Text		260
	TaxType <TaxTp>	[0..1]	Text		260
	Authorisation <Authstn>	[0..1]			260
	Title <Titl>	[0..1]	Text		261
	Name <Nm>	[0..1]	Text		261

6.1.25.6.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 286

6.1.25.6.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.6.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 286

6.1.25.6.4 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		261
	Name <Nm>	[0..1]	Text		261

6.1.25.6.4.1 Title <Titl>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.6.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 285

6.1.25.7 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		261
	RegistrationIdentification <RegnId>	[0..1]	Text		261
	TaxType <TaxTp>	[0..1]	Text		261

6.1.25.7.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 286

6.1.25.7.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 286

6.1.25.7.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 286

6.2   Message Datatypes

6.2.1   Amount

6.2.1.1 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 263

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.

6.2.1.2 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 263

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.

6.2.2   Binary

6.2.2.1 Max10KBinary

Definition: Binary data of 10K maximum.

Type: Binary

Format

minLength	1
maxLength	10240

6.2.3   CodeSet

6.2.3.1 ActiveCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}

Constraints

- **ActiveCurrency**

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

6.2.3.2 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.

6.2.3.3 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.

6.2.3.4 AdviceType1Code

Definition: Specifies the type of advice to provide back in the report.

Type: CodeSet

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

6.2.3.5 Authorisation1Code

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

Type: CodeSet

CodeName	Name	Definition
AUTH	PreAuthorisedFile	Indicates a file has been pre authorised or approved within the originating

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

6.2.3.6 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.

6.2.3.7 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.

CodeName	Name	Definition
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.

6.2.3.8 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 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

CodeName	Name	Definition
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable 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.

6.2.3.9 ClearingChannel2Code

Definition: Specifies the clearing channel for the routing of the transaction, as part of the payment type identification.

Type: CodeSet

CodeName	Name	Definition
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
BOOK	BookTransfer	Payment through internal book transfer.

6.2.3.10 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).

6.2.3.11 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.

6.2.3.12 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.

6.2.3.13 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

CodeName	Name	Definition
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, for example gas or electricity supplied to a fixed meter.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
CINV	CommercialInvoice	Document is an invoice.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.

CodeName	Name	Definition
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.

6.2.3.14 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

6.2.3.15 ExternalAccountIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.16 ExternalCashAccountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.17 ExternalCashClearingSystem1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	3

6.2.3.18 ExternalCategoryPurpose1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.19 ExternalClearingSystemIdentification1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	5

6.2.3.20 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

6.2.3.21 ExternalDebtorAgentInstruction1Code

Definition: Specifies further instructions concerning the processing of a payment instruction, as provided to the creditor agent.

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.22 ExternalDiscountAmountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.23 ExternalDocumentLineType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.24 ExternalFinancialInstitutionIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.25 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.26 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	35

6.2.3.27 ExternalMandateSetupReason1Code

Definition: Specifies the external mandate setup reason code in the format of character string with a maximum length of 4 characters.

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.28 ExternalOrganisationIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.29 ExternalPaymentGroupStatus1Code

Definition: Specifies the status of a group of payment instructions, as published in an external payment group status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.30 ExternalPaymentTransactionStatus1Code

Definition: Specifies the status of an individual payment instructions, as published in an external payment transaction status code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.31 ExternalPersonIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.32 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.33 ExternalPurpose1Code

Definition: Specifies the external purpose code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.34 ExternalReversalReason1Code

Definition: Specifies the reversal reason, as published in an external reversal reason code list.

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.35 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.36 ExternalStatusReason1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.37 ExternalTaxAmountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

6.2.3.38 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.

6.2.3.39 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.

6.2.3.40 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).

6.2.3.41 PaymentMethod2Code

Definition: Specifies the transfer method that will be used to transfer the cash.

Type: CodeSet

CodeName	Name	Definition
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.

6.2.3.42 PaymentMethod3Code

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.
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.

6.2.3.43 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.

6.2.3.44 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.

6.2.3.45 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.

6.2.3.46 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.

CodeName	Name	Definition
DEBT	Debit	Regulatory information applies to the debit side.
BOTH	Both	Regulatory information applies to both credit and debit sides.

6.2.3.47 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).

6.2.3.48 SequenceType3Code

Definition: Specifies the type of the current transaction that belongs to a sequence of transactions.

Type: CodeSet

CodeName	Name	Definition
FRST	First	First collection of a series of direct debit instructions.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
FNAL	Final	Final collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

CodeName	Name	Definition
RPRE	Represented	Collection used to re-present previously reversed or returned direct debit transactions.

6.2.3.49 SettlementMethod1Code

Definition: Specifies the method used to settle the credit transfer instruction.

Type: CodeSet

CodeName	Name	Definition
INDA	InstructedAgent	Settlement is done by the agent instructed to execute a payment instruction.
INGA	InstructingAgent	Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
COVE	CoverMethod	Settlement is done through a cover payment.
CLRG	ClearingSystem	Settlement is done through a payment clearing system.

6.2.3.50 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.

CodeName	Name	Definition
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.

6.2.4 Date

6.2.4.1 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

6.2.5 DateTime

6.2.5.1 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

6.2.6   IdentifierSet

6.2.6.1 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.

6.2.6.2 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.

6.2.6.3 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.

6.2.6.4 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}

6.2.6.5 UUIDv4Identifier

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

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

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

6.2.7   Indicator

6.2.7.1 BatchBookingIndicator

Definition: Identifies whether the sending party requests a single debit or credit entry per individual transaction or a batch entry for the sum of the amounts of all transactions.

Type: Indicator

Meaning When True: Identifies that a batch entry for the sum of the amounts of all transactions in the batch or message is requested.

Meaning When False: Identifies that a single entry for each of the transactions in the batch or message is requested.

6.2.7.2 TrueFalseIndicator

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

6.2.8　Quantity

6.2.8.1 DecimalNumber

Definition: Number of objects represented as a decimal number, for example 0.75 or 45.6.

Type: Quantity

Format

totalDigits	18
fractionDigits	17

6.2.8.2 Number

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

6.2.9　Rate

6.2.9.1 BaseOneRate

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

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

6.2.9.2 PercentageRate

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

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

6.2.10   Text

6.2.10.1 Exact2NumericText

Definition: Specifies a numeric string with an exact length of 2 digits.

Type: Text

Format

pattern   [0-9]{2}

6.2.10.2 Exact4AlphaNumericText

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

Type: Text

Format

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

6.2.10.3 Max1025Text

Definition: Specifies a character string with a maximum length of 1025 characters.

Type: Text

Format

minLength   1

maxLength   1025

6.2.10.4 Max105Text

Definition: Specifies a character string with a maximum length of 105 characters.

Type: Text

Format

minLength   1

maxLength   105

6.2.10.5 Max10Text

Definition: Specifies a character string with a maximum length of 10 characters.

Type: Text

Format

minLength   1

maxLength   10

6.2.10.6 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

6.2.10.7 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

6.2.10.8 Max15NumericText

Definition: Specifies a numeric string with a maximum length of 15 digits.

Type: Text

Format

pattern	[0-9]{1,15}

6.2.10.9 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

6.2.10.10 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

6.2.10.11 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

6.2.10.12 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

6.2.10.13 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

6.2.10.14 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

6.2.10.15 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

6.2.10.16 PhoneNumber

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

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

Type: Text

Format

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