

ISO 20022

Stand-Alone Remittance Advice - Maintenance 2018 - 2019

Message Definition Report - Part 2

Approved by the Payments SEG on 21 January 2019

This document provides details of the Message Definitions for Stand-Alone Remittance Advice - Maintenance 2018 - 2019.

February 2019

Table of Contents

1	Message Set Overview	3
1.1	List of MessageDefinitions	3
2	remt.001.001.04 RemittanceAdviceV04	4
2.1	MessageDefinition Functionality	4
2.2	Structure	4
2.3	Constraints	4
2.4	Message Building Blocks	5
3	remt.002.001.02 RemittanceLocationAdviceV02	9
3.1	MessageDefinition Functionality	9
3.2	Structure	9
3.3	Constraints	9
3.4	Message Building Blocks	10
4	Message Items Types	12
4.1	MessageComponents	12
4.2	Message Datatypes	107

1 Message Set Overview

Introduction

This document describes the ISO 20022 Stand-Alone Remittance Advice message set. It includes the new versions of the MessageDefinitions that have been impacted by the maintenance cycle 2018/2019 (MCR #137) and approved by the Payments Standards Evaluation Group as ISO 20022 MessageDefinitions.

1.1 List of MessageDefinitions

The following table lists all MessageDefinitions described in this book.

MessageDefinition	Definition
remt.001.001.04 RemittanceAdviceV04	The RemittanceAdvice message allows the originator to provide remittance details that can be associated with a payment.
remt.002.001.02 RemittanceLocationAdviceV02	The RemittanceLocationAdvice message allows the originator of the message to identify where the remittance advice is located for a related payment.

2 remt.001.001.04 RemittanceAdviceV04

2.1 MessageDefinition Functionality

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

Outline

The RemittanceAdviceV04 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. RemittanceInformation

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

C. SupplementaryData

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

2.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <RmtAdv>	[1..1]			
	GroupHeader <GrpHdr>	[1..1]	±		5
	RemittanceInformation <RmtInf>	[1..*]	±		5
	SupplementaryData <SplmtryData>	[0..*]	±	C7	8

2.3 Constraints

C1 ActiveOrHistoricCurrency

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

C2 AnyBIC

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

C3 BICFI

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

C4 Country

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

C5 CurrencyAmount

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

Note: The decimal separator is a dot.

C6 IBAN

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

C7 SupplementaryDataRule

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

2.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

2.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following elements (see "GroupHeader79" on page 28 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		28
	CreationDateTime <CreDtTm>	[1..1]	DateTime		28
	Authorisation <Authstn>	[0..2]	±		28
	CopyIndicator <CpyInd>	[0..1]	CodeSet		29
	InitiatingParty <InitgPty>	[1..1]	±		29
	MessageRecipient <MsgRcpt>	[0..1]	±		29
	ForwardingAgent <FwdgAgt>	[0..1]	±		30

2.4.2 RemittanceInformation <RmtInf>

Presence: [1..*]

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

RemittanceInformation <RmtInf> contains the following elements (see "RemittanceInformation19" on page 54 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		56
	Unstructured <Ustrd>	[0..*]	Text		56
	Structured <Strd>	[0..*]	±		56
	OriginalPaymentInformation <OrgnlPmtInf>	[1..1]			58
	References <Refs>	[1..1]			59
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		60
	InstructionIdentification <InstrId>	[0..1]	Text		60
	EndToEndIdentification <EndToEndId>	[1..1]	Text		60
	TransactionIdentification <TxId>	[0..1]	Text		60
	UETR <UETR>	[0..1]	IdentifierSet		61
	MandateIdentification <MndtId>	[0..1]	Text		61
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		61
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		61
	Amount <Amt>	[0..1]			62
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C5	62
Or}	EquivalentAmount <EqvtAmt>	[1..1]			63
	Amount <Amt>	[1..1]	Amount	C1, C5	63
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	63
	ExchangeRateInformation <XchgRateInf>	[0..1]			64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[0..1]	Rate		64
	RateType <RateTp>	[0..1]	CodeSet		64
	ContractIdentification <CtrctId>	[0..1]	Text		65
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		65
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		65
	Debtor <Dbtr>	[0..1]	±		65
	DebtorAccount <DbtrAcct>	[0..1]	±		66
	DebtorAgent <DbtrAgt>	[0..1]	±		66
	Creditor <Cdtr>	[0..1]	±		66
	CreditorAccount <CdtrAcct>	[0..1]	±		67

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CreditorAgent <CdtrAgt>	[0..1]	±		67

2.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C7 "SupplementaryDataRule"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 27 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		27
	Envelope <Envlp>	[1..1]	(External Schema)		27

Constraints

- **SupplementaryDataRule**

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

3 remt.002.001.02 RemittanceLocationAdviceV02

3.1 MessageDefinition Functionality

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

Outline

The RemittanceLocationAdviceV02 MessageDefinition is composed of 3 MessageBuildingBlocks:

A. GroupHeader

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

B. RemittanceLocation

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

C. SupplementaryData

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

3.2 Structure

Or	MessageElement/BuildingBlock<XML Tag>	Mult.	Type	Constr. No.	Page
	Message root <Document> <RmtLctnAdvc>	[1..1]			
	GroupHeader <GrpHdr>	[1..1]	±		10
	RemittanceLocation <RmtLctn>	[1..*]	±		10
	SupplementaryData <SplmtryData>	[0..*]	±	C4	11

3.3 Constraints

C1 AnyBIC

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

C2 BICFI

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

C3 Country

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

C4 SupplementaryDataRule

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

3.4 Message Building Blocks

This chapter describes the MessageBuildingBlocks of this MessageDefinition.

3.4.1 GroupHeader <GrpHdr>

Presence: [1..1]

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

GroupHeader <GrpHdr> contains the following elements (see "[GroupHeader79](#)" on page 28 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	MessageIdentification <MsgId>	[1..1]	Text		28
	CreationDateTime <CreDtTm>	[1..1]	DateTime		28
	Authorisation <Authstn>	[0..2]	±		28
	CopyIndicator <CpyInd>	[0..1]	CodeSet		29
	InitiatingParty <InitgPty>	[1..1]	±		29
	MessageRecipient <MsgRcpt>	[0..1]	±		29
	ForwardingAgent <FwdgAgt>	[0..1]	±		30

3.4.2 RemittanceLocation <RmtLctn>

Presence: [1..*]

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

RemittanceLocation <RmtLctn> contains the following elements (see "[RemittanceLocation5](#)" on page 73 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		74
	RemittanceLocationDetails <RmtLctnDtls>	[1..*]	±		74
	References <Refs>	[1..1]			74
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		75
	InstructionIdentification <InstrId>	[0..1]	Text		75
	EndToEndIdentification <EndToEndId>	[1..1]	Text		75
	TransactionIdentification <TxId>	[0..1]	Text		75
	UETR <UETR>	[0..1]	IdentifierSet		76
	MandateIdentification <MndtId>	[0..1]	Text		76
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		76

3.4.3 SupplementaryData <SplmtryData>

Presence: [0..*]

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

Impacted by: C4 "[SupplementaryDataRule](#)"

SupplementaryData <SplmtryData> contains the following elements (see "[SupplementaryData1](#)" on page 27 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PlaceAndName <PlcAndNm>	[0..1]	Text		27
	Envelope <Envlp>	[1..1]	(External Schema)		27

Constraints

- **SupplementaryDataRule**

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

4 Message Items Types

4.1 MessageComponents

4.1.1 Account

4.1.1.1 CashAccountType2Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		12
Or}	Proprietary <Prtry>	[1..1]	Text		12

4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Account type, in a coded form.

Datatype: "ExternalCashAccountType1Code" on page 111

4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.1.2 GenericAccountIdentification1

Definition: Information related to a generic account identification.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		12
	SchemeName <SchmeNm>	[0..1]			13
{Or	Code <Cd>	[1..1]	CodeSet		13
Or}	Proprietary <Prtry>	[1..1]	Text		13
	Issuer <Issr>	[0..1]	Text		13

4.1.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max34Text" on page 121

4.1.1.2.2 SchemeName <SchmeNm>*Presence:* [0..1]*Definition:* Name of the identification scheme.**SchemeName <SchmeNm>** contains one of the following **AccountSchemeName1Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		13
Or}	Proprietary <Prtry>	[1..1]	Text		13

4.1.1.2.2.1 Code <Cd>*Presence:* [1..1]*Definition:* Name of the identification scheme, in a coded form as published in an external list.*Datatype:* "ExternalAccountIdentification1Code" on page 111**4.1.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 121**4.1.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 121**4.1.1.3 ProxyAccountIdentification1***Definition:* Information related to a proxy identification of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			13
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		14
	Identification <Id>	[1..1]	Text		14

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		14

4.1.1.3.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalProxyAccountType1Code" on page 114

4.1.1.3.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.1.3.2 Identification <Id>

Presence: [1..1]

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

Datatype: "Max2048Text" on page 121

4.1.1.4 CashAccount38

Definition: Provides the details to identify an account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		14
	Type <Tp>	[0..1]	±		15
	Currency <Ccy>	[0..1]	CodeSet	C1	15
	Name <Nm>	[0..1]	Text		15
	Proxy <Prxy>	[0..1]	±		16

4.1.1.4.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Identification <Id> contains one of the following elements (see "[AccountIdentification4Choice](#)" on page 16 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C6	16
Or}	Other <Othr>	[1..1]	±		16

4.1.1.4.2 Type <Tp>

Presence: [0..1]

Definition: Specifies the nature, or use of the account.

Type <Tp> contains one of the following elements (see "[CashAccountType2Choice](#)" on page 12 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		12
Or}	Proprietary <Prtry>	[1..1]	Text		12

4.1.1.4.3 Currency <Ccy>

Presence: [0..1]

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

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

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

Impacted by: [C1 "ActiveOrHistoricCurrency"](#)

Datatype: "[ActiveOrHistoricCurrencyCode](#)" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.1.4.4 Name <Nm>

Presence: [0..1]

Definition: Name of the account, as assigned by the account servicing institution, in agreement with the account owner in order to provide an additional means of identification of the account.

Usage: The account name is different from the account owner name. The account name is used in certain user communities to provide a means of identifying the account, in addition to the account owner's identity and the account number.

Datatype: "[Max70Text](#)" on page 122

4.1.1.4.5 Proxy <Prxy>

Presence: [0..1]

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

Proxy <Prxy> contains the following elements (see "[ProxyAccountIdentification1](#)" on page 13 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			13
{Or	Code <Cd>	[1..1]	CodeSet		14
Or}	Proprietary <Prtry>	[1..1]	Text		14
	Identification <Id>	[1..1]	Text		14

4.1.2 Account Identification

4.1.2.1 AccountIdentification4Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	IBAN <IBAN>	[1..1]	IdentifierSet	C6	16
Or}	Other <Othr>	[1..1]	±		16

4.1.2.1.1 IBAN <IBAN>

Presence: [1..1]

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

Impacted by: C6 "IBAN"

Datatype: "[IBAN2007Identifier](#)" on page 118

Constraints

- **IBAN**

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

4.1.2.1.2 Other <Othr>

Presence: [1..1]

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

Other <Othr> contains the following elements (see "[GenericAccountIdentification1](#)" on page 12 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	Text		12
	SchemeName <SchmeNm>	[0..1]			13
{Or	Code <Cd>	[1..1]	CodeSet		13
Or}	Proprietary <Prtry>	[1..1]	Text		13
	Issuer <Issr>	[0..1]	Text		13

4.1.3 Date Period

4.1.3.1 DatePeriod2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		17
	ToDate <ToDt>	[1..1]	Date		17

4.1.3.1.1 FromDate <FrDt>

Presence: [1..1]

Definition: Start date of the range.

Datatype: "[ISODate](#)" on page 117

4.1.3.1.2 ToDate <ToDt>

Presence: [1..1]

Definition: End date of the range.

Datatype: "[ISODate](#)" on page 117

4.1.4 Date Time

4.1.4.1 DateAndDateTime2Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		17
Or}	DateTime <DtTm>	[1..1]	DateTime		18

4.1.4.1.1 Date <Dt>

Presence: [1..1]

Definition: Specified date.

Datatype: "ISODate" on page 117

4.1.4.1.2 DateTime <DtTm>

Presence: [1..1]

Definition: Specified date and time.

Datatype: "ISODatetime" on page 117

4.1.5 Document

4.1.5.1 CreditorReferenceInformation2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			18
	CodeOrProprietary <CdOrPrtry>	[1..1]			18
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19
	Issuer <Issr>	[0..1]	Text		19
	Reference <Ref>	[0..1]	Text		19

4.1.5.1.1 Type <Tp>

Presence: [0..1]

Definition: Specifies the type of creditor reference.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	CodeOrProprietary <CdOrPrtry>	[1..1]			18
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19
	Issuer <Issr>	[0..1]	Text		19

4.1.5.1.1.1 CodeOrProprietary <CdOrPrtry>

Presence: [1..1]

Definition: Coded or proprietary format creditor reference type.

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

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

4.1.5.1.1.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "DocumentType3Code" on page 109

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

4.1.5.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Creditor reference type, in a proprietary form.

Datatype: "Max35Text" on page 121

4.1.5.1.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the credit reference type.

Datatype: "Max35Text" on page 121

4.1.5.1.2 Reference <Ref>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 121

4.1.6 Financial Institution Identification

4.1.6.1 ClearingSystemMemberIdentification2

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

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

4.1.6.1.1 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 95 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95

4.1.6.1.2 MemberIdentification <Mmbld>

Presence: [1..1]

Definition: Identification of a member of a clearing system.

Datatype: "Max35Text" on page 121

4.1.6.2 FinancialInstitutionIdentification18

Definition: Specifies the details to identify a financial institution.

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

4.1.6.2.1 BICFI <BICFI>

Presence: [0..1]

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

Impacted by: C2 "BICFI"

Datatype: "BICFIDec2014Identifier" on page 118

Constraints

- **BICFI**

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

4.1.6.2.2 ClearingSystemMemberIdentification <ClrSysMmbld>

Presence: [0..1]

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

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

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

4.1.6.2.3 LEI <LEI>

Presence: [0..1]

Definition: Legal entity identifier of the financial institution.

Datatype: "LEIIdentifier" on page 119

4.1.6.2.4 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 120

4.1.6.2.5 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 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	±		52
	Department <Dept>	[0..1]	Text		52
	SubDepartment <SubDept>	[0..1]	Text		52
	StreetName <StrtNm>	[0..1]	Text		52
	BuildingNumber <BldgNb>	[0..1]	Text		52
	BuildingName <BldgNm>	[0..1]	Text		53
	Floor <Flr>	[0..1]	Text		53
	PostBox <PstBx>	[0..1]	Text		53
	Room <Room>	[0..1]	Text		53
	PostCode <PstCd>	[0..1]	Text		53
	TownName <TwnNm>	[0..1]	Text		53
	TownLocationName <TwnLctnNm>	[0..1]	Text		53
	DistrictName <DstrctNm>	[0..1]	Text		53
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		54
	Country <Ctry>	[0..1]	CodeSet	C3	54
	AddressLine <AdrLine>	[0..7]	Text		54

4.1.6.2.6 Other <Othr>*Presence:* [0..1]*Definition:* Unique identification of an agent, as assigned by an institution, using an identification scheme.

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

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

4.1.6.3 BranchData3

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

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

4.1.6.3.1 Identification <Id>

Presence: [0..1]

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

Datatype: "[Max35Text](#)" on page 121

4.1.6.3.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "[LEIIdentifier](#)" on page 119

4.1.6.3.3 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 120

4.1.6.3.4 PostalAddress <PstlAdr>

Presence: [0..1]

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

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress24" on page 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	±		52
	Department <Dept>	[0..1]	Text		52
	SubDepartment <SubDept>	[0..1]	Text		52
	StreetName <StrtNm>	[0..1]	Text		52
	BuildingNumber <BldgNb>	[0..1]	Text		52
	BuildingName <BldgNm>	[0..1]	Text		53
	Floor <Flr>	[0..1]	Text		53
	PostBox <PstBx>	[0..1]	Text		53
	Room <Room>	[0..1]	Text		53
	PostCode <PstCd>	[0..1]	Text		53
	TownName <TwnNm>	[0..1]	Text		53
	TownLocationName <TwnLctnNm>	[0..1]	Text		53
	DistrictName <DstrctNm>	[0..1]	Text		53
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		54
	Country <Ctry>	[0..1]	CodeSet	C3	54
	AddressLine <AdrLine>	[0..7]	Text		54

4.1.6.4 BranchAndFinancialInstitutionIdentification6

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

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

4.1.6.4.1 FinancialInstitutionIdentification <FinInstnId>

Presence: [1..1]

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

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

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

4.1.6.4.2 BranchIdentification <BrnchId>

Presence: [0..1]

Definition: Identifies a specific branch of a financial institution.

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

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

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

4.1.6.5 GenericFinancialIdentification1

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

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

4.1.6.5.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 121

4.1.6.5.2 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

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

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

4.1.6.5.2.1 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 112

4.1.6.5.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.6.5.3 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 121

4.1.7 Identification Information

4.1.7.1 GenericIdentification30

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

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

4.1.7.1.1 Identification <Id>

Presence: [1..1]

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

Datatype: "Exact4AlphaNumericText" on page 120

4.1.7.1.2 Issuer <Issr>

Presence: [1..1]

Definition: Entity that assigns the identification.

Datatype: "Max35Text" on page 121

4.1.7.1.3 SchemeName <SchmeNm>

Presence: [0..1]

Definition: Short textual description of the scheme.

Datatype: "Max35Text" on page 121

4.1.8 Miscellaneous

4.1.8.1 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		27
	Envelope <Envlp>	[1..1]	(External Schema)		27

Constraints

- **SupplementaryDataRule**

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

4.1.8.1.1 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 121

4.1.8.1.2 Envelope <Envlp>

Presence: [1..1]

Definition: Technical element wrapping the supplementary data.

Type: (External Schema)

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

4.1.8.2 GroupHeader79

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		28
	CreationDateTime <CreDtTm>	[1..1]	DateTime		28
	Authorisation <Authstn>	[0..2]	±		28
	CopyIndicator <CpyInd>	[0..1]	CodeSet		29
	InitiatingParty <InitgPty>	[1..1]	±		29
	MessageRecipient <MsgRcpt>	[0..1]	±		29
	ForwardingAgent <FwdgAgt>	[0..1]	±		30

4.1.8.2.1 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 121

4.1.8.2.2 CreationDateTime <CreDtTm>

Presence: [1..1]

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

Datatype: "ISODateTime" on page 117

4.1.8.2.3 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 36 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		36
Or}	Proprietary <Prtry>	[1..1]	Text		37

4.1.8.2.4 CopyIndicator <CpyInd>*Presence:* [0..1]*Definition:* Specifies if this document is a copy, a duplicate, or a duplicate of a copy.*Datatype:* "CopyDuplicate1Code" on page 108

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

4.1.8.2.5 InitiatingParty <InitgPty>*Presence:* [1..1]*Definition:* Party that initiates the payment.

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

InitiatingParty <InitgPty> contains the following elements (see "PartyIdentification135" on page 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.8.2.6 MessageRecipient <MsgRcpt>*Presence:* [0..1]*Definition:* Party authorised by the account owner to receive information about movements on the account.

MessageRecipient <MsgRcpt> contains the following elements (see "[PartyIdentification135](#)" on page 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.8.2.7 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 24 for details)

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

4.1.8.3 RemittanceAmount2

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	31
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			32
	Type <Tp>	[0..1]			32
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		32
	Amount <Amt>	[1..1]	Amount	C1, C5	32
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	33
	TaxAmount <TaxAmt>	[0..*]			33
	Type <Tp>	[0..1]			33
{Or	Code <Cd>	[1..1]	CodeSet		34
Or}	Proprietary <Prtry>	[1..1]	Text		34
	Amount <Amt>	[1..1]	Amount	C1, C5	34
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			34
	Amount <Amt>	[1..1]	Amount	C1, C5	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		35
	Reason <Rsn>	[0..1]	Text		35
	AdditionalInformation <AddtlInf>	[0..1]	Text		35
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	36

4.1.8.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.8.3.2 DiscountAppliedAmount <DscntApldAmt>*Presence:* [0..*]*Definition:* Amount specified for the referred document is the amount of discount to be applied to the amount due and payable to the creditor.**DiscountAppliedAmount <DscntApldAmt>** contains the following **DiscountAmountAndType1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			32
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		32
	Amount <Amt>	[1..1]	Amount	C1, C5	32

4.1.8.3.2.1 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		32
Or}	Proprietary <Prtry>	[1..1]	Text		32

4.1.8.3.2.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalDiscountAmountType1Code" on page 112**4.1.8.3.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 121**4.1.8.3.2.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.8.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.8.3.4 TaxAmount <TaxAmt>

Presence: [0..*]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			33
{Or	Code <Cd>	[1..1]	CodeSet		34
Or}	Proprietary <Prtry>	[1..1]	Text		34
	Amount <Amt>	[1..1]	Amount	C1, C5	34

4.1.8.3.4.1 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		34
Or}	Proprietary <Prtry>	[1..1]	Text		34

4.1.8.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 114

4.1.8.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.8.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.8.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		35
	Reason <Rsn>	[0..1]	Text		35
	AdditionalInformation <AddtlInf>	[0..1]	Text		35

4.1.8.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.8.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 109

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

4.1.8.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 122

4.1.8.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 120

4.1.8.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.8.4 Authorisation1Choice

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		36
Or}	Proprietary <Prtry>	[1..1]	Text		37

4.1.8.4.1 Code <Cd>

Presence: [1..1]

Definition: Specifies the authorisation, in a coded form.

Datatype: "Authorisation1Code" on page 108

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.

4.1.8.4.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max128Text" on page 120

4.1.9 Organisation Identification

4.1.9.1 OrganisationIdentification29

Definition: Unique and unambiguous way to identify an organisation.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			38
	Identification <Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		39

4.1.9.1.1 AnyBIC <AnyBIC>

Presence: [0..1]

Definition: Business identification code of the organisation.

Impacted by: C1 "AnyBIC"

Datatype: "AnyBICDec2014Identifier" on page 118

Constraints

- AnyBIC

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

4.1.9.1.2 LEI <LEI>

Presence: [0..1]

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

Datatype: "LEIIdentifier" on page 119

4.1.9.1.3 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		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer <Issr>	[0..1]	Text		39

4.1.9.1.3.1 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by an institution.

Datatype: "Max35Text" on page 121

4.1.9.1.3.2 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		38
Or}	Proprietary <Prtry>	[1..1]	Text		38

4.1.9.1.3.2.1 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 113

4.1.9.1.3.2.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.9.1.3.3 Issuer <Issr>*Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 121**4.1.10 Party Identification****4.1.10.1 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		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.10.1.1 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 120**4.1.10.1.2 PostalAddress <PstlAdr>***Presence:* [0..1]*Definition:* Information that locates and identifies a specific address, as defined by postal services.

PostalAddress <PstIAdr> contains the following elements (see "PostalAddress24" on page 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	±		52
	Department <Dept>	[0..1]	Text		52
	SubDepartment <SubDept>	[0..1]	Text		52
	StreetName <StrtNm>	[0..1]	Text		52
	BuildingNumber <BldgNb>	[0..1]	Text		52
	BuildingName <BldgNm>	[0..1]	Text		53
	Floor <Flr>	[0..1]	Text		53
	PostBox <PstBx>	[0..1]	Text		53
	Room <Room>	[0..1]	Text		53
	PostCode <PstCd>	[0..1]	Text		53
	TownName <TwnNm>	[0..1]	Text		53
	TownLocationName <TwnLctnNm>	[0..1]	Text		53
	DistrictName <DstrctNm>	[0..1]	Text		53
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		54
	Country <Ctry>	[0..1]	CodeSet	C3	54
	AddressLine <AdrLine>	[0..7]	Text		54

4.1.10.1.3 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 41 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <OrgId>	[1..1]	±		41
Or}	PrivateIdentification <PrvtId>	[1..1]	±		42

4.1.10.1.4 CountryOfResidence <CtryOfRes>

Presence: [0..1]

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

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 109

Constraints

- **Country**

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

4.1.10.1.5 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 47 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		48
	Name <Nm>	[0..1]	Text		48
	PhoneNumber <PhneNb>	[0..1]	Text		48
	MobileNumber <MobNb>	[0..1]	Text		49
	FaxNumber <FaxNb>	[0..1]	Text		49
	EmailAddress <EmailAdr>	[0..1]	Text		49
	EmailPurpose <EmailPurp>	[0..1]	Text		49
	JobTitle <JobTitl>	[0..1]	Text		49
	Responsibility <Rspnsblty>	[0..1]	Text		49
	Department <Dept>	[0..1]	Text		49
	Other <Othr>	[0..*]			49
	ChannelType <ChanlTp>	[1..1]	Text		50
	Identification <Id>	[0..1]	Text		50
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		50

4.1.10.2 Party38Choice

Definition: Nature or use of the account.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	OrganisationIdentification <Orgld>	[1..1]	±		41
Or}	PrivateIdentification <Prvtld>	[1..1]	±		42

4.1.10.2.1 OrganisationIdentification <Orgld>

Presence: [1..1]

Definition: Unique and unambiguous way to identify an organisation.

OrganisationIdentification <OrgId> contains the following elements (see "OrganisationIdentification29" on page 37 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AnyBIC <AnyBIC>	[0..1]	IdentifierSet	C1	37
	LEI <LEI>	[0..1]	IdentifierSet		37
	Other <Othr>	[0..*]			38
	Identification </Id>	[1..1]	Text		38
	SchemeName <SchmeNm>	[0..1]			38
{Or	Code <Cd>	[1..1]	CodeSet		38
Or}	Proprietary <Prtry>	[1..1]	Text		38
	Issuer </Issr>	[0..1]	Text		39

4.1.10.2.2 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 45 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			45
	BirthDate <BirthDt>	[1..1]	Date		45
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		46
	CityOfBirth <CityOfBirth>	[1..1]	Text		46
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	46
	Other <Othr>	[0..*]			46
	Identification </Id>	[1..1]	Text		46
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer </Issr>	[0..1]	Text		47

4.1.11 Payment Type

4.1.11.1 PaymentTypeInfoInformation26

Definition: Provides further details of the type of payment.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		43
	ServiceLevel <SvcLvl>	[0..*]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	LocalInstrument <LclInstrm>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	CategoryPurpose <CtgyPurp>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		45

4.1.11.1.1 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 115

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

4.1.11.1.2 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		43
Or}	Proprietary <Prtry>	[1..1]	Text		43

4.1.11.1.2.1 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 114

4.1.11.1.2.2 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 121

4.1.11.1.3 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		44
Or}	Proprietary <Prtry>	[1..1]	Text		44

4.1.11.1.3.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalLocalInstrument1Code" on page 113

4.1.11.1.3.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.11.1.4 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		44
Or}	Proprietary <Prtry>	[1..1]	Text		45

4.1.11.1.4.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalCategoryPurpose1Code" on page 111

4.1.11.1.4.2 Proprietary <Prtry>*Presence:* [1..1]*Definition:* Category purpose, in a proprietary form.*Datatype:* "Max35Text" on page 121**4.1.12 Person Identification****4.1.12.1 PersonIdentification13***Definition:* Unique and unambiguous way to identify a person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DateAndPlaceOfBirth <DtAndPlcOfBirth>	[0..1]			45
	BirthDate <BirthDt>	[1..1]	Date		45
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		46
	CityOfBirth <CityOfBirth>	[1..1]	Text		46
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	46
	Other <Othr>	[0..*]			46
	Identification <Id>	[1..1]	Text		46
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer </ssr>	[0..1]	Text		47

4.1.12.1.1 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		45
	ProvinceOfBirth <PrvcOfBirth>	[0..1]	Text		46
	CityOfBirth <CityOfBirth>	[1..1]	Text		46
	CountryOfBirth <CtryOfBirth>	[1..1]	CodeSet	C3	46

4.1.12.1.1.1 BirthDate <BirthDt>*Presence:* [1..1]*Definition:* Date on which a person is born.

Datatype: "ISODate" on page 117

4.1.12.1.1.2 ProvinceOfBirth <PrvcOfBirth>

Presence: [0..1]

Definition: Province where a person was born.

Datatype: "Max35Text" on page 121

4.1.12.1.1.3 CityOfBirth <CityOfBirth>

Presence: [1..1]

Definition: City where a person was born.

Datatype: "Max35Text" on page 121

4.1.12.1.1.4 CountryOfBirth <CtryOfBirth>

Presence: [1..1]

Definition: Country where a person was born.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 109

Constraints

- **Country**

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

4.1.12.1.2 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		46
	SchemeName <SchmeNm>	[0..1]			47
{Or	Code <Cd>	[1..1]	CodeSet		47
Or}	Proprietary <Prtry>	[1..1]	Text		47
	Issuer <Issr>	[0..1]	Text		47

4.1.12.1.2.1 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Datatype: "Max35Text" on page 121

4.1.12.1.2.2 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		47
Or}	Proprietary <Prtry>	[1..1]	Text		47

4.1.12.1.2.2.1 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 113**4.1.12.1.2.2.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Name of the identification scheme, in a free text form.*Datatype:* "Max35Text" on page 121**4.1.12.1.2.3 Issuer <Issr>***Presence:* [0..1]*Definition:* Entity that assigns the identification.*Datatype:* "Max35Text" on page 121**4.1.12.2 Contact4***Definition:* Specifies the details of the contact person.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	NamePrefix <NmPrfx>	[0..1]	CodeSet		48
	Name <Nm>	[0..1]	Text		48
	PhoneNumber <PhneNb>	[0..1]	Text		48
	MobileNumber <MobNb>	[0..1]	Text		49
	FaxNumber <FaxNb>	[0..1]	Text		49
	EmailAddress <EmailAdr>	[0..1]	Text		49
	EmailPurpose <EmailPurp>	[0..1]	Text		49
	JobTitle <JobTitl>	[0..1]	Text		49
	Responsibility <Rspnsblty>	[0..1]	Text		49
	Department <Dept>	[0..1]	Text		49
	Other <Othr>	[0..*]			49
	ChannelType <ChanlTp>	[1..1]	Text		50
	Identification <Id>	[0..1]	Text		50
	PreferredMethod <PrefrdMtd>	[0..1]	CodeSet		50

4.1.12.2.1 NamePrefix <NmPrfx>

Presence: [0..1]

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

Datatype: "NamePrefix2Code" on page 115

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

4.1.12.2.2 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 120

4.1.12.2.3 PhoneNumber <PhneNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 122

4.1.12.2.4 MobileNumber <MobNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 122

4.1.12.2.5 FaxNumber <FaxNb>

Presence: [0..1]

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

Datatype: "PhoneNumber" on page 122

4.1.12.2.6 EmailAddress <EmailAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 121

4.1.12.2.7 EmailPurpose <EmailPurp>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.12.2.8 JobTitle <JobTitl>

Presence: [0..1]

Definition: Title of the function.

Datatype: "Max35Text" on page 121

4.1.12.2.9 Responsibility <Rspnsblty>

Presence: [0..1]

Definition: Role of a person in an organisation.

Datatype: "Max35Text" on page 121

4.1.12.2.10 Department <Dept>

Presence: [0..1]

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

Datatype: "Max70Text" on page 122

4.1.12.2.11 Other <Othr>

Presence: [0..*]

Definition: Contact details in another form.

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ChannelType <ChanITp>	[1..1]	Text		50
	Identification <Id>	[0..1]	Text		50

4.1.12.2.11.1 ChannelType <ChanITp>

Presence: [1..1]

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

Datatype: "Max4Text" on page 122

4.1.12.2.11.2 Identification <Id>

Presence: [0..1]

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

Datatype: "Max128Text" on page 120

4.1.12.2.12 PreferredMethod <PrefrdMtd>

Presence: [0..1]

Definition: Preferred method used to reach the contact.

Datatype: "PreferredContactMethod1Code" on page 115

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

4.1.13 Postal Address

4.1.13.1 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]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	±		52
	Department <Dept>	[0..1]	Text		52
	SubDepartment <SubDept>	[0..1]	Text		52
	StreetName <StrtNm>	[0..1]	Text		52
	BuildingNumber <BldgNb>	[0..1]	Text		52
	BuildingName <BldgNm>	[0..1]	Text		53
	Floor <Flr>	[0..1]	Text		53
	PostBox <PstBx>	[0..1]	Text		53
	Room <Room>	[0..1]	Text		53
	PostCode <PstCd>	[0..1]	Text		53
	TownName <TwnNm>	[0..1]	Text		53
	TownLocationName <TwnLctnNm>	[0..1]	Text		53
	DistrictName <DstrctNm>	[0..1]	Text		53
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		54
	Country <Ctry>	[0..1]	CodeSet	C3	54
	AddressLine <AdrLine>	[0..7]	Text		54

4.1.13.1.1 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		51
Or}	Proprietary <Prtry>	[1..1]	±		52

4.1.13.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Type of address expressed as a code.

Datatype: "AddressType2Code" on page 108

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.

4.1.13.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Type of address expressed as a proprietary code.

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

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

4.1.13.1.2 Department <Dept>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 122

4.1.13.1.3 SubDepartment <SubDept>

Presence: [0..1]

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

Datatype: "[Max70Text](#)" on page 122

4.1.13.1.4 StreetName <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Datatype: "[Max70Text](#)" on page 122

4.1.13.1.5 BuildingNumber <BldgNb>

Presence: [0..1]

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

Datatype: "[Max16Text](#)" on page 121

4.1.13.1.6 BuildingName <BldgNm>

Presence: [0..1]

Definition: Name of the building or house.

Datatype: "Max35Text" on page 121

4.1.13.1.7 Floor <Flr>

Presence: [0..1]

Definition: Floor or storey within a building.

Datatype: "Max70Text" on page 122

4.1.13.1.8 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 121

4.1.13.1.9 Room <Room>

Presence: [0..1]

Definition: Building room number.

Datatype: "Max70Text" on page 122

4.1.13.1.10 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 121

4.1.13.1.11 TownName <TwnNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.13.1.12 TownLocationName <TwnLctnNm>

Presence: [0..1]

Definition: Specific location name within the town.

Datatype: "Max35Text" on page 121

4.1.13.1.13 DistrictName <DstrctNm>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.13.1.14 CountrySubDivision <CtrySubDvsn>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.13.1.15 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Impacted by: C3 "Country"

Datatype: "CountryCode" on page 109

Constraints

- **Country**

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

4.1.13.1.16 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 122

4.1.14 Remittance

4.1.14.1 RemittanceInformation19

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		56
	Unstructured <Ustrd>	[0..*]	Text		56
	Structured <Strd>	[0..*]	±		56
	OriginalPaymentInformation <OrgnlPmtInf>	[1..1]			58
	References <Refs>	[1..1]			59
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		60
	InstructionIdentification <InstrId>	[0..1]	Text		60
	EndToEndIdentification <EndToEndId>	[1..1]	Text		60
	TransactionIdentification <TxId>	[0..1]	Text		60
	UETR <UETR>	[0..1]	IdentifierSet		61
	MandateIdentification <MndtId>	[0..1]	Text		61
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		61
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		61
	Amount <Amt>	[0..1]			62
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C5	62
Or}	EquivalentAmount <EqvtAmt>	[1..1]			63
	Amount <Amt>	[1..1]	Amount	C1, C5	63
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	63
	ExchangeRateInformation <XchgRateInf>	[0..1]			64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[0..1]	Rate		64
	RateType <RateTp>	[0..1]	CodeSet		64
	ContractIdentification <CtrctId>	[0..1]	Text		65
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		65
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		65
	Debtor <Dbtr>	[0..1]	±		65
	DebtorAccount <DbtrAcct>	[0..1]	±		66
	DebtorAgent <DbtrAgt>	[0..1]	±		66
	Creditor <Cdtr>	[0..1]	±		66
	CreditorAccount <CdtrAcct>	[0..1]	±		67
	CreditorAgent <CdtrAgt>	[0..1]	±		67

4.1.14.1.1 RemittanceIdentification <RmtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.1.2 Unstructured <Ustrd>

Presence: [0..*]

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

Datatype: "Max140Text" on page 120

4.1.14.1.3 Structured <Strd>

Presence: [0..*]

Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

Structured <Strd> contains the following elements (see "[StructuredRemittanceInformation16](#)" on page 76 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	ReferredDocumentInformation <RfrdDocInf>	[0..*]			78
	Type <Tp>	[0..1]			80
	CodeOrProprietary <CdOrPrtry>	[1..1]			80
{Or	Code <Cd>	[1..1]	CodeSet		80
Or}	Proprietary <Prtry>	[1..1]	Text		81
	Issuer <Issr>	[0..1]	Text		81
	Number <Nb>	[0..1]	Text		81
	RelatedDate <RltdDt>	[0..1]	Date		82
	LineDetails <LineDtls>	[0..*]			82
	Identification <Id>	[1..*]			83
	Type <Tp>	[0..1]			84
	CodeOrProprietary <CdOrPrtry>	[1..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	Issuer <Issr>	[0..1]	Text		85
	Number <Nb>	[0..1]	Text		85
	RelatedDate <RltdDt>	[0..1]	Date		85
	Description <Desc>	[0..1]	Text		85
	Amount <Amt>	[0..1]			85
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	86
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			87
	Type <Tp>	[0..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Amount <Amt>	[1..1]	Amount	C1, C5	87
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	88
	TaxAmount <TaxAmt>	[0..*]			88
	Type <Tp>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	89
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			89
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		90
	Reason <Rsn>	[0..1]	Text		90
	AdditionalInformation <AddtlInf>	[0..1]	Text		90
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	91
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		91
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		92
	Invoicer <Invcr>	[0..1]	±		93
	Invoicee <Invcee>	[0..1]	±		93
	TaxRemittance <TaxRmt>	[0..1]	±		94
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		94
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		95

4.1.14.1.4 OriginalPaymentInformation <OrgnlPmtInf>

Presence: [1..1]

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

OriginalPaymentInformation <OrgnlPmtInf> contains the following **OriginalPaymentInformation8** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	References <Refs>	[1..1]			59
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		60
	InstructionIdentification <InstrId>	[0..1]	Text		60
	EndToEndIdentification <EndToEndId>	[1..1]	Text		60
	TransactionIdentification <TxId>	[0..1]	Text		60
	UETR <UETR>	[0..1]	IdentifierSet		61
	MandateIdentification <MndtId>	[0..1]	Text		61
	CreditorSchemeIdentification <CdrSchmId>	[0..1]	±		61
	PaymentTypeInformation <PmtTpInf>	[0..1]	±		61
	Amount <Amt>	[0..1]			62
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C5	62
Or}	EquivalentAmount <EqvtAmt>	[1..1]			63
	Amount <Amt>	[1..1]	Amount	C1, C5	63
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	63
	ExchangeRateInformation <XchgRateInf>	[0..1]			64
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[0..1]	Rate		64
	RateType <RateTp>	[0..1]	CodeSet		64
	ContractIdentification <CtrctId>	[0..1]	Text		65
	RequestedExecutionDate <ReqdExctnDt>	[0..1]	±		65
	RequestedCollectionDate <ReqdColltnDt>	[0..1]	Date		65
	Debtor <Dbtr>	[0..1]	±		65
	DebtorAccount <DbtrAcct>	[0..1]	±		66
	DebtorAgent <DbtrAgt>	[0..1]	±		66
	Creditor <Cdr>	[0..1]	±		66
	CreditorAccount <CdrAcct>	[0..1]	±		67
	CreditorAgent <CdrAgt>	[0..1]	±		67

4.1.14.1.4.1 References <Refs>

Presence: [1..1]

Definition: Identifies the underlying transaction.

References <Refs> contains the following **TransactionReferences5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInflId>	[0..1]	Text		60
	InstructionIdentification <InstrId>	[0..1]	Text		60
	EndToEndIdentification <EndToEndId>	[1..1]	Text		60
	TransactionIdentification <TxId>	[0..1]	Text		60
	UETR <UETR>	[0..1]	IdentifierSet		61
	MandateIdentification <MndtId>	[0..1]	Text		61
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		61

4.1.14.1.4.1.1 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.1.4.1.2 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 121

4.1.14.1.4.1.3 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

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

Datatype: "Max35Text" on page 121

4.1.14.1.4.1.4 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 121

4.1.14.1.4.1.5 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 119

4.1.14.1.4.1.6 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.1.4.1.7 CreditorSchemeIdentification <CdtrSchmId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmId> contains the following elements (see "PartyIdentification135" on page 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.1.4.2 PaymentTypeInfo <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 42 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	InstructionPriority <InstrPrty>	[0..1]	CodeSet		43
	ServiceLevel <SvcLvl>	[0..*]			43
{Or	Code <Cd>	[1..1]	CodeSet		43
Or}	Proprietary <Prtry>	[1..1]	Text		43
	LocalInstrument <LclInstrm>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		44
	CategoryPurpose <CtgyPurp>	[0..1]			44
{Or	Code <Cd>	[1..1]	CodeSet		44
Or}	Proprietary <Prtry>	[1..1]	Text		45

4.1.14.1.4.3 Amount <Amt>

Presence: [0..1]

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

Amount <Amt> contains one of the following **AmountType3Choice** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	InstructedAmount <InstdAmt>	[1..1]	Amount	C1, C5	62
Or}	EquivalentAmount <EqvtAmt>	[1..1]			63
	Amount <Amt>	[1..1]	Amount	C1, C5	63
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	63

4.1.14.1.4.3.1 InstructedAmount <InstdAmt>

Presence: [1..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.1.4.3.2 EquivalentAmount <EqvtAmt>

Presence: [1..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	63
	CurrencyOfTransfer <CcyOfTrf>	[1..1]	CodeSet	C1	63

4.1.14.1.4.3.2.1 Amount <Amt>

Presence: [1..1]

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

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.1.4.3.2.2 CurrencyOfTransfer <CcyOfTrf>

Presence: [1..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.14.1.4.4 ExchangeRateInformation <XchgRateInf>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	UnitCurrency <UnitCcy>	[0..1]	CodeSet	C1	64
	ExchangeRate <XchgRate>	[0..1]	Rate		64
	RateType <RateTp>	[0..1]	CodeSet		64
	ContractIdentification <CtrctId>	[0..1]	Text		65

4.1.14.1.4.4.1 UnitCurrency <UnitCcy>

Presence: [0..1]

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

Impacted by: C1 "ActiveOrHistoricCurrency"

Datatype: "ActiveOrHistoricCurrencyCode" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

4.1.14.1.4.4.2 ExchangeRate <XchgRate>

Presence: [0..1]

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

Datatype: "BaseOneRate" on page 120

4.1.14.1.4.4.3 RateType <RateTp>

Presence: [0..1]

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

Datatype: "ExchangeRateType1Code" on page 111

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

4.1.14.1.4.4.4 ContractIdentification <CtrctId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.1.4.5 RequestedExecutionDate <ReqdExctnDt>

Presence: [0..1]

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

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

RequestedExecutionDate <ReqdExctnDt> contains one of the following elements (see "DateAndDateTime2Choice" on page 17 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Date <Dt>	[1..1]	Date		17
Or}	DateTime <DtTm>	[1..1]	DateTime		18

4.1.14.1.4.6 RequestedCollectionDate <ReqdColltnDt>

Presence: [0..1]

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

Datatype: "ISODate" on page 117

4.1.14.1.4.7 Debtor <Dbtr>

Presence: [0..1]

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

Debtor <Dbtr> contains the following elements (see "[PartyIdentification135](#)" on page 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.1.4.8 DebtorAccount <DbtrAcct>

Presence: [0..1]

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

DebtorAccount <DbtrAcct> contains the following elements (see "[CashAccount38](#)" on page 14 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		14
	Type <Tp>	[0..1]	±		15
	Currency <Ccy>	[0..1]	CodeSet	C1	15
	Name <Nm>	[0..1]	Text		15
	Proxy <Prxy>	[0..1]	±		16

4.1.14.1.4.9 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

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

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

4.1.14.1.4.10 Creditor <Cdtr>

Presence: [0..1]

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

Creditor <Cdtr> contains the following elements (see "PartyIdentification135" on page 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.1.4.11 CreditorAccount <CdtrAcct>

Presence: [0..1]

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

CreditorAccount <CdtrAcct> contains the following elements (see "CashAccount38" on page 14 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Identification <Id>	[1..1]	±		14
	Type <Tp>	[0..1]	±		15
	Currency <Ccy>	[0..1]	CodeSet	C1	15
	Name <Nm>	[0..1]	Text		15
	Proxy <Prxy>	[0..1]	±		16

4.1.14.1.4.12 CreditorAgent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

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

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

4.1.14.2 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]			68
	CodeOrProprietary <CdOrPrtry>	[1..1]			68
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	Text		69
	Issuer <Issr>	[0..1]	Text		69
	Garnishee <Grnshee>	[0..1]	±		69
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		69
	ReferenceNumber <RefNb>	[0..1]	Text		70
	Date <Dt>	[0..1]	Date		70
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	70
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrncInd>	[0..1]	Indicator		70
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		71

4.1.14.2.1 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]			68
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	Text		69
	Issuer <Issr>	[0..1]	Text		69

4.1.14.2.1.1 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		68
Or}	Proprietary <Prtry>	[1..1]	Text		69

4.1.14.2.1.1.1 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 113

4.1.14.2.1.1.2 Proprietary <Prtry>

Presence: [1..1]

Definition: Proprietary identification of the type of garnishment.

Datatype: "Max35Text" on page 121

4.1.14.2.1.2 Issuer <Issr>

Presence: [0..1]

Definition: Identification of the issuer of the garnishment type.

Datatype: "Max35Text" on page 121

4.1.14.2.2 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 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.2.3 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 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.2.4 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 120

4.1.14.2.5 Date <Dt>

Presence: [0..1]

Definition: Date of payment which garnishment was taken from.

Datatype: "ISODate" on page 117

4.1.14.2.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted for the referred document.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.2.7 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 119):

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

4.1.14.2.8 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 119):

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

4.1.14.3 RemittanceLocationData1

Definition: Provides additional details on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		71
	ElectronicAddress <ElctrcnAdr>	[0..1]	Text		72
	PostalAddress <PstlAdr>	[0..1]			72
	Name <Nm>	[1..1]	Text		72
	Address <Adr>	[1..1]	±		72

4.1.14.3.1 Method <Mtd>

Presence: [1..1]

Definition: Method used to deliver the remittance advice information.

Datatype: "RemittanceLocationMethod2Code" on page 115

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

CodeName	Name	Definition
POST	Post	Remittance advice information must be sent through postal services.
SMSM	SMS	Remittance advice information must be sent through by phone as a short message service (SMS).

4.1.14.3.2 ElectronicAddress <ElctrncAdr>

Presence: [0..1]

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

Datatype: "Max2048Text" on page 121

4.1.14.3.3 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		72
	Address <Adr>	[1..1]	±		72

4.1.14.3.3.1 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 120

4.1.14.3.3.2 Address <Adr>

Presence: [1..1]

Definition: Postal address of a party.

Address <Adr> contains the following elements (see "PostalAddress24" on page 50 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AddressType <AdrTp>	[0..1]			51
{Or	Code <Cd>	[1..1]	CodeSet		51
Or}	Proprietary <Prtry>	[1..1]	±		52
	Department <Dept>	[0..1]	Text		52
	SubDepartment <SubDept>	[0..1]	Text		52
	StreetName <StrtNm>	[0..1]	Text		52
	BuildingNumber <BldgNb>	[0..1]	Text		52
	BuildingName <BldgNm>	[0..1]	Text		53
	Floor <Flr>	[0..1]	Text		53
	PostBox <PstBx>	[0..1]	Text		53
	Room <Room>	[0..1]	Text		53
	PostCode <PstCd>	[0..1]	Text		53
	TownName <TwnNm>	[0..1]	Text		53
	TownLocationName <TwnLctnNm>	[0..1]	Text		53
	DistrictName <DstrctNm>	[0..1]	Text		53
	CountrySubDivision <CtrySubDvsn>	[0..1]	Text		54
	Country <Ctry>	[0..1]	CodeSet	C3	54
	AddressLine <AdrLine>	[0..7]	Text		54

4.1.14.4 RemittanceLocation5

Definition: Provides information on the remittance advice.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	RemittanceIdentification <RmtId>	[0..1]	Text		74
	RemittanceLocationDetails <RmtLctnDtls>	[1..*]	±		74
	References <Refs>	[1..1]			74
	PaymentInformationIdentification <PmtInfId>	[0..1]	Text		75
	InstructionIdentification <InstrId>	[0..1]	Text		75
	EndToEndIdentification <EndToEndId>	[1..1]	Text		75
	TransactionIdentification <TxId>	[0..1]	Text		75
	UETR <UETR>	[0..1]	IdentifierSet		76
	MandateIdentification <MndtId>	[0..1]	Text		76
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		76

4.1.14.4.1 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 121

4.1.14.4.2 RemittanceLocationDetails <RmtLctnDtls>

Presence: [1..*]

Definition: Set of elements used to provide information on the location and/or delivery of the remittance information.

RemittanceLocationDetails <RmtLctnDtls> contains the following elements (see "RemittanceLocationData1" on page 71 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Method <Mtd>	[1..1]	CodeSet		71
	ElectronicAddress <ElctrcAdr>	[0..1]	Text		72
	PostalAddress <PstlAdr>	[0..1]			72
	Name <Nm>	[1..1]	Text		72
	Address <Adr>	[1..1]	±		72

4.1.14.4.3 References <Refs>

Presence: [1..1]

Definition: Identifies the underlying transaction.

References <Refs> contains the following **TransactionReferences5** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	PaymentInformationIdentification <PmtInflId>	[0..1]	Text		75
	InstructionIdentification <InstrId>	[0..1]	Text		75
	EndToEndIdentification <EndToEndId>	[1..1]	Text		75
	TransactionIdentification <TxId>	[0..1]	Text		75
	UETR <UETR>	[0..1]	IdentifierSet		76
	MandateIdentification <MndtId>	[0..1]	Text		76
	CreditorSchemeIdentification <CdtrSchmId>	[0..1]	±		76

4.1.14.4.3.1 PaymentInformationIdentification <PmtInflId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.4.3.2 InstructionIdentification <InstrId>

Presence: [0..1]

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

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

Datatype: "Max35Text" on page 121

4.1.14.4.3.3 EndToEndIdentification <EndToEndId>

Presence: [1..1]

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

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

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

Datatype: "Max35Text" on page 121

4.1.14.4.3.4 TransactionIdentification <TxId>

Presence: [0..1]

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

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

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

Datatype: "Max35Text" on page 121

4.1.14.4.3.5 UETR <UETR>

Presence: [0..1]

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

Datatype: "UUIDv4Identifier" on page 119

4.1.14.4.3.6 MandateIdentification <MndtId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.4.3.7 CreditorSchemeIdentification <CdtrSchmId>

Presence: [0..1]

Definition: Credit party that signs the mandate.

CreditorSchemeIdentification <CdtrSchmId> contains the following elements (see "PartyIdentification135" on page 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.5 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..*]			78
	Type <Tp>	[0..1]			80
	CodeOrProprietary <CdOrPrtry>	[1..1]			80
{Or	Code <Cd>	[1..1]	CodeSet		80
Or}	Proprietary <Prtry>	[1..1]	Text		81
	Issuer </ssr>	[0..1]	Text		81
	Number <Nb>	[0..1]	Text		81
	RelatedDate <RltdDt>	[0..1]	Date		82
	LineDetails <LineDtls>	[0..*]			82
	Identification <Id>	[1..*]			83
	Type <Tp>	[0..1]			84
	CodeOrProprietary <CdOrPrtry>	[1..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	Issuer </ssr>	[0..1]	Text		85
	Number <Nb>	[0..1]	Text		85
	RelatedDate <RltdDt>	[0..1]	Date		85
	Description <Desc>	[0..1]	Text		85
	Amount <Amt>	[0..1]			85
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	86
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			87
	Type <Tp>	[0..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Amount <Amt>	[1..1]	Amount	C1, C5	87
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	88
	TaxAmount <TaxAmt>	[0..*]			88
	Type <Tp>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Amount <Amt>	[1..1]	Amount	C1, C5	89

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			89
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		90
	Reason <Rsn>	[0..1]	Text		90
	AdditionalInformation <AddtlInf>	[0..1]	Text		90
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	91
	ReferredDocumentAmount <RfrdDocAmt>	[0..1]	±		91
	CreditorReferenceInformation <CdtrRefInf>	[0..1]	±		92
	Invoicer <Invcr>	[0..1]	±		93
	Invoicee <Invcee>	[0..1]	±		93
	TaxRemittance <TaxRmt>	[0..1]	±		94
	GarnishmentRemittance <GrnshmtRmt>	[0..1]	±		94
	AdditionalRemittanceInformation <AddtlRmtInf>	[0..3]	Text		95

4.1.14.5.1 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]			80
	CodeOrProprietary <CdOrPrtry>	[1..1]			80
{Or	Code <Cd>	[1..1]	CodeSet		80
Or}	Proprietary <Prtry>	[1..1]	Text		81
	Issuer <Issr>	[0..1]	Text		81
	Number <Nb>	[0..1]	Text		81
	RelatedDate <RltdDt>	[0..1]	Date		82
	LineDetails <LineDtls>	[0..*]			82
	Identification <Id>	[1..*]			83
	Type <Tp>	[0..1]			84
	CodeOrProprietary <CdOrPrtry>	[1..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	Issuer <Issr>	[0..1]	Text		85
	Number <Nb>	[0..1]	Text		85
	RelatedDate <RltdDt>	[0..1]	Date		85
	Description <Desc>	[0..1]	Text		85
	Amount <Amt>	[0..1]			85
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	86
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			87
	Type <Tp>	[0..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Amount <Amt>	[1..1]	Amount	C1, C5	87
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	88
	TaxAmount <TaxAmt>	[0..*]			88
	Type <Tp>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Amount <Amt>	[1..1]	Amount	C1, C5	89

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			89
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		90
	Reason <Rsn>	[0..1]	Text		90
	AdditionalInformation <AddtlInf>	[0..1]	Text		90
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	91

4.1.14.5.1.1 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]			80
{Or	Code <Cd>	[1..1]	CodeSet		80
Or}	Proprietary <Prtry>	[1..1]	Text		81
	Issuer <Issr>	[0..1]	Text		81

4.1.14.5.1.1.1 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		80
Or}	Proprietary <Prtry>	[1..1]	Text		81

4.1.14.5.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Document type in a coded form.

Datatype: "DocumentType6Code" on page 110

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

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

4.1.14.5.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.14.5.1.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.5.1.1.2 Number <Nb>

Presence: [0..1]

Definition: Unique and unambiguous identification of the referred document.

Datatype: "Max35Text" on page 121

4.1.14.5.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document.

Datatype: "ISODate" on page 117

4.1.14.5.1.4 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..*]			83
	Type <Tp>	[0..1]			84
	CodeOrProprietary <CdOrPrtry>	[1..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	Issuer </ssr>	[0..1]	Text		85
	Number <Nb>	[0..1]	Text		85
	RelatedDate <RltdDt>	[0..1]	Date		85
	Description <Desc>	[0..1]	Text		85
	Amount <Amt>	[0..1]			85
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	86
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			87
	Type <Tp>	[0..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Amount <Amt>	[1..1]	Amount	C1, C5	87
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	88
	TaxAmount <TaxAmt>	[0..*]			88
	Type <Tp>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Amount <Amt>	[1..1]	Amount	C1, C5	89
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			89
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		90
	Reason <Rsn>	[0..1]	Text		90
	AdditionalInformation <AddtlInf>	[0..1]	Text		90
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	91

4.1.14.5.1.4.1 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]			84
	CodeOrProprietary <CdOrPrtry>	[1..1]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	Issuer <Issr>	[0..1]	Text		85
	Number <Nb>	[0..1]	Text		85
	RelatedDate <RltdDt>	[0..1]	Date		85

4.1.14.5.1.4.1.1 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]			84
{Or	Code <Cd>	[1..1]	CodeSet		84
Or}	Proprietary <Prtry>	[1..1]	Text		84
	Issuer <Issr>	[0..1]	Text		85

4.1.14.5.1.4.1.1.1 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		84
Or}	Proprietary <Prtry>	[1..1]	Text		84

4.1.14.5.1.4.1.1.1.1 Code <Cd>

Presence: [1..1]

Definition: Line identification type in a coded form.

Datatype: "ExternalDocumentLineType1Code" on page 112

4.1.14.5.1.4.1.1.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.14.5.1.4.1.1.2 Issuer <Issr>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.5.1.4.1.2 Number <Nb>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.14.5.1.4.1.3 RelatedDate <RltdDt>

Presence: [0..1]

Definition: Date associated with the referred document line.

Datatype: "ISODate" on page 117

4.1.14.5.1.4.2 Description <Desc>

Presence: [0..1]

Definition: Description associated with the document line.

Datatype: "Max2048Text" on page 121

4.1.14.5.1.4.3 Amount <Amt>

Presence: [0..1]

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

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

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	86
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			87
	Type <Tp>	[0..1]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Amount <Amt>	[1..1]	Amount	C1, C5	87
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	88
	TaxAmount <TaxAmt>	[0..*]			88
	Type <Tp>	[0..1]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Amount <Amt>	[1..1]	Amount	C1, C5	89
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			89
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		90
	Reason <Rsn>	[0..1]	Text		90
	AdditionalInformation <AddtlInf>	[0..1]	Text		90
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	91

4.1.14.5.1.4.3.1 DuePayableAmount <DuePyblAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.5.1.4.3.2 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]			87
{Or	Code <Cd>	[1..1]	CodeSet		87
Or}	Proprietary <Prtry>	[1..1]	Text		87
	Amount <Amt>	[1..1]	Amount	C1, C5	87

4.1.14.5.1.4.3.2.1 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		87
Or}	Proprietary <Prtry>	[1..1]	Text		87

4.1.14.5.1.4.3.2.1.1 Code <Cd>*Presence:* [1..1]*Definition:* Specifies the amount type, in a coded form.*Datatype:* "ExternalDiscountAmountType1Code" on page 112**4.1.14.5.1.4.3.2.1.2 Proprietary <Prtry>***Presence:* [1..1]*Definition:* Specifies the amount type, in a free-text form.*Datatype:* "Max35Text" on page 121**4.1.14.5.1.4.3.2.2 Amount <Amt>***Presence:* [1..1]*Definition:* Amount of money, which has been typed.*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.5.1.4.3.3 CreditNoteAmount <CdtNoteAmt>

Presence: [0..1]

Definition: Amount of a credit note.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.5.1.4.3.4 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]			88
{Or	Code <Cd>	[1..1]	CodeSet		89
Or}	Proprietary <Prtry>	[1..1]	Text		89
	Amount <Amt>	[1..1]	Amount	C1, C5	89

4.1.14.5.1.4.3.4.1 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		89
Or}	Proprietary <Prtry>	[1..1]	Text		89

4.1.14.5.1.4.3.4.1.1 Code <Cd>

Presence: [1..1]

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

Datatype: "ExternalTaxAmountType1Code" on page 114

4.1.14.5.1.4.3.4.1.2 Proprietary <Prtry>

Presence: [1..1]

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

Datatype: "Max35Text" on page 121

4.1.14.5.1.4.3.4.2 Amount <Amt>

Presence: [1..1]

Definition: Amount of money, which has been typed.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.5.1.4.3.5 AdjustmentAmountAndReason <AdjstmntAmtAndRsn>

Presence: [0..*]

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

AdjustmentAmountAndReason <AdjstmntAmtAndRsn> contains the following **DocumentAdjustment1** elements

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Amount <Amt>	[1..1]	Amount	C1, C5	90
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		90
	Reason <Rsn>	[0..1]	Text		90
	AdditionalInformation <AddtlInf>	[0..1]	Text		90

4.1.14.5.1.4.3.5.1 Amount <Amt>

Presence: [1..1]

Definition: Amount of money of the document adjustment.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.5.1.4.3.5.2 CreditDebitIndicator <CdtDbtInd>

Presence: [0..1]

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

Datatype: "CreditDebitCode" on page 109

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

4.1.14.5.1.4.3.5.3 Reason <Rsn>

Presence: [0..1]

Definition: Specifies the reason for the adjustment.

Datatype: "Max4Text" on page 122

4.1.14.5.1.4.3.5.4 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Provides further details on the document adjustment.

Datatype: "Max140Text" on page 120

4.1.14.5.1.4.3.6 RemittedAmount <RmtdAmt>

Presence: [0..1]

Definition: Amount of money remitted.

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.14.5.2 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 30 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	DuePayableAmount <DuePyblAmt>	[0..1]	Amount	C1, C5	31
	DiscountAppliedAmount <DscntApldAmt>	[0..*]			32
	Type <Tp>	[0..1]			32
{Or	Code <Cd>	[1..1]	CodeSet		32
Or}	Proprietary <Prtry>	[1..1]	Text		32
	Amount <Amt>	[1..1]	Amount	C1, C5	32
	CreditNoteAmount <CdtNoteAmt>	[0..1]	Amount	C1, C5	33
	TaxAmount <TaxAmt>	[0..*]			33
	Type <Tp>	[0..1]			33
{Or	Code <Cd>	[1..1]	CodeSet		34
Or}	Proprietary <Prtry>	[1..1]	Text		34
	Amount <Amt>	[1..1]	Amount	C1, C5	34
	AdjustmentAmountAndReason <AdjstmntAmtAndRsn>	[0..*]			34
	Amount <Amt>	[1..1]	Amount	C1, C5	35
	CreditDebitIndicator <CdtDbtInd>	[0..1]	CodeSet		35
	Reason <Rsn>	[0..1]	Text		35
	AdditionalInformation <AddtlInf>	[0..1]	Text		35
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	36

4.1.14.5.3 CreditorReferenceInformation <CdtrRefInf>

Presence: [0..1]

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

CreditorReferenceInformation <CdtrRefInf> contains the following elements (see "CreditorReferenceInformation2" on page 18 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]			18
	CodeOrProprietary <CdOrPrtry>	[1..1]			18
{Or	Code <Cd>	[1..1]	CodeSet		19
Or}	Proprietary <Prtry>	[1..1]	Text		19
	Issuer <Issr>	[0..1]	Text		19
	Reference <Ref>	[0..1]	Text		19

4.1.14.5.4 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 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.5.5 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 39 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Name <Nm>	[0..1]	Text		39
	PostalAddress <PstlAdr>	[0..1]	±		39
	Identification <Id>	[0..1]	±		40
	CountryOfResidence <CtryOfRes>	[0..1]	CodeSet	C3	40
	ContactDetails <CtctDtls>	[0..1]	±		41

4.1.14.5.6 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 96 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Creditor <Cdtr>	[0..1]	±		96
	Debtor <Dbtr>	[0..1]	±		96
	UltimateDebtor <UltmtDbtr>	[0..1]	±		97
	AdministrationZone <AdmstnZone>	[0..1]	Text		97
	ReferenceNumber <RefNb>	[0..1]	Text		97
	Method <Mtd>	[0..1]	Text		97
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C5	98
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C5	98
	Date <Dt>	[0..1]	Date		98
	SequenceNumber <SeqNb>	[0..1]	Quantity		98
	Record <Rcrd>	[0..*]	±		99

4.1.14.5.7 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 67 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[1..1]			68
	CodeOrProprietary <CdOrPrtry>	[1..1]			68
{Or	Code <Cd>	[1..1]	CodeSet		68
Or}	Proprietary <Prtry>	[1..1]	Text		69
	Issuer <Issr>	[0..1]	Text		69
	Garnishee <Grnshee>	[0..1]	±		69
	GarnishmentAdministrator <GrnshmtAdmstr>	[0..1]	±		69
	ReferenceNumber <RefNb>	[0..1]	Text		70
	Date <Dt>	[0..1]	Date		70
	RemittedAmount <RmtdAmt>	[0..1]	Amount	C1, C5	70
	FamilyMedicalInsuranceIndicator <FmlyMdclInsrnclnd>	[0..1]	Indicator		70
	EmployeeTerminationIndicator <MplyeeTermntnInd>	[0..1]	Indicator		71

4.1.14.5.8 AdditionalRemittanceInformation <AddtlRmtInf>

Presence: [0..3]

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

Datatype: "[Max140Text](#)" on page 120

4.1.15 System Identification

4.1.15.1 ClearingSystemIdentification2Choice

Definition: Choice of a clearing system identifier.

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
{Or	Code <Cd>	[1..1]	CodeSet		95
Or}	Proprietary <Prtry>	[1..1]	Text		95

4.1.15.1.1 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 112

4.1.15.1.2 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 121

4.1.16 Tax

4.1.16.1 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]	±		96
	Debtor <Dbtr>	[0..1]	±		96
	UltimateDebtor <UltmtDbtr>	[0..1]	±		97
	AdministrationZone <AdmstnZone>	[0..1]	Text		97
	ReferenceNumber <RefNb>	[0..1]	Text		97
	Method <Mtd>	[0..1]	Text		97
	TotalTaxableBaseAmount <TtlTaxblBaseAmt>	[0..1]	Amount	C1, C5	98
	TotalTaxAmount <TtlTaxAmt>	[0..1]	Amount	C1, C5	98
	Date <Dt>	[0..1]	Date		98
	SequenceNumber <SeqNb>	[0..1]	Quantity		98
	Record <Rcrd>	[0..*]	±		99

4.1.16.1.1 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 106 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		106
	RegistrationIdentification <RegnId>	[0..1]	Text		106
	TaxType <TaxTp>	[0..1]	Text		106

4.1.16.1.2 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 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		105
	RegistrationIdentification <RegnId>	[0..1]	Text		105
	TaxType <TaxTp>	[0..1]	Text		105
	Authorisation <Authstn>	[0..1]			105
	Title <Titl>	[0..1]	Text		106
	Name <Nm>	[0..1]	Text		106

4.1.16.1.3 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 105 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	TaxIdentification <TaxId>	[0..1]	Text		105
	RegistrationIdentification <RegnId>	[0..1]	Text		105
	TaxType <TaxTp>	[0..1]	Text		105
	Authorisation <Authstn>	[0..1]			105
	Title <Titl>	[0..1]	Text		106
	Name <Nm>	[0..1]	Text		106

4.1.16.1.4 AdministrationZone <AdmstnZone>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.16.1.5 ReferenceNumber <RefNb>

Presence: [0..1]

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

Datatype: "Max140Text" on page 120

4.1.16.1.6 Method <Mtd>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.16.1.7 TotalTaxableBaseAmount <TtlTaxblBaseAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.16.1.8 TotalTaxAmount <TtlTaxAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.16.1.9 Date <Dt>

Presence: [0..1]

Definition: Date by which tax is due.

Datatype: "ISODate" on page 117

4.1.16.1.10 SequenceNumber <SeqNb>

Presence: [0..1]

Definition: Sequential number of the tax report.

Datatype: "Number" on page 119

4.1.16.1.11 Record <Rcrd>*Presence:* [0..*]*Definition:* Record of tax details.**Record <Rcrd>** contains the following elements (see "TaxRecord2" on page 100 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Type <Tp>	[0..1]	Text		100
	Category <Ctgy>	[0..1]	Text		101
	CategoryDetails <CtgyDtls>	[0..1]	Text		101
	DebtorStatus <DbtrSts>	[0..1]	Text		101
	CertificateIdentification <CertId>	[0..1]	Text		101
	FormsCode <FrmsCd>	[0..1]	Text		101
	Period <Prd>	[0..1]	±		101
	TaxAmount <TaxAmt>	[0..1]			101
	Rate <Rate>	[0..1]	Rate		102
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C5	102
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C5	102
	Details <Dtls>	[0..*]	±		103
	AdditionalInformation <AddtlInf>	[0..1]	Text		103

4.1.16.2 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]	±		99
	Amount <Amt>	[1..1]	Amount	C1, C5	100

4.1.16.2.1 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 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Date		103
	Type <Tp>	[0..1]	CodeSet		103
	FromDate <FrToDt>	[0..1]	±		104

4.1.16.2.2 Amount <Amt>*Presence:* [1..1]*Definition:* Underlying tax amount related to the specified period.*Impacted by:* C1 "ActiveOrHistoricCurrency", C5 "CurrencyAmount"*Datatype:* "ActiveOrHistoricCurrencyAndAmount" on page 107**Constraints**

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.16.3 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		100
	Category <Ctgy>	[0..1]	Text		101
	CategoryDetails <CtgyDtls>	[0..1]	Text		101
	DebtorStatus <DbtrSts>	[0..1]	Text		101
	CertificateIdentification <CertId>	[0..1]	Text		101
	FormsCode <FrmsCd>	[0..1]	Text		101
	Period <Prd>	[0..1]	±		101
	TaxAmount <TaxAmt>	[0..1]			101
	Rate <Rate>	[0..1]	Rate		102
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C5	102
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C5	102
	Details <Dtls>	[0..*]	±		103
	AdditionalInformation <AddtlInf>	[0..1]	Text		103

4.1.16.3.1 Type <Tp>*Presence:* [0..1]*Definition:* High level code to identify the type of tax details.*Datatype:* "Max35Text" on page 121

4.1.16.3.2 Category <Ctgy>*Presence:* [0..1]*Definition:* Specifies the tax code as published by the tax authority.*Datatype:* "Max35Text" on page 121**4.1.16.3.3 CategoryDetails <CtgyDtls>***Presence:* [0..1]*Definition:* Provides further details of the category tax code.*Datatype:* "Max35Text" on page 121**4.1.16.3.4 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 121**4.1.16.3.5 CertificateIdentification <CertId>***Presence:* [0..1]*Definition:* Identification number of the tax report as assigned by the taxing authority.*Datatype:* "Max35Text" on page 121**4.1.16.3.6 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 121**4.1.16.3.7 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 103 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Year <Yr>	[0..1]	Date		103
	Type <Tp>	[0..1]	CodeSet		103
	FromToDate <FrToDt>	[0..1]	±		104

4.1.16.3.8 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		102
	TaxableBaseAmount <TaxblBaseAmt>	[0..1]	Amount	C1, C5	102
	TotalAmount <TtlAmt>	[0..1]	Amount	C1, C5	102
	Details <Dtls>	[0..*]	±		103

4.1.16.3.8.1 Rate <Rate>

Presence: [0..1]

Definition: Rate used to calculate the tax.

Datatype: "PercentageRate" on page 120

4.1.16.3.8.2 TaxableBaseAmount <TaxblBaseAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.16.3.8.3 TotalAmount <TtlAmt>

Presence: [0..1]

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

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

Datatype: "ActiveOrHistoricCurrencyAndAmount" on page 107

Constraints

- **ActiveOrHistoricCurrency**

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

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.1.16.3.8.4 Details <DtIs>

Presence: [0..*]

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

Details <DtIs> contains the following elements (see ["TaxRecordDetails2" on page 99](#) for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	Period <Prd>	[0..1]	±		99
	Amount <Amt>	[1..1]	Amount	C1, C5	100

4.1.16.3.9 AdditionalInformation <AddtlInf>

Presence: [0..1]

Definition: Further details of the tax record.

Datatype: ["Max140Text" on page 120](#)

4.1.16.4 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		103
	Type <Tp>	[0..1]	CodeSet		103
	FromToDate <FrToDt>	[0..1]	±		104

4.1.16.4.1 Year <Yr>

Presence: [0..1]

Definition: Year related to the tax payment.

Datatype: ["ISODate" on page 117](#)

4.1.16.4.2 Type <Tp>

Presence: [0..1]

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

Datatype: ["TaxRecordPeriod1Code" on page 116](#)

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
MM03	ThirdMonth	Tax is related to the third month of the period.
MM04	FourthMonth	Tax is related to the fourth month of the period.
MM05	FifthMonth	Tax is related to the fifth month of the period.
MM06	SixthMonth	Tax is related to the sixth month of the period.
MM07	SeventhMonth	Tax is related to the seventh month of the period.
MM08	EighthMonth	Tax is related to the eighth month of the period.
MM09	NinthMonth	Tax is related to the ninth month of the period.
MM10	TenthMonth	Tax is related to the tenth month of the period.
MM11	EleventhMonth	Tax is related to the eleventh month of the period.
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.1.16.4.3 FromToDate <FrToDt>

Presence: [0..1]

Definition: Range of time between a start date and an end date for which the tax report is provided.

FromDate <FrToDt> contains the following elements (see "DatePeriod2" on page 17 for details)

Or	MessageElement<XML Tag>	Mult.	Type	Constr. No.	Page
	FromDate <FrDt>	[1..1]	Date		17
	ToDate <ToDt>	[1..1]	Date		17

4.1.16.5 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		105
	RegistrationIdentification <RegnId>	[0..1]	Text		105
	TaxType <TaxTp>	[0..1]	Text		105
	Authorisation <Authstn>	[0..1]			105
	Title <Titl>	[0..1]	Text		106
	Name <Nm>	[0..1]	Text		106

4.1.16.5.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the debtor.

Datatype: "Max35Text" on page 121

4.1.16.5.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.16.5.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 121

4.1.16.5.4 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		106
	Name <Nm>	[0..1]	Text		106

4.1.16.5.4.1 Title <Titl>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.16.5.4.2 Name <Nm>

Presence: [0..1]

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

Datatype: "Max140Text" on page 120

4.1.16.6 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		106
	RegistrationIdentification <RegnId>	[0..1]	Text		106
	TaxType <TaxTp>	[0..1]	Text		106

4.1.16.6.1 TaxIdentification <TaxId>

Presence: [0..1]

Definition: Tax identification number of the creditor.

Datatype: "Max35Text" on page 121

4.1.16.6.2 RegistrationIdentification <RegnId>

Presence: [0..1]

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

Datatype: "Max35Text" on page 121

4.1.16.6.3 TaxType <TaxTp>

Presence: [0..1]

Definition: Type of tax payer.

Datatype: "Max35Text" on page 121

4.2 Message Datatypes

4.2.1 Amount

4.2.1.1 ActiveOrHistoricCurrencyAndAmount

Definition: A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.

Type: Amount

This data type contains the following XML attribute:

Name	Attribute XML Name	Datatype
Currency	Ccy	"ActiveOrHistoricCurrencyCode" on page 107

Format

minInclusive	0
totalDigits	18
fractionDigits	5

Constraints

- **ActiveOrHistoricCurrency**

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

- **CurrencyAmount**

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

Note: The decimal separator is a dot.

4.2.2 CodeSet

4.2.2.1 ActiveOrHistoricCurrencyCode

Definition: A code allocated to a currency by a Maintenance Agency under an international identification scheme, as described in the latest edition of the international standard ISO 4217 "Codes for the representation of currencies and funds".

Type: CodeSet

Format

pattern	[A-Z]{3,3}
---------	------------

Constraints

- **ActiveOrHistoricCurrency**

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

4.2.2.2 AddressType2Code

Definition: Specifies the type of address.

Type: CodeSet

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

4.2.2.3 Authorisation1Code

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

Type: CodeSet

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

4.2.2.4 CopyDuplicate1Code

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

Type: CodeSet

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

4.2.2.5 CountryCode

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

Type: CodeSet

Format

pattern [A-Z]{2,2}

Constraints

- **Country**

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

4.2.2.6 CreditDebitCode

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

Type: CodeSet

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

4.2.2.7 DocumentType3Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

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

4.2.2.8 DocumentType6Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

CodeName	Name	Definition
PUOR	PurchaseOrder	Document is a purchase order.

4.2.2.9 ExchangeRateType1Code

Definition: Specifies a type of financial or commercial document.

Type: CodeSet

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

4.2.2.10 ExternalAccountIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.11 ExternalCashAccountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.12 ExternalCategoryPurpose1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.13 ExternalClearingSystemIdentification1Code

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

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

Type: CodeSet

Format

minLength	1
maxLength	5

4.2.2.14 ExternalDiscountAmountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.15 ExternalDocumentLineType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.16 ExternalFinancialInstitutionIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.17 ExternalGarnishmentType1Code

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.18 ExternalLocalInstrument1Code

Definition: Specifies the external local instrument code in the format of character string with a maximum length of 35 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	35

4.2.2.19 ExternalOrganisationIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.20 ExternalPersonIdentification1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.21 ExternalProxyAccountType1Code

Definition: Specifies the external proxy account type code, as published in the proxy account type external code set.

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.22 ExternalServiceLevel1Code

Definition: Specifies the external service level code in the format of character string with a maximum length of 4 characters.

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.23 ExternalTaxAmountType1Code

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

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

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

Type: CodeSet

Format

minLength	1
maxLength	4

4.2.2.24 NamePrefix2Code

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

Type: CodeSet

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

4.2.2.25 PreferredContactMethod1Code

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

Type: CodeSet

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

4.2.2.26 Priority2Code

Definition: Specifies the priority level of an event.

Type: CodeSet

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

4.2.2.27 RemittanceLocationMethod2Code

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

Type: CodeSet

CodeName	Name	Definition
FAXI	Fax	Remittance advice information must be faxed.

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

4.2.2.28 TaxRecordPeriod1Code

Definition: Specifies the period related to the tax payment.

Type: CodeSet

CodeName	Name	Definition
MM01	FirstMonth	Tax is related to the second month of the period.
MM02	SecondMonth	Tax is related to the first month of the period.
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.

CodeName	Name	Definition
MM12	TwelfthMonth	Tax is related to the twelfth month of the period.
QTR1	FirstQuarter	Tax is related to the first quarter of the period.
QTR2	SecondQuarter	Tax is related to the second quarter of the period.
QTR3	ThirdQuarter	Tax is related to the third quarter of the period.
QTR4	FourthQuarter	Tax is related to the forth quarter of the period.
HLF1	FirstHalf	Tax is related to the first half of the period.
HLF2	SecondHalf	Tax is related to the second half of the period.

4.2.3 Date

4.2.3.1 ISODate

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

Type: Date

4.2.4 DateTime

4.2.4.1 ISODateTime

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

Note on the time format:

1) beginning / end of calendar day

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

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

2) fractions of second in time format

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

Type: DateTime

4.2.5 IdentifierSet

4.2.5.1 AnyBICDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; AnyBICIdentifier

Format

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

Constraints

- **AnyBIC**

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

4.2.5.2 BICFIDec2014Identifier

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

Type: IdentifierSet

Identification scheme: SWIFT; BICIdentifier

Format

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

Constraints

- **BICFI**

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

4.2.5.3 IBAN2007Identifier

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

Type: IdentifierSet

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

Format

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

Constraints

- **IBAN**

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

4.2.5.4 LEIdentifier

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; LEIdentifier

Format

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

4.2.5.5 UUIDv4Identifier

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

Type: IdentifierSet

Identification scheme: RFC4122; UUIDv4

Format

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

4.2.6 Indicator**4.2.6.1 TrueFalseIndicator**

Definition: A flag indicating a True or False value.

Type: Indicator

Meaning When True: True

Meaning When False: False

4.2.7 Quantity**4.2.7.1 Number**

Definition: Number of objects represented as an integer.

Type: Quantity

Format

totalDigits	18
fractionDigits	0

4.2.8 Rate

4.2.8.1 BaseOneRate

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

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	1.0

4.2.8.2 PercentageRate

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

Type: Rate

Format

totalDigits	11
fractionDigits	10
baseValue	100.0

4.2.9 Text

4.2.9.1 Exact4AlphaNumericText

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

Type: Text

Format

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

4.2.9.2 Max128Text

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

Type: Text

Format

minLength	1
maxLength	128

4.2.9.3 Max140Text

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

Type: Text

Format

minLength	1
maxLength	140

4.2.9.4 Max16Text

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

Type: Text

Format

minLength	1
maxLength	16

4.2.9.5 Max2048Text

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

Type: Text

Format

minLength	1
maxLength	2048

4.2.9.6 Max34Text

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

Type: Text

Format

minLength	1
maxLength	34

4.2.9.7 Max350Text

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

Type: Text

Format

minLength	1
maxLength	350

4.2.9.8 Max35Text

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

Type: Text

Format

minLength	1
maxLength	35

4.2.9.9 Max4Text

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

Type: Text

Format

minLength	1
maxLength	4

4.2.9.10 Max70Text

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

Type: Text

Format

minLength	1
maxLength	70

4.2.9.11 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}
---------	-------------------------------